

US State Department Issues Global Travel Alert - Insurance May Be Your Best Asset

John Arnold August 02, 2013



Travel Warning

When there is a travel alert having international travel insurance that addresses war, terrorism, emergency evacuation, political unrest and medical evacuation is needed. These carriers have contacts, associations, information and support 24/7.

(Newswire.net – August 2, 2013) Chicago, IL - On August 2, 2013 the US State Department issued a global travel alert citing Al Qaeda terror threat. The State Department often has regional or country alerts. This particular alert is focused in the Middle East and North Africa. The US is closing its embassies on Sunday, a workday in the Muslim world in response to unspecified threats.

International travel insurers address war and terrorism.

Over the past decade some of the more established international travel insurers have acknowledged and addressed the issues of war, terrorism and political activity. Better travel [health insurance plans](#) cover acts of war or terrorism with the exclusion for chemical, biological and nuclear attacks. These plans in these carriers have established relationships and protocols in place for treatment and evacuation of insureds that find themselves in these situations.

International travel insurers address political avacuation.

Two international insurance carriers address the issues of medical evacuation, political evacuation and terrorism. They do so in somewhat different ways and are an important to understand exactly which is best for you based on the circumstances including the countries visiting when visiting.

Know which international carriers cover which situations.

The Liaison International plan from Sevenscorners includes a political evacuation and repatriation benefit. The benefit applies if a formal recommendation from authorities is issued to leave the host country, due to political or military events or the insured's expelled or declared a persona non-grata by the host country all reasonable expenses incurred for transportation to and there is place of safety or for repatriation to the home country. Insureds must note that the political evacuation and repatriation of remains benefit will not pay if the insured does not heed travel warnings issued by the State Department or appropriate authorities.

The Liaison International policy also is coverage for terrorism for injuries and illnesses up to the policy limit dollars resulting from a terrorist activity. The insured must have no direct or indirect involvement in the terrorist activity. The terrorist activity is not the country or location with United States government travel warning that has been in effect within the six months prior to the date of arrival. That can be checked at [State Department travel warnings](#).

Voyager Choice plan, offered by GeoBlue. GeoBlue is a trade name of Worldwide Insurance Services, LLC an independent licensee of the Blue Cross Blue Shield Association. The Voyager choice plan does not have an exclusion provision for medical services due to acts of terrorism or exclusion for countries that are on the State Department travel warning list. The plan has extensive medical evacuation benefits up to \$500,000 with no deductible applicable.

The Liaison International plan can be taken after the person has left the US. The Voyager Choice plan must be obtained prior to leaving the US and is available only to US citizens and residents. The Liaison Continent plan is available worldwide to anyone traveling outside of their home country.

There are over 60 million US outbound trips a year.

In 2012 there were 60,722,794 US outbound travel trips. The vast majority of these people have not planned for it nor have considered how they will be emergency medically evacuated medically treated or otherwise handle an emergency situation whether due to terrorism, political events or their own medical emergencies. The assumption that help will be there without proper preparation can often be costly in money time and potentially medically.

Evacuation can be the key to the difference between a permanent injury and possibly death.

The plans mention here specifically address medical evacuation terrorism and providing 24 seven assistance to their insureds.

Please call and/or email for personal professional insurance assistance that meets your needs.

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