

Travel is one of life's great joys. But even the most carefully planned trip can be complicated by unforeseen events. Whether it's lost luggage, cancelled flights, or a medical emergency, an unexpected mishap can turn a relaxing vacation into a taxing experience. Access America's travel insurance is designed to keep your travel on track. Our goal is to save you money, safeguard your journey, and make your vacation memorable for all of the right reasons.

Who should buy travel insurance?

Travelers who want to protect their travel investment should consider purchasing travel insurance. The more you have invested in your trip, the more you need to protect it. If an accident, illness, or sudden change in plans forces you to cancel or interrupt travel plans, you face two major financial losses - money you've invested in nonrefundable prepayments, and medical expenses that aren't covered by your health insurance.

Supplier provided coverage vs. third party insurance companies

Many travel vendors (tour companies and cruise lines) offer their own protection plans and these plans may provide very different coverage than offered through third party insurance companies. In most cases, supplier-provided coverage won't cover you in the event they go bankrupt. When considering a supplier protection plan, you should carefully compare the coverage with third-party travel insurance products.

What happens if you must cancel your flight or return home early from your trip because a family member is sick or injured or dies? What about terrorists acts?

The Trip Cancellation/Interruption Benefit protects your covered air ticket cost when you, an Immediate Family Member or Traveling Companion cancel or interrupt a trip for covered medical reasons and many other reasons as well.