**Travel Insurance - Do I really need it**

**Top Ten Reasons to purchase a travel insurance plan**

You could lose money you’ve invested for your trip if your trip is delayed, interrupted, or cancelled.

You have to cancel your trip due to an unexpected event such as bad weather, an illness in the family, involuntary job loss or the financial default of your airline, cruise line or tour operator.

You have to return home early due to an unexpected emergency such as an illness or death in the family.

Your luggage is lost or delayed, forcing you to purchase necessary essentials, or prescription medications.

Your sporting, camping equipment, or electronics are damaged or stolen.

You become ill or injured. Most health care plans, Medicare, and Medicare supplements may offer little or no medical expense coverage outside the U.S.

You or a family member need emergency medical evacuation due to an accident or sudden illness.

You run into flight delays and miss a portion of your trip or cruise.

You have to evacuate your resort due to an unexpected hurricane or other weather conditions.

You lose your passport or other important travel documents, leaving you stranded abroad.

Your rental car is damaged leaving you responsible for the damages.