

# HOLIDAY TRAVEL CHECKLIST

BROUGHT TO YOU BY THE US TRAVEL INSURANCE ASSOCIATION



## USTIA

## PRE-TRIP PLANNING

- Book Early:** Secure your flights, accommodations, and car rentals in advance to get the best rates and options.
- Check the Weather:** Winter weather can cause delays and cancellations—always check the forecast for your destination and along your travel route.
- Keep Documents Handy:** Ensure your ID, passport and boarding passes are easily accessible. Consider digital backups of important travel documents.
- Confirm Reservations:** Double-check flight times, hotel bookings, and any transportation or activities booked ahead of time.
- Buy Travel Insurance:** Protect your trip from cancellations, delays and emergencies. Make sure you're covered before you travel.

## TRAVEL INSURANCE CHECKLIST

*Make sure you're purchasing the right coverage by considering these key factors:*

- Type of Coverage:** Decide what you need—trip cancellation, medical emergencies, lost baggage or travel delay coverage.
- Pre-Existing Conditions:** If you have health conditions, check whether your policy covers cancellation if you must cancel due to pre-existing conditions
- Cancellation Policies:** Did you purchase additional Cancel For Any Reason (CFAR) coverage? CFAR offers additional flexibility.
- Travel Assistance Services:** Look for 24/7 global support services that can help you find medical care, rebook flights or deal with unexpected disruptions.
- Trip Costs & Reimbursements:** Ensure that your travel insurance policy covers non-refundable costs like flights, hotels and activities.
- Review Exclusions:** Carefully read the policy's exclusions, so there are no surprises when you file a claim.

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*Prepare for the busy holiday season with these top travel tips:*

- Stay Flexible:** Weather delays and cancellations are more likely during the holidays. Have a backup plan for flights and connections.
- Emergency Contacts:** Have a list of emergency contacts for family, airlines and your travel insurance provider in case of disruptions.
- Health & Safety:** Stay healthy while traveling by packing hand sanitizer, masks and any necessary medications. Stay hydrated and get plenty of rest.
- Prepare for Delays:** Pack snacks, entertainment and essential items in your carry-on in case of long delays at the airport.
- Stay Informed:** Sign up for flight status alerts and keep track of any changes to your itinerary.

### Why Get Travel Insurance?

Travel insurance is a valuable resource during the holiday season when disruptions are common. Whether it's a last-minute cancellation, a medical emergency abroad or lost luggage, travel insurance can help cover unexpected costs and ensure you're prepared for the unexpected. With coverage options tailored to your needs, it's an essential tool to help keep your holiday travels on track and as stress-free as possible.

