

How To Find The Best Travel Insurance For Your 2024 Spring Trip

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Spring break 2024 might be dangerous. Here's how to protect yourself. GETTY

The State Department poured a bucket of cold water on spring break 2024 when it recently issued warnings for several popular spring destinations.

It also got everyone to start thinking about travel insurance, which could protect you if something goes wrong on your trip.

"Spring breakers tend to see the world through rose-tinted glasses," says Weronika Popiolek, a spokeswoman for [Insured Nomads](#). "Their

excursions are fueled by adrenaline — and the last thing on their minds is the fine print of an insurance policy. That can be a costly mistake."

The government advisories are an important wake-up call, say experts. This year, the traditional March and April getaways are a truly global event, according to Tim Dodge, vice president of marketing at [Arch RoamRight](#).

"We're seeing a higher volume of travel with top international destinations including Europe — specifically Greece, Italy, U.K., France, Spain and Portugal, as well as Mexico, the Caribbean, Japan, New Zealand, Canada, and South America," he says. "Cruises with multiple destinations are also quickly growing in popularity."

In other words, travelers are going everywhere — and anything can happen. But is spring break travel dangerous this year? How is it different from past years? And when do you need insurance?

Let's find out.



Travel is risky, particularly during the 2024 spring break season. GETTY

Is spring break 2024 dangerous?

In a sense, spring break has never been entirely safe, at least when compared to other types of vacations. No matter where you go, people tend to get a little raucous.

“Asking a security professional where to go for spring break is like asking a doctor what cigarette is safe to smoke,” says Harding Bush, associate director for security operations at [Global Rescue](#), a provider of security and travel risk management services. “Spring break is the perfect storm of a high-risk age group, international travel, crime, alcohol and predators.”

But this year it feels a little different. Among the recent warnings:

- Ecuador [got hit with a State Department advisory](#) because of the risk of civil unrest, crime, and kidnapping. That could be an issue if you have a Galápagos cruise or are headed to Quito.
- The government also warned Americans to [avoid the Bahamas](#), where violent crimes, such as burglaries, armed robberies, and sexual assaults, occur in tourist areas. Nassau is a popular stop for cruise ships this spring break.
- And the U.S. [urged Americans to reconsider traveling to Jamaica](#), where it noted the homicide rate is highest in the Western Hemisphere. Jamaica is home to some of the most famous all-inclusive resorts in the Caribbean.

"Many travelers are under the belief that tourist areas are protected and safe," says Joan Rugar, area senior vice president at [Gallagher](#), an insurance brokerage and risk management firm. "Vacation deals promoting all-inclusive experiences look exciting and risk-free."

But that's not necessarily true, he says.

You should be thinking of protecting yourself — and travel insurance is one way to do that.



Spring break is different this year. Here's how. GETTY

How is the 2024 spring break season different?

Experts say it's not just the travel warnings that set spring break 2024 apart. There are other distinguishing features.

It's crowded. "The 2024 spring break season is witnessing an unprecedented resurgence in travel, surpassing pre-COVID levels for the first time," says Deanna Caffrey, director of [Redpoint Resolutions](#). Many industry watchers are worried that the influx of travelers could lead to overcrowded destinations and the potential for increased travel delays.

It's expensive. "The biggest difference facing spring break travelers this year is cost," says Stan Sandberg, co-founder of travel insurance site [TravelInsurance.com](#). He says airfare and accommodation costs continue to rise this year. Based on a recent study of TravelInsurance.com's customers, the overall spring break trip cost this year is 12% higher than last year. And the average cost per person per day is up almost 15% over last year's spring break. Sandberg says with the rising costs of travel, it's even more important to consider trip cancellation and trip interruption coverage, which can reimburse your nonrefundable trip costs when unexpected travel hazards disrupt your trip.

It's unpredictable. It's an El Niño year, which means the weather will be a little wacky. You could get freak snowstorms on the East Coast or rain in the Caribbean and Mexico, which could potentially affect your spring trip. "Some meteorologists are predicting cool and possibly stormy weather in popular spring break regions this year," says James Nuttall, general manager of [Insubuy](#). He adds that it's important to remember that unless you purchase "cancel for any reason" travel insurance, deciding to stay home because of bad weather is not a valid reason for trip cancellation.

It could be prone to delays. That's especially true if you're flying. Airlines are not quite out of the woods when it comes to some of the operational challenges during the pandemic, say travel insurance experts. "While airlines addressed some of these travel challenges in 2022, there still are staffing shortages that may be exacerbated by increased volumes of travelers during spring break 2024," says Scott Adamski, head of global product development at [AIG Travel](#).

So there's really something for everyone this spring break, says Daniel Durazo, director of external communications at [Allianz Partners USA](#).

