

ASK LARRY

“Should I Get Travel Insurance?”

Q: My wife and I are in our mid 70s and planning a two-week safari in South Africa. Should we buy travel insurance? We always thought it unnecessary and a waste of money since we're both in good health.—T.S.



A: Good question. Like you, my wife and I have never purchased travel insurance and we've been all over the world including many trips to Australia. But the older you get, you're more likely to experience some kind of health problem sooner or later. That's life. God help you financially if you need “medevac” service in the U.S, not to mention from Botswana or other remote places. You're talking thousands of dollars and your regular healthcare insurance may not cover it.

While traveling, the odds are slim that something bad will happen such as accidents, illness, earthquakes or terrorism. But stuff happens especially in today's volatile world.

To get back to your question--for peace of mind and financial protection, my advice is to seriously consider travel insurance especially if over age 70 and traveling overseas to remote places. Better to be safe than sorry.

One warning—not all travel insurance companies are alike. Read Paula Zacher's harrowing experience while ill and trapped in Tibet during the 8.9 earthquake. She had two travel insurance policies. One saved her life. The other was useless. See article, *Travel Insurance Saved My Life*, page 16.

Got a question?

Ask me anything. Email: AskLarry@activeOver50.com. Or call 408.921.5806. “Ask Larry” is written by Larry Hayes, CEO/Publisher of ActiveOver50 media.

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