



Know Before You Go

TRAVEL INSURANCE: DO YOU NEED IT?

We've all heard of travel insurance, but how many of us ever really think about actually buying it when planning a hunting trip? Probably not many. After all, what are the odds of something going wrong? It's just another expense added to what is already becoming a costly proposition in addition to the expense of the outfitters, the hunting equipment, the airline tickets and everything else, right?

Wrong, says Cabela's Outdoor Adventures Division Director Gregg Severinson.

"We highly recommend travel insurance to our clients," says Severinson, whose division operates T.A.G.S. (Trophy Application and Guide Service), which helps hunters enter all of the hunt drawings they wish as well as book their hunts for them. "If something happens to you or your family or even your hunting partner that causes you to have to cancel your trip, you will get all of your money back."

It may also cover you in the case of accident or illness while traveling on the trip as well as cover some replacement costs for damages to your equipment.

Prices vary with age and plan, but as an example, Severinson notes that a sportsman 34 years old or younger can get \$10,000 worth of coverage on his trip for around \$390. For an older sportsman, that same coverage jumps up to around \$600. Still, what it covers is worth it, and with all of the issues surrounding undependable airlines, it's something every hunter needs to consider in the total cost of booking a hunt.

A sample plan through Worldnomads.com broke down with the following coverages:

- \$5,000 for trip cancellation or interruption,
- \$100,000 for emergency medical and dental services while traveling,
- \$500,000 for emergency medical transportation,
- \$10,000 for death or injury suffered in a travel accident,
- \$2,500 lost or damaged baggage coverage, and
- \$1,000 in sporting equipment coverage.

Again, this is just a sample plan and costs will vary with age and coverage. Buyers should make sure they know exactly what is covered before they buy. But when you consider how much is invested in a trip and the fact that many airline tickets, deposits (and as the hunt draws near even the entire cost of the hunt), may not be refundable, it is easy to see where this insurance is a wise buy.

Severinson also points out in most cases, the earlier you buy insurance in your planning process, the more it will cover as well. Wait until right before your trip, and the price goes up and the coverage may be less.

"We recommend that a sportsman buy insurance within three weeks of placing the initial deposit with an outfitter," Severinson says.