Travel Guard®



2019 HURRICANE SEASON IS HERE.

BE PREPARED.

AIG TRAVEL URGES TRAVELERS TO PREPARE FOR HURRICANE SEASON

Hurricane season is from June 1 to November 30, and for those traveling to coastal destinations, it's important be prepared for the "what ifs" that come along with traveling this time of year. According to the National Oceanic and Atmospheric Administration (NOAA), forecasters predict four to eight hurricanes, including two to four major hurricanes to be Category 3 or higher, and AIG Travel, a provider travel insurance and global assistance, offers several tips for planning travel during this time of year.

Although a major weather event may only affect one geographic area, flight cancellations and airport closures can easily have ripple effects that disrupt flight schedules and travel plans for thousands of travelers across the country, as well as flights to and from domestic or international destinations. Here are a few things to keep in mind during your travels:

PURCHASE IN ADVANCE

To avoid a last-minute scramble, travelers should always remember to purchase travel insurance early before a tropical weather system is named. Once a hurricane is named, it's probably too late for your travel insurance's trip cancellation and trip interruption coverage to cover losses due to the storm.

If unforeseen severe weather disrupts your plans, a travel insurance solution with trip cancellation and trip interruption coverage may help cover your losses. Before you book your flight, hotel or other accommodations, call ahead to find out about allowances in the cancellation policy in the event of a hurricane.

MONITOR THE STATUS OF AIRPORTS, ACCOMMODATIONS AND DRIVING ROUTES

Before taking off, travelers should research the destination they plan to visit, check the websites and social media sites of hotels or air carriers to monitor real-time updates and call to ask questions directly to a company representative, if needed. Travelers should also sign up to receive flight status alerts on their mobile devices to stay aware of delays and cancellations. If you are a U.S. citizen planning to travel internationally, you should sign up for the U.S. Embassy's Smart Traveler Enrollment Program (STEP), which will make it easier to get in contact with you if there is an emergency (such as a hurricane, typhoon or other natural disaster) in the area to which you are traveling.

PREPARE FOR DELAYS

If the airport from which flights are scheduled to depart is closed due to a hurricane or other weather event, travel insurance may cover the expenses incurred because of the delay. Additionally, reasonable accommodations and travel expenses may be covered until travel becomes possible. Travel Guard travel insurance plans include 24/7 emergency assistance services that can coordinate efforts on your behalf when you need it and many include coverage benefits to transport you safely home.



Travel Preparation Checklist

PREPARE YOUR HOME BEFORE TRAVELING

If you live in or near hurricane prone areas and plan on traveling, here are some tips and suggestions to put a plan in place for your household before you take off:

- Develop an emergency plan with your house/pet-sitter and help them identify alternative means of transportation and hurricane evacuation routes in addition to a communication plan.
- □ Have emergency supplies stocked at your house.
- □ If you are boarding pets at a kennel make sure to understand what their emergency and communication procedures are.
- Review the structural integrity of your home, including rotted wood, rusted metal, physical damage, loose/missing fasteners, etc. Replace or repair all damaged, missing or compromised components.
- Inspect roof coverings, perimeter flashings, gutters, drains, ventilators and other roof-mounted equipment. Inspect exterior wall coverings for attachment, damage and weather tightness.
- □ Install storm shutters or close and lock all impact rated windows and doors. Shutter installation often takes several days therefore a deployment plan should be in place well in advance of hurricane season.
- □ Ensure your vehicle's gas tanks are full in the event you are leaving your car at the airport parking garage or at home.
- Photograph the interior of your home so that you have documentation of interior finishes and personal possessions.

AFTER TRAVELING BACK HOME WHEN A STORM IMPACTED YOUR AREA

If you are traveling back home and your local area has been affected by a severe storm, here are some tips and suggestions after the storm has moved on:

- □ If your area was evacuated, only return once local officials say it is safe.
- □ Stay alert for any extended rainfall, storm surge or flooding.
- Drive only if necessary.
- Do not walk or drive through flooded areas or across downed power lines.
- Document any damage to your home or property when it is safe to do so.

RECOMMENDATIONS FOR TRAVELERS AT A DESTINATION WITH A DEVELOPING STORM

If you have traveled to a destination with a developing storm or if a storm is affecting your destination, here are some recommendations:

- □ Closely monitor the situation and make sure you have access to a radio, TV or mobile device for frequent updates on severe weather.
- Buy some basic supplies to have on hand during the duration of the storm and a few days more:
 - Three to five gallons of water per person
 - Three to five days' worth of nonperishable food items that require minimal preparation
 - Extra water and food for any pets traveling with you
 - Flash light with back-up batteries
 - Battery powered or hand crank radio
 - Portable charger for your phone and other electronics
- □ Maintain close contact with your tour operator, cruise line, hotel staff and view/listen to local stations regularly so you will know about emergency procedures from local officials.
- $\hfill\square$ Evaluate non-essential travel until overall conditions approve.
- Prepare an emergency go-bag with important documents, emergency contact list, medications, charged phone, food and water in the event of a mandatory evacuation.

To keep track of the latest hurricane-related news, visit the National Weather Services' National Hurricane Center.

Be sure to pack a Travel Guard[®] travel insurance plan from AIG Travel, so you can enjoy your vacation with confidence. In the event of a covered tropical weather event, travel insurance may provide coverage under the Trip Cancellation benefit so that you may be reimbursed for the prepaid, forfeited, nonrefundable trip costs up to the limit of the coverage purchased. Many travel insurance plans also come with 24/7 assistance services to rebook cancelled flights and help you get to safety. For more information, contact your travel advisor, call Travel Guard at 1-800-826-1300 or visit www.travelguard.com.

Sources:

² https://travel.state.gov/content/travel/en/international-travel/emergencies/what-can-you-do-crisis-abroad/tropical-storm-season.html



AIG Travel, a member of American International Group, Inc., provides travel insurance and global assistance through innovative product offerings. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services. From lost luggage to a medical emergency, our 24/7 multilingual assistance team is always just a phone call away. Through our global service centers and a network of experienced providers, we deliver medical and security assistance to help our customers travel with confidence. AIG Travel is a socially responsible and inclusive organization that meets the diverse needs of leisure and corporate travelers alike. Learn more at www.aig.com/travel and www.travelguard.com, and follow us on Twitter, Facebook, Instagram, Pinterest and LinkedIn.

¹ https://www.noaa.gov/media-release/noaa-predicts-near-normal-2019-atlantic-hurricane-season