"Spring break travel provides the opportunity to experience both big crowds *and* inclement weather," he says.



You may need insurance if you are traveling this spring. GETTY

Do you need insurance for your 2024 spring break vacation?

I asked Beth Godlin, president of [Aon Affinity Travel Practice](#), how to decide if you need travel insurance this spring break. She recommends keeping three things in mind.

1. Can you afford to lose the value of your vacation?

"Check your flight, cruise or tour cancellation policies and determine what money you're comfortable with losing if you had to cancel at the last minute," says Godlin.

2. What kind of protection do you need at your destination?

For example, if you're on a motorcycle tour on a desert island and need a medical evacuation, travel protection may be especially valuable to you.

3. What kind of problems are you likely to encounter?

"If your family travels often, you know that delays are common due to things like weather events and mechanical issues," she says. "For this reason, I suggest finding a travel protection plan that includes trip delay benefits that can help offset additional costs due to a delay, including meals, lodging or transportation."

What else should a good spring break travel insurance policy include? Look for one with supplemental medical benefits if you're traveling internationally. Medical coverage for international travel can vary. Most domestic health insurance plans provide partial or no coverage while traveling overseas.

"If your family is adventurous and you find yourself cliff jumping, mountain climbing, jet skiing or ziplining, be sure to check for any exclusions related to those activities in your travel protection," she adds.



You can still buy travel insurance for your 2024 spring break vacation. GETTY

Can you still buy travel insurance for spring break now?

Yes, you can.

"It is definitely not too late to get travel insurance for spring break," says Bailey Foster, vice president of trip insurance at [Trawick International](#). "In fact, a travel insurance plan can be purchased up until the day before you depart so you have coverage while you are traveling."

Some restrictions may apply. For example, your policy may not cover a pre-existing medical condition if you purchase it closer to departure. But all of the essential protections will still be there.

What's the time limit to get all the coverage? It depends. If you have a [Travel Guard](#) policy, for example, you must purchase your insurance plan within 15 days of making your initial deposit on your trip. If you do, then a pre-existing medical condition exclusion waiver may be included in your travel insurance plan.

What are the best spring break travel insurance policies?

That really depends on where you're going and what you need.

- If you're traveling somewhere with your family, you might want to consider travel insurance like [Berkshire Hathaway Travel Protection's \(BHTP\) ExactCare policy](#). It's a comprehensive policy that covers two children aged 17 and under for each adult on the policy. ExactCare also covers nonrefundable vacation rentals and theme park deposits, in addition to traditional vacation expenses such as flights and hotel or resort deposits, if the family must cancel its spring break vacation for a covered reason.
- A plan like Trawick International's [Safe Travels Protect](#) will cover trip cancellation, travel delay, baggage delay, and emergency medical. If you're traveling with kids, Safe Travels Protect even offers even lower rates for children under age 18.
- Redpoint Travel Protection has policies that cover trip cancellations, medical emergencies, and travel delays. But if you have a taste for adventure, you might also want to check out its comprehensive [Ripcord plans](#), which offer everything from \$100,000 of primary medical expense coverage to political, security and natural disaster evacuation.
- You may be able to get high-risk spring break activities included in your policy. There's a misconception that you need a policy add-on for many regular sports. Before paying for supplemental coverage, check your policy. For example, [Faye Travel Insurance](#) includes activities such as kitesurfing, boating, wakeboarding, regular skiing and regular snowboarding in its base policies.

If there's one thing travel insurance experts agree on, it's that you need to make sure you have adequate medical coverage. That's especially true for international trips, where your health insurance is unlikely to work. Even if you're in excellent health, accidents happen.

"During spring break, in particular, we often hear stories about college students traveling internationally with a group of friends and ending up in

the hospital with a broken arm, and needing to pay out of pocket for the medical bills," says Joe Cronin, CEO of [International Citizens Insurance](#).

Cronin says many international travelers assume travel medical insurance is expensive. But it can cost as little as \$1 a day and can prevent a financial disaster if you end up in the hospital during your trip.

And while we're on the topic of medical coverage, don't forget medical evacuation. If you're going somewhere with poor or no hospital facilities, you might want to consider an air medical transport membership like Medjet.

"Insurance medevac only gets you to the nearest acceptable hospital," says Laura Heidt, insurance desk manager at [Brownell Travel](#). And if you need a non-medically necessary transfer, you could spend anywhere from \$45,000 to \$200,000 on medical transportation.

So be sure to research and buy the appropriate insurance coverage for your trip, because you don't want to go on spring break — and end up spring broke.



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[Christopher Elliott](#) is the founder of [Elliott Advocacy](#), a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of... **Read More**