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## **FOR IMMEDIATE RELEASE**

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### **Understanding Travel Insurance and Emergency Transportation Coverage can Help Eliminate Travel Woes**

**Southlake, Texas— September November 12, 2008:** As travel woes continue due to flight delays, cancellations and increased prices, the unexpected can create even more headaches.

If an illness, accident or emergency strikes during a trip, tour or cruise, the loss of nonrefundable prepayments and/or the heavy expense of emergency transportation home can be two aggravating situations travelers are left to face.

However, there is a light at the end of the tunnel for travelers. Trip-cancellation/trip interruption (TCI) policies cover the losses you incur if you have to cancel a trip before you leave home, or cut short the trip part way through. Emergency medical-evacuation (EME) policies pay the added cost of having to be rushed to a medical facility far from the site of the accident or illness.

Trip-cancellation insurance (TCI) reimburses you for whatever your supplier refuses to refund, though you must pursue that possibility first. TCI pays the difference between what you paid and what you can recover. TCI also makes adjustments (i.e., switching flights or taking alternative transportation) and pays extra costs that might be necessary if your companion has to return home.

TCI also covers you against a wide range of accidents and surprises that might force you to cancel or interrupt a trip, such as a fire or flood at your house, a call to jury duty, an accident that makes you miss a flight or a sailing, an airplane hijacking, a natural disaster (fire, flood, earthquake, or epidemic), terrorism, or a strike.

Emergency Medical Evacuation (EME) Insurance is critical to have if you suffer sickness or accident during a trip and need onsite help. EME insurance will cover the

cost of special evacuation, even by helicopter or private medical jet to a hospital that can treat your needs, and your transportation home.

Medical air services companies offer excellent deals, but they are not all alike. Be sure to compare their benefits, exclusions and costs before selecting one. Make sure also that you are selecting a company that has longevity and a reputation for service.

However, there is an option beyond just securing travel insurance – joining an association. MASA (Medical Air Services Association) Assist is the first association of this kind, and its CEO, Mr. Frank Halley advises travelers on the difference.

Commercial airlines have many restrictions regarding medical patients as passengers, so securing an air ambulance is necessary. The average cost of an air ambulance is \$10,000 and could cost as much as \$50,000—all paid in advance and covered by few health insurance policies. Depending on the location abroad, the cost could be as much as \$175,000. Becoming a member of the association could not only save a life but also protect and individual from financial catastrophe.

“When you join **MASA Assist**, there are no deductibles or co-pays, no claim forms, no age limits, no health questions and no dollar limits on air transport costs. One low annual fee covers all costs for flights and services while providing security and peace of mind,” he said. “All transportation needs are met with the speed of an air ambulance, and all costs for flights and services, including vehicle return are included with membership. Even pre-existing medical conditions are covered after only 90 days.”

Unlike newer associations that offer Emergency Air Transportation, **MASA Assist** also offers non-injury transport for family members, minor children/grandchildren return, escort transportation, ground ambulance (now costing between \$600 and \$2,000 per ride), mortal remains return, travel expense reimbursement, and world wide coverage.

Membership in MASA entitles the member to many benefits, and the best-trained personnel provide excellent services. The medical staff is experienced, and they are all Advanced Cardiac Life Support (ACLS) Paramedics, Registered Nurses and Physicians. Trained medical crews stand by at strategic locations across the nation, and a team of the most experienced support staff handles medical emergencies everyday of the year.

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***MASA Assist is a thirty-four year old established international organization that is dedicated to providing our 500,000+ members with lifesaving, emergency assistance while they are at home, on the job, or traveling the world.***

***We protect our members 24 hours a day, 365 days a year against being abandoned during times of crisis and against catastrophic financial loss. We ensure peace of mind.***