



# Brooke Safford Explains How to Get the Right Travel Insurance Coverage

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SARASOTA, FLORIDA, UNITED STATES, August 7, 2018 /EINPresswire.com/ -- As an insurance expert, [Brooke Safford](#) regularly hears from people who have had a bad experience after taking out travel insurance. It is common that they believe to have good insurance in place, only to then find they weren't covered for different things. Sometimes, this is because people do not read the fine print, or because they don't keep a proper paper trail, receipts, and other evidence. [Brooke Safford explains](#), however, that taking out the right travel insurance is often far trickier than people expect.

## Brooke Safford Explains the Ins and Outs of Travel Insurance

[According to Brooke Safford](#), most people are aware of the fact that travel insurance exists to protect them from unforeseen events when traveling. If events are foreseeable, which means they are likely to happen, it is virtually impossible to get coverage for it. That said, it is possible to take out CFAR (Cancel for any Reason) insurance, which may also cover the more expected events. However, Brooke Safford explains that it is incredibly important to then read the fine print and to truly understand the associated terms and conditions. In most cases, CFAR coverage is offered as an optional upgrade and they come with varying terms, most only refunding part of the trip in cash and returning a credit for another part of the trip.

Those wanting to go on a cruise can usually take out CFAR and upgrade this further to a 100% cash back in case of interruptions or cancellations, but then only in specific situations. Medical issues, for instance, are usually covered. Cruise travelers, according to Brooke, often take these out because it gives them everything that they need. Indeed, these plans often also include medical coverage in case something happens on board, ashore, or during excursions. Some will also include medical evacuation benefits, which can be incredibly expensive as an evacuation often costs in excess of \$50,000. Similarly, if people have to fly to their cruise terminal, they must ensure that they are covered for cancellations and delays, as this could mean they miss their cruise. Trip delay benefits should always be included in a cruise travel insurance package, and Brooke explains that policyholders should also check whether they will be covered for expenses incurred due to this delay.

How much insurance costs are based on the price of the trip. Hence, the more expensive the trip, the more expensive the insurance as well. However, according to Brooke, there are other factors to be aware of as well, including the destination, the type of travel, the level of coverage, and the age of the traveler. He explains that a fair price for a standard insurance package is between 5% and 7% of the total trip. However, if someone wants to add CFAR to this, they can expect to increase their price by 40%.

According to Brooke, it is important to consider whether or not the insurance investment is worth it. Because there are so many different options available, people now have the ability to choose what is right for them, instead of taking out unsuitable blanket coverage.

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