

## Top 10 examples of why you need Travel Insurance

1. A culinary adventure in rural China brings you serious gastric distress. The nearest health facility is linked to an animal hospital. But you are air-lifted to a modern Beijing hospital, then home under **Medical Evacuation** coverage.
2. Will you be underdressed in shorts and a funky T-shirt at the luxury resort's welcome dinner when your bag fails to arrive at the airport? **Baggage Delay** coverage helps you buy the perfect tropical sun dress in time for cocktails.
3. A Nor'easter cancels tonight's airport flights. You curl up on a terminal bench eating pretzels as a taxi picks up co-passengers for their reimbursed dinner and overnight hotel room. They bought **Trip Delay** coverage...you didn't.
4. Your tour includes a round of golf with the Ryder Cup team at St. Andrews, Scotland. Your clubs go missing in London Heathrow. The **Sports Coverage** option covers your emergency club rentals and you can keep your tee time.
5. You prepay for tickets to the last Rolling Stones concert ever to be played on a Caribbean Island. Your cruise skips the island due to a storm at sea, but the concert goes on. **Itinerary Change** coverage reimburses your concert tickets.
6. Your girlfriend said she loved you so you booked a Florida trip for two. But then she found a new boyfriend who took her to the South Pacific. With the **Cancel for Any Reason** option, you can re-book for the next Singles Cruise.
7. Your French poodle Gigi is stuck in a Chicago kennel while you are stuck in a Paris hospital. Gigi yelps at you on the phone as you tell her you'll be home soon. **Pet Care** coverage will pay her boarding costs for a few more days.
8. Two weeks ago your boss said you were doing a great job. Yesterday, he gave you and 5 co-workers 90 minutes to clear your desks and leave the building. **Job Loss Protection** will reimburse your prepaid, non-refundable vacation.
9. Your **Trip Cancellation** coverage takes over when your taxi driver heading to your departure airport displays his steering proficiency by broad siding a police cruiser. A lengthy detour to police HQ forces you to cancel the trip.
10. You park your rental car one evening on a romantic beach you both think is deserted. You return to find someone has keyed a large heart shape in your car door. Your **Renters Collision Insurance** covers the damage.

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