

A Note on Travel Insurance

The GGBA Travel Program STRONGLY RECOMMENDS that you buy travel insurance for your trip, and, in fact some of our program—Bhutan, for instance—requires that you purchase it. When you plan your birding holidays, you can easily overlook many things that can go wrong: delayed flights, lost luggage, severe weather, medical emergencies. Travel insurance mitigates these worries. We don't endorse any particular insurer but rather we suggest that you check out at least two so as to have a sense of what's offered. After all, travel insurance is like many things in life—you get what you pay for. So to find a plan that's right for you; don't just look at the premium, but look closely at what's covered. Spend a little time doing your research. If you are paying to go on a great trip, you want to protect that investment.

Some things to consider when comparing travel insurance options:

- What is the plan's dollar limit on medical coverage? Are there any exclusions?
- Does the plan include emergency evacuation? If so, under what conditions? What is the dollar limit on this coverage?
- Does the plan provide a 24/7 hotline to call for help anywhere in the world?
- Does the plan include coverage for baggage delay?
- Does the plan include identity theft resolution services?
- If I have to cancel my trip due to health concerns will I be reimbursed for the entire cost of the trip or does my policy have a deductible (or conditions that would prevent me from being eligible for reimbursement)?
- If my tour gets cancelled because of a pandemic, will I be reimbursed for the flights I've booked?

For more information on Travel Insurance, check out this recent [story](#) in the New York Times and this [piece](#) on different kinds of coverage on the Forbes Advisor webpage.

Any questions regarding insurance? Contact us at travelprogram@goldengateaudubon.org