

Ep #183: Travel Insurance and What to Do When Travel Goes Wrong with Lisa Jarvis



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: We all think it won't happen to me until it does. Your flight gets canceled, you're stranded overnight, and suddenly you're out hundreds or thousands of dollars. Or worse, you get sick abroad, and you don't even know where to start. Today, we're breaking down exactly how to protect yourself before things go wrong and what to do when they do.

Welcome to Points Talk®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. We are so excited to have Lisa Jarvis from chasingmemories.co joining us today. She is going to help us understand what protections travelers actually have when things go wrong and how to make sure you're covered before you even leave home. This is a question that comes up all the time in our Facebook group, in our DMs, in our email.

You know, people say, I have these credit cards and I have these protections, but is that enough? All about, so this episode is all about travel insurance, how to protect yourself. You're going to hear from Pam. She has a firsthand experience of things that went a little wonky for her recently. So, yeah, we are so excited to have you here, Lisa.

Lisa: Thank you.

Alex: Okay, so Lisa, give us a little bit of your backstory. Introduce us. Tell everybody who you are. First of all, how did you get into points? Because you also do points and miles, and then what led you to really focus on travel insurance?

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Lisa: So, first off, I grew up with a travel insurance, or not a travel insurance, a travel agent mom, and so I heard her selling travel insurance all the time and explaining all of it. So I think I just grew up with all this stuff ingrained in my brain. But then as I traveled and had my own travel debacles, I quickly realized like, wait, a lot of people don't know what to do, and they're kind of just at the mercy of the airline or whatever situation they're in.

I started points and miles, gosh, like probably back in... years ago, probably 20 years ago, where I thought I was all savvy, and I had a Marriott card and a Southwest card. And then my husband got his own cards, so we had our two free nights a year and so we thought we were really cool. But then I found you, Alex, and I probably found you in like 2019, bought your course at some point after COVID, and now we've just gone all in. So, all in. But yeah, so my content focuses on what to do, how to handle travel when travel goes wrong. And I really think that I got that from how I was raised, essentially.

Alex: Yeah, well, what was interesting to me is, you know, we are experts in points and miles, but we are not experts at travel insurance. And so for me, it was like, I know certain protections and benefits that come with the cards, and I feel like I understand them to a point, but even not at the full extent.

So I actually met with Lisa recently to get myself covered with travel insurance for a trip and learned so much about, oh, what do I actually get? And what do I not have with these credit cards? And where can travel insurance fill in the gap? So, Jess actually was got one of got a plan with Lisa as well, and we were like, okay, we need to have Lisa on because there is so much that we have at our fingertips as people that use points and miles and have these credit cards, but there's so much that we don't know at the same time, too. And how far does that go, and what else do we need? So I'm super excited to have you on today to kind of educate all of us here more about that.

Lisa: Thank you.

Pam: Okay, so I want to tell you guys, I had said that we needed to do something about this after my recent experience in Roatan. Now, I am older, I'm on Medicare. I know that is not does not cover anything in a foreign country, so

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I've always had an annual health plan. I don't know, you can tell me later, Lisa, if I if this is, if I'm not doing it right, but I have an Allianz travel insurance plan. My husband and I both have that, and so we've had that for quite a while.

My thing is, so I've been covered and we have had to use it. My husband got kidney stones when we were on an African safari. It covered us, it worked well. There was one other time that something that we had to use it too.

But recently I was traveling to Roatan with two of my daughters, and one of my daughters suddenly had really bad back and side pain. She's had kidney stones in the past. We pretty much knew that was what she probably had. So we're in Roatan. That isn't really a place that has huge hospitals, you know. I mean, they were even talked about shipping us over to the mainland, which isn't a place I really wanted to go to because it's not the safest country sometimes. So I didn't want to do that. And the first night we went to this little urgent care, the guy didn't even seem like he knew what he was doing very much. They do not have the strong medications that you would get here in the United States. I'm a retired nurse, so I knew that she was not getting, you know, the standard medications for pain that she would get if she was here.

