

## ***HOLIDAYS, TICKETS AND INSURANCE***

### ***Travel and cancellation insurance***

#### Begin your journey well prepared

You take a city break or longer holiday because you want to have fun and relax. When you're away from home, even a small accident could become a big expense. Travel insurance helps protect you from unexpected costs due to emergencies or theft. If this were to happen it would be comforting to know that you're well insured. Benefits of travel insurance include Europe or Worldwide travel assistance support available 24 hours a day, 365 days of the year, depending on the type of coverage you choose and pay.

If circumstances force you to cancel or shorten your trip, any costs made will be (partially) covered by a holiday cancellation insurance. Travel and cancellation insurance should not be a last-minute purchase. It is strongly advised that you purchase cancellation and travel cover at the time of booking your holiday online or at the travel agency so you are covered with immediate effect for all eventualities, including cancellation, loss of luggage etc.

The cost for a travel and cancellation insurance will normally be a small percentage (4-6%) of the travel sum you paid. Also, a so-called continuous travel and cancellation insurance can be purchased at much lower cost, with an initial one year term and later one month cancelling term. This insurance will then cover all trips and bookings made during the duration of the policy. Please read the terms and conditions of the policy carefully to see if the policy is beneficial for you before purchasing.

#### Airline tickets

DA Pamphlet 27-162, Ch. 11-6 states: "*The claim of a Soldier who purchases a nonrefundable airline ticket and whose leave is later canceled or whose orders are changed so that the tickets become worthless is not compensable. The fact that a Soldier cannot use a purchased ticket does not constitute a loss of tangible personal property within the meaning of the Personal Claims Act.*"

**Non-refundable tickets** cannot be refunded i.e. if you are unable to travel you will not receive any refund of monies paid, nor will the Government compensate you for the financial damages you sustained as per DA Pam 27-162. However, if you cannot use your ticket, you may be able to apply its value toward a future flight (depending on the airline). The airline may charge additional fees for changes made to a non-refundable ticket. Most airline tickets bought by regular air travelers are nonrefundable, and airlines claim that keeps the cost of tickets affordable.

**Refundable tickets** can be refunded under certain circumstances with any residual value being returned to your credit or debit card. However, please note that you will normally not receive a refund of the full amount that you paid as in all cases there may be an administration fee to pay and in addition some fares only permit a partial refund of the original amount paid.

So, before purchasing tickets be absolutely sure that you have bought the proper tickets ????

**Important: Always make sure you are covered by Travel and Cancellation Insurance which in some cases will enable you to recover some of the non-refundable amount.**