Guest Editor LRZ, San Antonio TX: From our travel insurance experience, I can declare it's worth the cost. Several years ago, we booked a cruise/excursion trip through our local travel agency.

Because of the length of the journey and expenses involved, we were persuaded to take out comprehensive travel insurance. The premium added about 5% to our overall costs. As events unfolded, it proved to be a good investment.

On the morning of our flight, we arrived at the airport and checked in. As departure time approached, the waiting lines got longer and there was no boarding announcement, we realized something was wrong. We were then informed that our flight was delayed because of an iced-in airport where we were scheduled to change planes. We waited, but after several promises, our flight never left.   Because of the possibility of missing our cruise sailing time out of Fort Lauderdale, we called the travel agency and asked for help in getting a different flight. The agents tried hard, but because ice conditions covered much of the U.S. that winter day, nothing could be done with any airline flying out of our city.

Finally, after six hours frantically trying to make other flights, the time passed when it would have been possible to get to the cruise ship before it sailed. Another call to our travel agent got us the offer of an alternative plan. We would fly to the ship's second-day port of call in Bogata, Colombia.

With the offered schedule, the long series of flights would've taken about eight hours with four stops and plane changes along the way. Considering winter weather conditions, that schedule had no guarantees. We went home.

Later, we applied for and received payment from the insurance company equivalent to the price we had paid for the cruise. No questions, no problems. But that isn't the end of it. We were offered a free cruise, which we accepted and enjoyed six months later.

Is cruise insurance worthwhile? I can state a resounding yes!