

Know your Travel Rights during a Natural Disaster

The recent earthquake and resulting tsunami in Japan were tragic and we are all saddened by the devastation that has been left by them. Those with plans to travel to the region may be asking about trip cancellation and wondering if their travel insurance policies provide coverage for natural disasters (i.e. flood, earthquake, hurricane, tsunami, volcanic eruption, etc.).

The Office of Consumer Affairs and Business Regulation offers the following suggestions to consumers who booked travel abroad and would like to cancel or rebook their trips:

1. Review your travel documents. If you purchased travel insurance, read the fine print of your policy to determine what coverage is available. Look for key phrases, such as:
 - **Mandatory Evacuation:** Means an official evacuation order has been given, preventing the policyholder from arriving at his/her destination or forcing an early end to his/her trip.
 - **Complete Cessation of a Common Carrier:** Refers to an airline, cruise line, bus or rail company or any other travel supplier that has completely halted service to a disaster area.
 - **Accommodation at Destination Made Uninhabitable:** Applies if the hotel where a traveler planned to stay was destroyed by an earthquake or other natural disaster. Often, the disaster has to happen within a set timeframe
2. Call your travel agent, airline, cruise line, hotel or other travel provider to see if you can reschedule, get credit towards another trip or get a refund. Travel providers may be willing to waive restrictions and fees on rebooking during a natural disaster, act of terrorism or some other major disruption.

If you paid for your trip with a credit card, you may already be covered in many cases. But more often than not, your basic credit card coverage will be limited to flight accident insurance, rental car insurance or limited baggage insurance. Be sure to read your credit card's terms and conditions, or call your credit card provider's toll-free number for assistance.

Updated information on travel and security in Japan and the region may be obtained from the Department of State by calling 1-888-407-4747 toll-free in the United States. For further information, please consult the Country Specific Information for Japan, as well as the Worldwide Caution, which can be found at travel.state.gov.