

# WHY SHOULD I PURCHASE TRAVEL INSURANCE?



Unfortunately, sometimes things happen. A travel insurance plan can cover you for unexpected costs incurred before or during your trip.

So that costs are less likely to come out of your own pocket, a travel insurance plan can reimburse you for the pre-paid, non-refundable portions of a trip if you need to cancel or interrupt your trip for a covered reason.

A travel insurance plan can also include medical evacuation coverage (the price of which may cost upwards of \$100,000) and medical expense coverage, plus reimbursement for lost, damaged or stolen luggage and personal effects.

Most travel insurance plans also include 24/7 assistance services to re-book flights and hotels on your behalf and act as a personal travel assistant while you are away from home.



**RM CRUISES LLC** offers several trip insurance plans for your review and selection. These policies include coverage for all types of leisure and business travel for a variety of individual requirements.

Plans are available for an array of budgets, from modest trips to high-end luxury vacations.

There are also products for last-minute getaways and extended trips and specific coverage plans for cruise travelers, golf travelers, students, and sports travel. Policy costs are economical and are based on a variety of factors, including total trip cost, specific itinerary, duration of travel, and age of travelers.

Our trip insurance underwriters offer several popular travel insurance plans. All have general coverage for most travel occurrences, with increasing stages of coverage for additional protection against more severe incidents. Specialized coverages for out-of-the-ordinary travel, extreme physical activities and weddings are also available. Some plans even offer options to cover pets during your vacation. When you review your quote, you will select the most appropriate policy for your specific requirements and be assured that you and your trip are fully protected if any unforeseen problems arise.

Remember, sometimes, things happen. A trip insurance plan can help ease the pain. Be sure to ask for a quote when you book your next cruise vacation.

*Disclaimer: You are under no obligation to make a trip insurance purchase. Such a purchase is a personal choice and is at your own discretion. RM CRUISES LLC is not a licensed insurance sales agency and is restricted in the level of information and advice we can provide. We are obligated to offer travel insurance coverage for your upcoming trip, but we cannot provide in-depth recommendations for your best insurance options. If you have detailed questions or special circumstances, you should consult your personal insurance agent.*