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## NEWS

# IF YOU'RE TRAVELLING THIS SUMMER, SHOULD YOU GET TRIP PROTECTION, TRAVEL INSURANCE - OR BOTH?

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Canadian families are gearing up to travel this summer — many for the first time since the start of the pandemic.

More than two-thirds of us intend to travel between May and October, according to the Conference Board of Canada.

But as COVID-19 continues to loom large, many travellers are once again concerned about the possibility of having to unexpectedly cancel their trip at the last minute.

Amid the uncertainty, travel agencies are pushing trip-protection add-ons, while insurance providers are promoting their travel insurance plans.

But what's the difference between the two — and do you need either for your upcoming vacation?

Trip protection typically allows you to waive cancellation or change-of-date fees for your trip if you become sick, and covers reimbursement for lost baggage, says Megan Honan, a Toronto-based travel writer.

Travel insurance, on the other hand, usually covers all that plus additional expenses, such as medical emergencies, natural disasters — even accidental death, she says.

"I typically go with a comprehensive travel insurance plan, but I think it depends on different factors, like your family size, age and the type of trip you're taking," says Honan.



Metroland file photo

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Trip protection plans often vary widely in what they cover, says Honan, adding travellers should review all the terms and conditions before purchasing such a plan.

And although Honan uses the comprehensive travel insurance provided through her credit card, she says others considering that option should review the fine print, noting that not all policies cover other family members.

Dorian Werda, vice-president of operations at the Travel Industry Council of Ontario (TICO), stresses that if travellers decide to purchase trip protection with a travel provider or agency, they should not forfeit health insurance if they are travelling out of province.

"Some people may be

comfortable taking the suppliers' top-up on cancellation protection, but definitely get out-of-province health insurance as well," she says. "With the new normal especially, you want to ensure that you're completely covered."

At the very least, Werda says travellers should ensure they go through a TICO-regulated travel agency or service provider, which is under provincial oversight and has a set standard of consumer protection.

"When consumers book their services through an Ontario-registered agency or website, they're automatically protected by a compensation fund if the services that they purchase are not provided due to bankruptcy or insolvency," she says.