

# TRAVEL INSURANCE AND YOUR CREDIT CARD

By Chase Binder

Occasionally, one of my long-held travel assumptions gets turned on its head. Not often, mind you, but it did indeed happen just recently.

## Here's how:

We have a cruise coming up in November—a terrific repositioning itinerary that takes us from Fort Lauderdale to Grand Cayman, then through the Panama Canal and down the western coast of South America, stopping in Ecuador, Peru and finally Valparaiso, Chile. Different...exotic...off-the-beaten-path ports and lazy days at sea!

Like most vacations, we had to pay in advance and also make peripheral decisions like whether to insure the trip, and if so, with what insurer. Bud and I are generally not big fans of travel insurance. The cost is often prohibitive and the fine print often makes policies hard to collect on. But our Panama Canal cruise is costing a fair bit of change, so I decided to do some research.

I started with seeing what travel benefits our existing credit cards might give us. Heck...why buy something if I already have pretty good coverage? We have a Capital One Venture One VISA, our go-to card for purchases abroad because there are no foreign transaction/conversion fees (though many, many other cards have adopted this feature now). We also have two American Airlines affinity Master Cards, one attached to Bud's frequent flyer number that we have had a good 20+ years, going back to the early US Airways days; and a newer Master Card attached to my frequent flyer



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number that I got on an in-flight promotion a couple of year ago and promptly forgot about.

To be thorough, I logged onto each account and actually printed out the sections titled Guide to Benefits—the whole things, ranging from 18 to 32 pages each. I poured myself a cup of coffee (though you might also do a glass of wine), spread everything out on the kitchen counter, got my colored highlighters and started reading and marking up the documents.

My main goal was to assess the trip cancellation/interruption benefits. This is where something happens to you (or sometimes a specific family member or even business associate) you can cancel the trip and get reimbursed—or come home part way through the trip and get reimbursed for the unused portion. It's the situation that insurers often put the most restrictions on because there are so many potential vari-

ables and, after all, insurance companies make money by NOT paying claims.

Each credit card is different (yes, you'll have to print out your own) and I won't bore you with all the details and variations of my cards. But one detail on one of my cards absolutely blew me away—my new AAdvantage Citibank card (World Elite Platinum Select, to be specific), the one I got on a promo and had barely paid attention to after I used the chunk of promo miles for a free ticket, has a cancellation/interruption benefit that not only includes family members (and a wonderfully exhaustive list that includes stepchildren, domestic partners and more), **it also includes pets!!!**

## PETS!!

The exact language reads like so: "The Covered Traveler's Pet has an injury or serious illness that is either life-threatening or requires care from the Covered Traveler and is verified by a licensed veterinarian. Pet(s) means any domesticated or tamed animal that is kept as a companion and cared for affectionately." Reimbursement is up to \$5000.

This card has other cool benefits, like offering primary coverage for Collision Damage Waiver on any foreign car rentals, up to \$100,000. This means you go right to the credit card—you don't have to try and see who else might pay you, get rejected and then go after them. This can save up to \$20/day on your car rental, depending on the car and country. Will your credit card cover all your travel insurance

needs? Probably not. Many cards don't have any trip cancellation/interruption coverage. But those that do often cover trip delay expenses, normally with some pretty small reimbursement limits. You'll need to bite the bullet and read the fine print of your own cards.

The coverage for this card works very well for us...however we do also carry Medjet Assist ([www.medjetassist.com](http://www.medjetassist.com)) which will *bring us home to a hospital of our choice* if we should need hospitalization while traveling abroad. This is not an insurance policy, it is a membership—so no arguing or filing claims. You can purchase annual memberships if you travel a lot, or membership just for the duration of an individual trip. We have carried this since 2006 and, honestly, would not be without it. How does it differ from the repatriation coverage that is included in some travel insurance policies? Travel insurance will often get you back to the nearest US hospital of *their* choosing (say, Miami, if you are in South America), leaving it up to you to pay to get to Boston or NH. Medjet Assist will bring you right to Concord Hospital—or Mass General, or wherever you wish.

This is just the tip of the iceberg. Travel insurance is a complicated, convoluted subject. It's also very personal to your own situation. But it is worth the time and effort to explore your options.

One good info-rich website is [www.insuremytrip.com](http://www.insuremytrip.com), where they also have knowledgeable people who actually answer the telephone.

## NATION'S SCHOOLS HIDING SEXUAL ASSAULTS

A yearlong investigation by the Associated Press has recently uncovered 17,000 official reports of sex assaults by students over a four year period ending in 2015.

The escalating bullying is a hidden horror that educators can no longer ignore. The AP study is the most complete tally of sexual assaults among the nation's 50 million K-12 students, but it concluded that most attacks are greatly under reported.

When schools don't act or when they are ineffectual in rooting out abuse, justice and the students are not well served. Unwanted fondling was the most common form of assault, but about 1 in 5 of the students assaulted were victims of penetration by another.

### AGES OF ASSAULTS

About 5% of the sexual violence involved 5 and 6 year olds, but

the numbers increased dramatically between ages 10 and 11 – about the time many students start their middle-school years – and continued rising up until age 14. They dropped as students progressed through their high school years.

The AP counted only the most severe forms of sexual assault and excluded behavior like kissing on the playground or sexual harassment. The point is that when the warning signs are out, the schools need to act.

### TITLE IX

Schools are also obligated to act under Title IX of the Federal Civil Rights Act which obligates schools to act on bullying and sexual violence.

Things such as anti gay slurs, sexual remarks, physical harm and unwanted touching are all covered by Title IX.

### OBLIGATION TO ACT ON BULLYING

Studies have long found bullying can be the precursor to sexual assault. Typically the victim's parents see their child have a drop in grades, falling attendance and increased depression and anxiety. Suicidal thoughts increase as well. Schools need to watch the warning signs and not just write all of it off as "kids being kids."



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