

BBB tip: travel insurance may not cover what you think it does

The big travel plans that many people made for 2020 have been upended by the outbreak of the coronavirus. As the year continues, the pandemic continues to disrupt businesses, communities and consumer day to day activities. This is leaving many to wonder if they'll be able to recover any costs from canceled trips by using the travel insurance that was originally purchased "just in case." The short answer according to experts is, it depends on the policy and the situation.

Since March 1, 2020, BBB has received over 1,500 complaints related to travel insurance, 67.5% of which occurred because the policy didn't cover the cancellation caused by the coronavirus or travel bans around the world. According to the U.S. Travel Insurance Association, the cancellation of a trip out of fear of traveling or in relation to travel advisories is not a typical reason covered by these insurance policies.

However, travelers who purchased policies that include Cancel For Any Reason (CFAR) coverage may still have the option to request a cancellation. It should also be noted that pandemics are often routinely listed as exclusions in policies, so before purchasing trip insurance, read the fine print. In addition, travelers may also contact the airlines and other travel suppliers before filing a claim, to see if there are refunds, waivers, or other accommodations offered through those companies.

When thinking about purchasing travel insurance, consider these tips:

- Travel insurance is intended to help with unexpected events, not things like forecasted hurricanes. Once an event is a "known event," meaning it's been forecasted or anticipated, it may not be considered a covered reason for cancellation if a traveler books a trip after that date.

- Policies vary. Before purchasing it, read the specifics on what it

does and doesn't cover. Contact the insurance company directly with questions.

- Read the fine print. If CFAR is purchased, confirm the specific policy wording for all details regarding this benefit before filing a claim.

- Be Flexible with travel plans. Dates, times and arrangements can change at any given

time especially during a pandemic. Make plans but leave room for the unexpected.

If people still desire to travel during COVID-19, be aware of travel warnings issued by the U.S. State Department and Canadian Travel Advisories, and follow the recommendations on how to stay safe and healthy with tips from the

World Health Organization. In addition, as policymakers and travel industry officials make decisions on where to and where not to travel, visit BBB.org to research companies that offer travel insurance.

Be sure that the agency you choose adheres to BBB's Standards for Trust.

For more information or further inquiries, contact the Wisconsin BBB at www.bbb.org/wisconsin, 414-847-6000 or 1-800-273-1002. Consumers also can find more information about how to protect themselves from scams by following the Wisconsin BBB on Facebook, Twitter, Instagram and YouTube.

EMBRACE Faith



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If you would like your church listed in this directory, please call for details: 715-528-3276

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1210 S. Stephenson Ave., Iron Mountain
906-774-0133

Worship times

Thursday 6 p.m. • Sunday 10 a.m.
Sun. School 9 a.m. • Bible study Wed. 2 p.m.
Sunday nursery 9-11 a.m.
Organized Aug. 7, 1881 as
"Swedish Evangelical Lutheran Church"
Pastor James Lindgren

St. John's Lutheran - WELS

524 Olive Ave., Florence 715-528-3337
stjohnsflorencewi.com

St John's Florence - Sunday 9 a.m.
Sunday School - 10 a.m. Wednesday Devotion 6:30 p.m.
St Paul's Tipler - Sun 7:15 a.m. Columbus Street
St. Mark's Iron River, MI Sun. 11 a.m. 116 N 4th Ave.

St. Norbert Catholic Church

P.O. Box 101
3402 State Hwy 139, Long Lake, WI. 54542
(directly opposite the Long Lake public beach)
www.stnorbertlonglake.org
Sunday Mass 10:45 a.m. (Weekly)

Bethlehem Lutheran Church - ELCA

900 Central Avenue, Florence
Call for current information
715- 528-4851
Sunday Worship 9:15 a.m.
www.bethlwehemlutheranflorence.org

St. Mary's Catholic Church

308 Florence Ave, Florence, WI 715-528-3310
"Live the Gospel! Whatever it takes."
Saturday Mass at 6pm,
Sunday Mass at 8:30 am
Adoration, Thursdays from 4 pm - 6 pm
www.stmaryflorence.org

Fence Bible Church

Highway C & Memory Lane
715-336-2194
Worship Schedule: 10 -11:15 a.m.

Sacred Heart Catholic Church

W782 County Road N, Aurora WI
Mass, Sunday 11am
1st Saturday of the month Adoration at 9am,
Mass 10 am

Aurora Free Church

1 1/2 miles south of Co. Hwy N on Co. Hwy B
715-589-4192
All worship Services 9:00 am

Long Lake Community Bible Church

11840 Maple St., Long Lake
Sun. Worship Service 10:30 a.m.
Sunday School 9:30 a.m.
Wed. Bible Study 6 p.m.
Website: <http://longlakebc.wixsite.com/longlake-biblechurch>

Homestead Baptist Church

8 1/2 Miles South of Florence on Cty. N
Sunday Worship 9 a.m.
Seiya Asanuma, Pastor

First Presbyterian Church

Corner of Norway St. and Lake Ave. in Florence
Sunday Worship: 8 a.m.
Call for current information (715) 528-4851
www.firstpresbyterianflorencewi.org

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