The next day, she got through the night, okay. The next night woke up and it was like, okay, she is still not doing good. We're leaving the next day. We've got to go to the bigger facility, which was better, but not great. They had, but you know, like in the United States, you're going to get something like Morphine or Demerol. You're going to get a pretty strong medication. And they were medicating her with Toradol, Tramadol, things that weren't quite as strong. They weren't sure they had someone that could read her CT scan. I mean, so it was kind of scary.

So then they came in and they're going to do this scan and they say, okay, so what type of insurance you have? And all of a sudden, I find out that my daughter is in between insurances because her husband had just sold his business. And she had no insurance.

Jess: She had no medical insurance and no travel insurance, correct?

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Pam: Yes. Yes.

Lisa: Yikes, yeah.

Pam: Yes, she had nothing. So I, you know, the good news is there's two things that were came into play that were good. Medical care in a third world country is not near as expensive as medical care if we'd been in the United States. We would have been, it would have been way more expensive. The second thing is Mom needed to meet a minimum spend. And so she, you know, so it she didn't have to freak out about all of that, you know, at the time that she's trying to deal with this.

But, you know, so I have two questions for you, Lisa. One is, can you share a real-life example where travel insurance really saved the day for you? And any suggestions for someone who ends up in the same situation? My feeling is that you're just stuck. You're paying for it. You better have a good credit card, and you're going to earn some points and miles because there's not much you can do if you don't have some sort of insurance.

Lisa: Yeah, it is tricky. And first off, I'm sorry you guys had to go through that. That sucks. And yeah, that's where I just sometimes I see these stories and I just wish I'd be like, oh, I just wish I could have like found you sooner and gotten you a plan because she probably for like \$24 could have had full coverage there. But so, I have two stories actually.

My first story is when I did not have coverage. And long story short, we were traveling, my husband worked remotely and we got approved to have him work remotely in Europe for five months. So we did everything that we needed to do. We called our health insurance and made sure they'd cover us. They reassured us twice. Oh yeah, you'll be covered. We figured, well, we're starting in the UK. They have the National Health Care system. We'll be fine. And then we also used a travel credit card that had trip insurance. And so we thought that we were like triple covered.

Day two, my daughter, who was three at the time, falls off this tiny little ladder at the park and breaks her arm, which leads us to the hospital. And in the end, they were like, pay up. And we're like, no, no, no, we have insurance. Like, but they

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don't work that way. And we're like, hold on, isn't this like, don't you have free healthcare?

What we found out is if you're a tourist and they admit you, you pay the entire bill from the get-go. So that was a hard lesson for us to learn. Our health insurance back home came back, and because we went to an accident and emergency, which is what they call it, instead of emergency room. They're like, oh, it's all coded wrong. You didn't go to the right place. And so they didn't cover a dime. The travel credit card, we didn't pay for the entire trip on the card. Like, so all of these safeguards we thought we had failed us, and yeah, that was a painful, that was a painful lesson to learn.

And so then one example where we had a win, we had a flight home from Budapest, actually, where you guys recently were. And we got stuck at our layover overnight in Germany. So we wound up sitting on the tarmac for five hours and they canceled our flight on the tarmac.

So I told my husband, because I knew, and I had looked up our insurance policy, I knew that we had \$200 per person per day to cover any expenses. And there's five of us. So \$1,000. I told my husband, you find the nicest, bougiest hotel at the airport, and I'm going to get on the phone and get our flights changed for tomorrow. And we walked off, we made it into the hotel, we ordered room service. I was like, who wants steak? Who wants, you know, we lived it up on room service. We were in Europe, we had to be in two rooms, and so we had this huge bougie room.

And we came back the next day, I walked my kids into like the duty-free, and I was like, anything that's food, we don't pay for. Like we'll be reimbursed. So live it up. They now call me Mommy Warbucks because I was just like, and you get the giant Kinder egg, and you get this. And so they thought it was the best thing ever.

But where we really realized how much of a win we had was we were talking with other people when we were reboarding our new flight. And there were people like, oh my gosh, I stood in line for six hours, or I had to pay for that horrible Hilton that was so much money, which was where we had stayed, and it

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was an amazing hotel, which by the way, I had the Hilton card at the time, and so I got like 17 times the points or something. And I got everything reimbursed, but I keep the points.

