

Travel Time WITH CHASE & BUD

TRAVEL INSURANCE UPDATE

Travel insurance is a dry and incredibly detail-driven subject, but it's always been a good idea for travelers to be insurance-savvy. In today's pandemic-centric world, understanding travel insurance is not just a good idea, it's one of the most critical components of planning your trip.

COVID-19 hasn't changed the basic parameters of travel insurance. There are two basic types. Cancel For Any Reason (CFAR) insurance, where you pay a higher premium (about 10-15% of trip cost) and you can recoup some of your trip costs if you decide not to go for "any reason." Sounds great, but there are restrictions and you never get it all back.

The second type is a Named Peril policy and runs 5-8% of trip cost. These policies list very specific situations in which claims will be reimbursed—and always have a host of "exclusions" which are not covered as well as standard restrictions governing who is eligible, when eligibility begins and ends, what components of your trip might be covered (trip delay, interruption, baggage loss) and more.

Which is best for you? Begin by thinking about the two things you are trying to protect—your health and your money. CFAR policies allow you to bail on a trip no matter what your concern. Have a cold? Been exposed to someone who was exposed to someone who tested positive? No problem. You will likely only get 60-75% of your outlay, but better than nothing.

Named Peril policies are trickier and generally cover "unknown" events or situations. Once an event is "known" it won't be covered. The World Health Organization declared COVID-19 a pandemic on March 11, 2020. Policies purchased after that date would automatically exclude subsequent pandemic-related claims—regardless of whether you were aware of the declaration or not. Of course, pandemics are normally on the list of exclusions anyway, along with civil unrest and other calamitous events.

Sound complicated? Yes! And clearly this column can only cover the bare bones of travel insurance. It is urgently important that you read every line of every policy before you purchase it. Compare policies (insuremytrip.com, 800 487-4722, has a good online comparison tool) but also call and talk to the agents. They are knowledgeable and speak in laymen's terms.

But doing your due diligence should involve a few more steps.

Determine the refund policies of all the vendors and services involved in your trip before you buy insurance. Hotels, transportations, tours, guides—everything. Even the credit card you are using. Many in the travel industry are so desperate for bookings that they have relaxed their refund policies to the extent you may not need travel insurance—you'll get 100% of your costs back in cash or credit up to the day you depart.

Watch the calendar for two critical dates. First, you must buy the policy within a certain date of the original booking—often 10-14 days. You can't book a trip and then wait a month or two to insure it. Second, all policies have refund terms—you have 10-14 days to reconsider your purchase and get the premium refunded.



Bud and I spent a month in Egypt and Kenya in 2012, just as the Arab Spring protests and uprising were winding down. Luxury tour prices were down 60% and we enjoyed unparalleled access to iconic sites like Luxor, Abu Simbel and the Great Pyramids. A very friendly local dressed Bud up in Arab garb at Giza.

Watch the repatriation coverage if you are sick/hospitalized. Often the policy will only commit to get you to the nearest "appropriate" hospital. They determine which one and it doesn't have to be your home hospital. Note that some companies like Medjet Assist (medjetassist.com) offer memberships that DO get you to your home hospital. Medjet Assist is now even offering COVID-19 "isolation pod" transport within the 48 states, Mexico, Canada, and some Caribbean countries.

Let's say you buy insurance; your trip is cancelled, and all the vendors refund your money—without your having to submit a claim. The insurance company should refund your premium. If your trip is postponed, the insurance

company should migrate the policy to the new dates.

Check out the insurance company. How have they handled claims so far? Google works, but don't forget the NH Insurance Department. Their mission is to promote and protect the public good. Visit their website for travel insurance info (search at nh.gov/insurance) or give them a call at 602 271-2261 to find out how many complaints have been filed against a given company.

VOTE 
ELECTION DAY MASKING REQUIRED

by Peter Imse, Moderator

The COVID 19 virus continues to be a threat to our community. It is contagious and it can kill. All experts agree, however, that the community spread of the virus can be controlled or limited by various protective measures, the most important of which are social distancing, frequent handwashing or sanitizing, and the wearing of masks that cover our noses and mouths.

After much thought, and based upon review of all of the available data, including the advice of Dr. Benjamin Chan, the State Epidemiologist, I have decided that all voters, election officials and poll workers must wear face masks while in the polling place. Those who cannot or will not wear a mask will have two alternatives to both register to vote and to cast their ballots in the elections. First, they may register to vote, request and cast an absentee ballot in advance of the elections. Second, they may use the Outside Absentee Voting option of RSA 659:20-a, which previously has been available only to voters with unexpected disabilities on election day, to both register to vote and to vote.

Voters who cannot or will not wear a face mask and wish to use the Outside Absentee Voting option will be directed to drive to the marked door on the Knox Rd. side of the Community Center, where they will be met by designated poll workers. Voters will be given an application for absentee ballot, an absentee ballot, and an absentee ballot affidavit envelope. The voters will complete the absentee ballot application, fill out the ballot and seal the ballot in the affidavit envelope all while staying in their cars, and then return everything to the poll workers when they are done. In a similar manner, individuals who wish to register to vote but cannot or will not wear a mask will be given the necessary application forms to fill out in their cars, and will be asked to provide the usual information that is required for all persons who are registering to vote.

Travel Talk has a new name and a new look! From now on we'll feature an image from our past travels.

It's a bit of nostalgia for the world of travel that used to be, but also perhaps inspiration for the world of travel that is surely yet to come.

Next month: a detailed report of our road trip back to Florida.