



Legacy One Travel & Tours

Top 10 Reasons to Purchase Travel Insurance

There are numerous circumstances that may cause you to cancel your trip, return home early, or force you to seek emergency medical treatment while traveling. We have all been there. Whether you missed your connecting flight, the airline loses your luggage, you get sick while traveling, the list goes on and on. If you are trying to keep your Dubai or Greece travel costs low, you'll often decline the addition of travel insurance.

We also know that navigating the jargon on travel insurance pamphlets can be challenging, and some people opt out of insurance simply to avoid having to read the pages of fine print. We want to help make the process of deciding whether or not to purchase travel insurance a little easier.

To demonstrate the top 10 reasons why purchasing travel insurance and emergency travel services may be a worthwhile expense. Below are 10 common examples of what could go wrong.

1. It's 10 p.m. and you and your friends arrive at the airport for a connecting flight, only to find that your flight has been cancelled. Who can assist you with finding new flights to get everyone home?
2. Your bag was lost with your prescription medicine inside. You need help to locate your bag as soon as possible and have your emergency prescription filled. Who do you call?
3. Your first visit to San Jose, Costa Rica, and your passport and wallet is stolen. Where do you turn for assistance in obtaining emergency cash, and how will you get your passport replaced?
4. You're involved in an accident and adequate medical treatment is not available. Who will help coordinate a medical evacuation?
5. If your in-law becomes seriously ill and you must cancel your trip, what happens to your non-refundable deposits or pre-payments?
6. You arrive in Aruba and your luggage doesn't arrive, or if it's lost, who will help you find it? If it's delayed who will reimburse you for covered necessities? If it's stolen, who will reimburse you for its contents?
7. Your cruise line, airline, or tour operator goes bankrupt. Who will pay for your non-refundable expenses? Who is able to assist in getting you to your destination?
8. You're walking down a street in Rome and twist your ankle. Who is able to assist you in finding an English-speaking physician?

9. Three weeks before your scheduled arrival, a terrorist incident occurs in the city to which you are planning to visit. Who will reimburse you if you want to cancel your trip?
10. You are at a beach resort in Florida, and you are forced to evacuate due to a hurricane which has made your resort uninhabitable. Who can assist you in being evacuated? Who will reimburse you for your lost vacation investment?

The answer to most of these questions is you would be responsible for the cost or face losing money on your travel investment. Don't allow this to happen. We suggest travel insurance to all of our clients just in case the "what if" happens to you. Please strongly consider travel protection coverage when you purchase one of our travel packages or buying travel in general. It's better to have the insurance and not need it, than to need it and not have it!

Legacy One Travel & Tours keep our package prices low and allow you to make monthly payments on your vacation. As a result, all payments to Legacy One Travel & Tours are non-refundable and non-transferable. We have contractual agreements with hotels, airlines and other travel vendors that will not allow us to obtain any refunds after booking.

Please visit the website of the travel insurance companies below and research and find the best plan for you.

- AllianzTravel Insurance
- TravelEx

Please take your time and purchase the best company for your personal preference. You can also "Google" many more options on-line, search "travel insurance companies", "travel insurance" or "travel protection".

Thank you,
Legacy One Travel & Tours