

# The Smart Cruiser's Budgeting Guide

## Chapter 4: Travel Protection & Insurance

You've invested time, money, and excitement into planning your cruise. Travel insurance helps protect that investment when the unexpected happens. While no one likes to think about trip interruptions or medical emergencies, having the right coverage can provide valuable peace of mind.

Coverage	Why It Matters
Trip Cancellation	May reimburse prepaid, non-refundable trip expenses for covered reasons.
Emergency Medical	Helps cover eligible medical costs if you become ill or injured while traveling.
Emergency Evacuation	Can assist with expensive emergency transportation when medically necessary.
Lost or Delayed Luggage	Provides benefits if your baggage is lost, stolen, or delayed.
Travel Delays	May help cover meals, lodging, and other eligible expenses during covered delays.

### When Should You Purchase Insurance?

Purchasing travel insurance soon after making your initial trip deposit may provide access to valuable time-sensitive benefits. Always review your policy carefully to understand what is covered, any exclusions, and applicable coverage limits.

### Choosing the Right Policy

The right policy depends on your destination, trip cost, health considerations, and personal preferences. Your travel advisor can help you compare options and select coverage that best fits your vacation.

**Aimee's Budget Tip:** Travel insurance is one of the smartest ways to protect your vacation investment. A relatively small upfront cost can save thousands of dollars if unexpected events disrupt your trip.

**Coming Up:** Chapter 5 explores onboard spending, including drink packages, specialty dining, internet, shopping, and other optional expenses.