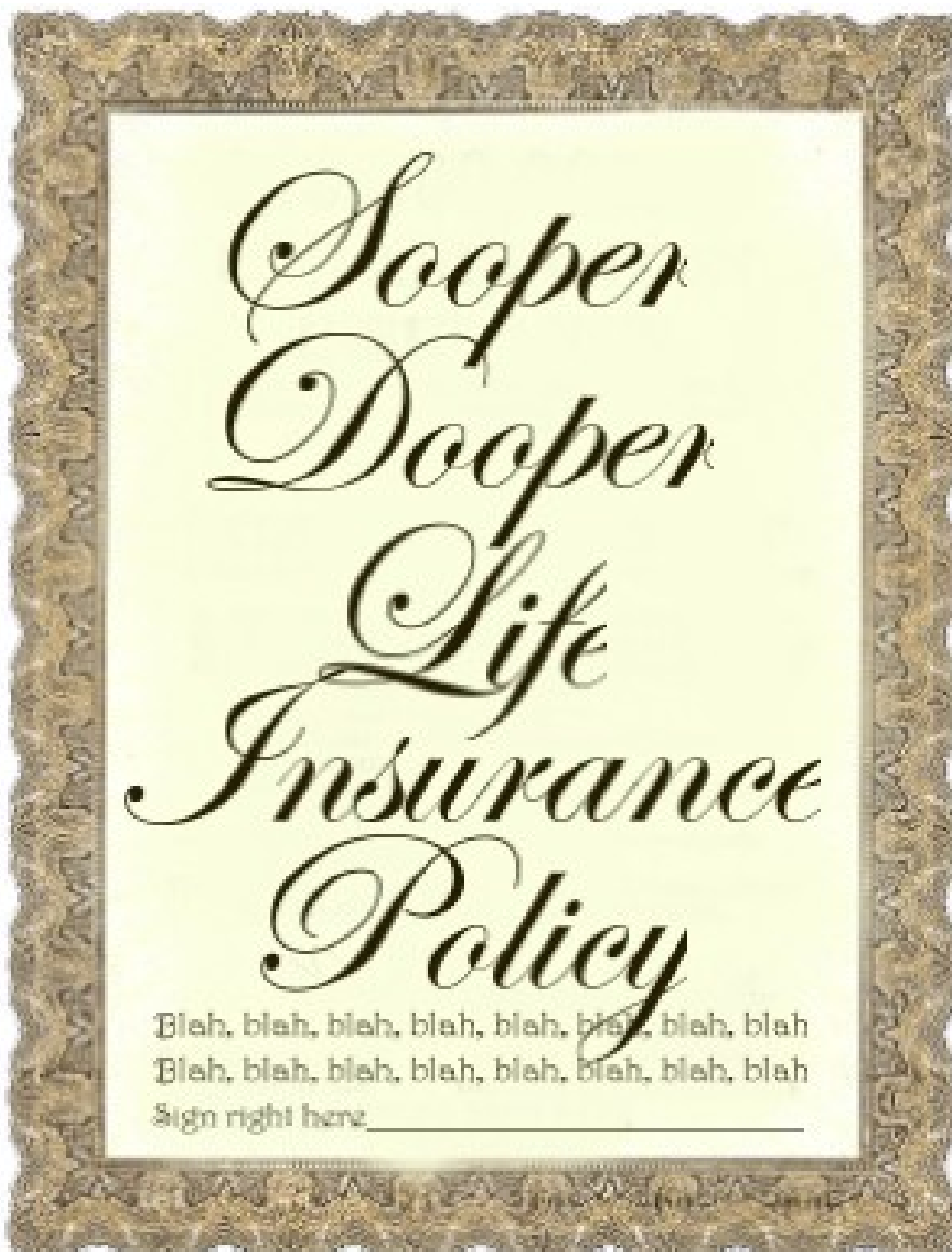


When we first started wandering and cruising the world after retirement, one of our first worries was about travel insurance. After a 25-year career of writing speeches, ads and sales promotion campaigns for a major insurance company, I was well aware of the need for anticipating the expected and unexpected on the road.

As we booked our first cruise, while the travel agent was adding up the many expenses involved, she just mentioned casually, "And, of course, you'll need our comprehensive travel health insurance. That'll be another \$250. (long pause) Each."



Oh, sure. We could visualize one of us falling off the gangplank as we departed the ship, or being hit by a Tijuana taxi, or eating some tainted food from a roadside stand and being hauled off to the hospital. Wait a minute. The travel agent's words sounded familiar. Was she giving me the same kind of sales pitch I once created so our agents could peddle our products?

I told the travel agent not to add the charges until I could check with my insurance agent. Sure enough, my regular coverage was already more than adequate to take care of any misfortunes or hospitalizations throughout our trip. This saved us a \$500 fee, and what would have been duplicate health coverage.

Therefore, before you start loading up on all kinds of extra insurance of any kind before your next cruise or foreign trek, check with your insurance agent. If you want to delve into it further, read up on internet sites that offer information about senior travel health insurance.

You may also want to talk to travel-savvy senior friends and family members about their experiences with those kinds of travel insurance needs .. or not. This will give you further helpful information.

Of course, because of any special physical conditions and other factors, your current insurance coverage may not be adequate in some travel planning. Do some homework with your doctor on possible needs that may affect your insurance coverages, such as pre-trip inoculations, on-trip medications, allergy cautions and other concerns.

Also, be aware of the two categories of travel insurance for seniors. One, which is sort of like a Las Vegas bet, is single trip insurance. Regardless of other insurance in place, this one-time premium payment will give you extra coverage in such categories as what insurance companies call AD&D. Accidental death and dismemberment coverage is sort of a crap shoot insurance for disasters. If your doctor and/or family believes you need it, buy it. Just figure you placed a bet at Caesars Palace, and hope you do NOT win.

The other, primarily for seniors who travel frequently, is an ongoing insurance policy paid annually. Just make sure that before you buy any extra insurance you're not duplicating health and other coverage you already have. Rather than being talked into buying any kind of insurance from a travel agency, airline, cruise line or other travel-related source, check it all out with your own insurance agent.

Another form on trip coverage is cancellation insurance. It may or may not concern your physical health, but can be devastating on your emotions. This may seem like the usual extra travel agency commission rip-off, but here's an example we've experienced it first-hand. We arrived at the airport on time on one early December morning, expecting our one-stop flight to get us to Miami so we could board our cruise ship in the late afternoon.

However, because of severe winter ice conditions in Chicago, our flight was cancelled. We couldn't get another because the weather had caused all kinds of airline problems countrywide. We were offered flights for the next day involving three changes of planes, which would have taken us to the cruise ship two days late into the eight-day voyage.

We refused, and because we had cancellation insurance, we got a full refund, and were happily surprised when we received a free cruise offer a month later. The insurance had cost us originally an extra \$300, but with all the other goodies involved, we finally profited by more than \$4,000, greatly improving our emotional health.

However, this kind of story doesn't always have such a happy financial ending. Considering all the factors, maybe you should buy cancellation insurance, especially if you're flying during winter months, when most delays happen. There are many kinds of extra coverage you may or may not need, including baggage loss or damage, stolen clothing and jewelry and others. Discuss it all with your insurance agent.

Whatever your travel plans, you'll feel considerably more confident and relaxed if you know your already paid-for blanket of insurance, especially involving your health, covers you all the way.