

Travel insurance for USA is critical

By D Tompkins

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If you are traveling to the United States, then make sure that you obtain travel insurance because the cost of not doing so can be huge. Travel Insurance USA provides visitors to the United States travel insurance to cover many medical emergencies.

If you are traveling to the USA this year, make sure that you get adequate travel insurance. A sudden illness or injury while traveling to the United States can be very expensive for your pocketbook should if you don't have a travel insurance USA policy in hand.

David Tompkins, owner of the web site Travel Insurance USA at:

<http://www.travelinsuranceusa.com>

recently noted that "unfortunately, many people visiting the USA do not take out an emergency travel medical insurance policy to cover their medical costs while traveling in the United States. Leaving things up to chance can devastate one's finances."

David Tompkins gave some actual examples of travel medical claims filed by people visiting the USA:

1. 20 year old Canadian visiting Hawaii was hit by a wave while vacationing there with his family. He fractured his neck and unfortunately was paralyzed. He was in the hospital for 34 days and the insurance carrier was finally able to transfer him back to Canada once he was medically able. The total cost of the claim was approximately \$115,000
2. A visitor to the United States had a motor vehicle accident and the claim reached \$33,000.

These are just two examples of why it is so important to obtain travel insurance for your next visit to the USA.

It is critical that people visiting the USA obtain a travel insurance policy with a large policy maximum. Many travel insurance customers get only a \$50,000 maximum for their travel insurance policy. Such a policy can be used up in a few days if the illness or injury is severe. A policy maximum of at least \$500,000 is recommended, though it is possible that claims could go beyond this figure. One can increase the deductible of the travel insurance policy to reduce the premium and thereby compensate by increasing the policy maximum.

Travelers to the USA should also be concerned about the state of many American airlines and tour operators in the present fledgling economy. With high gas prices and a looming recession, travel insurance to cover trip cancellation and interruption should the airline or tour operator in the USA go bankrupt is vital. Travel Insurance USA offers several trip cancellation policies to cover your travel to the United States.

You can check out the many travel insurance policies from Travel Insurance USA.com at:

<http://www.travelinsuranceusa.com>

The web site is owned and operated by the global insurance brokerage TFG Global Insurance Solutions Ltd., which also operates several highly successful travel insurance sites.

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