5 travel insurance tips you need to know.



You've worked hard to plan and book every detail of your vacation, and you should have the peace of mind knowing you're protected every moment. That's where travel insurance comes into the picture. Not sure of the benefits of travel insurance, what to get, or what's covered? Explore our five travel insurance tips.

1. **Get insurance to match your trip.** When deciding on coverage, consider your destination. If you're heading on a low-key trip with just your spouse, you might be able to scale back on some coverages. If you're doing an adventure-filled, overseas trip with kids, you may add additional medical benefit coverage, for example. In general, the bigger the trip, the more important comprehensive insurance becomes. Think about your destination and itinerary when browsing travel insurance options.

2. **See if you have existing coverage.** Some credit cards offer travel insurance benefits for things like lost luggage or trip delays. In the same way, some insurance companies build travel insurance into your policies. At Frankenmuth Insurance, policyholders get concierge fraud assistance while traveling. Should you lose your wallet, credit card, or airline ticket, our team is here to help you.

3. **Check the cancellation policies.** Travel itineraries are always subject to change – especially in the wake of the pandemic. For that reason, it's important to know the cancellation policies for flights, lodging, activities, and more. Knowing what's covered, and up to what percentage, can give you more confidence when booking and traveling.

4. **Stay safe in vacation home rentals.** Purchasing short-term rental insurance can protect against theft, damage, cancellations, and more at a rental home. Before booking a house, check the safety and cleanliness features of the vacation property. Also, look at online reviews to verify the safety of the area as well as the responsiveness of hosts. If you own and rent out a vacation home, establish

fire safety plans and exit routes for your guests so they're prepared in the event of emergency.

5. **Protect yourself and your journey.** At the end of the day, any travel insurance coverage is better than none. Give yourself time to explore options during the booking process and ensure you're protected. Having a little peace of mind with appropriate coverage can make your upcoming vacation even more enjoyable.

With these travel insurance tips and the help of our team, you can enjoy your next trip with more confidence and less worry. Learn more about our customer benefits, including concierge fraud assistance, today.