So we just came home from that kind of on this high of like, we just won, and yes, travel debacles are a pain no matter what. I think our travel day was like 42 hours or something, but we came out pretty good. So it was nice just having that comfort.

Alex: Yeah, for sure. It's like you take a really kind of crummy situation. Like, who wants to sit on the tarmac for five hours? That is rough, especially with kids. But then to get the win of, okay, we got the room, we got the food, we got the treats from the thing, it turned something that's like a really terrible junky situation to a like a memory for you guys and your kids that's pretty fun now.

Lisa: Yeah, exactly. And now my kids hope for it. They're like, where we're flying from Europe?

Alex: And you got to be Mommy Warbucks.

Lisa: Exactly.

Jess: I do have a question, though. So, like when something like this comes up, like say Pam's daughter did have a travel insurance policy, do they normally make you, I assume they normally make you pay upfront, and then you are reimbursed from the insurance provider later?

Lisa: Correct. Okay. Yes.

Jess: So you always want to at least make sure you have a credit card with like a decent credit limit with you when you're traveling.

Lisa: Yes, for sure. Yeah, that's a really good point because, yeah, you do get reimbursed and you have to file your claim and all that sort of stuff. So documentation is key.

But Pam, in your daughter's situation, like there would have been a 24/7 hotline that you guys could have called and they could have told you which facility

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would be best to go to that would be most similar to the US. They can help you with like translating if there's the language barrier, which I'm assuming there probably was there. And so, and then too, like when we were in London, they were asking us, now, have you given her any paracetamol? And we're like, what's that? And we're like, is that Tylenol? And they're like, what's that? And so you have somebody on your side 24/7 to help you understand all of those things. And they would also potentially reimburse all of those costs for that medical.

Jess: All right. So as you know, we talk a lot about credit card perks on our show, on all of our channels. Which cards and benefits really stand out for you when it comes to travel coverage? I think we get this question a lot because people assume, like, okay, I have a United card, and I'm booking a United flight. So I'm going to put it on my United card. You know, like, they think they think like, I need to put it on the card that aligns with like the airline I'm flying or the hotel I'm staying at, when that isn't always necessarily the case if you do want those extra protections that come with certain cards. So, I guess which cards stand out for you?

Lisa: So the cards can be finicky. Some require that you book your entire trip on them, and that can be challenging. Some of them have a lot of exclusions, but the one thing that I always say, and if you walk away from this episode learning anything, let this be: book something with a Sapphire card. I'm assuming, like in the points of miles world, that's kind of the card we all have. And the reason why the Sapphire card is great is because they only require you to book a portion of that trip in order to get the travel benefits. And it's not the whole thing.

So if you've booked your taxes and your fees, like any of those things that can be counted as part of your actual trip, then you're going to be covered. And so, you do want to always, every state is different with their insurance laws. And so my Sapphire policy for the most part is going to be the same as yours, but it there can be some variations in there. So always double check your credit card policy, but just Sapphire card is for me, what I just tell everyone to let that one stick in their head.

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Jess: So a Sapphire Preferred® or a Sapphire Reserve® would be fine.

Lisa: Yep.

Jess: And that's what I do personally. Like when, like we have the Southwest® Companion Pass®, and so we're often booking, you know, flights and paying just \$5.60 in taxes, but those taxes always, always, always go on my Sapphire Reserve and not on my Southwest card.

Lisa: Yeah, that's perfect. Yeah. And the Reserve does have a little bit more coverage than the Preferred. So if you have the Reserve, do that, but I know not everyone has that card, and so yeah, just remember Sapphire.

Alex: I have a follow-up question for you regarding that. If you have, for example, like if I'm using my Delta companion certificate, I have to pay for my Delta card. Is there other areas where, if I pay for, like, does a tour or any other type of travel stuff that's not a hotel or a flight count for Sapphire coverage? Or does it need to be like your flight or your hotel? Do you know that?

Lisa: Yeah, you definitely want to try for a flight or hotel, but the hotels are tricky because you don't actually pay for anything until the end, but you do at least reserve it with that. But yeah, it's also supposed to be the tour packages. Now, everything with all policies ultimately comes down to the claims department. And so you have to hope that, you know, if you had a \$30 Viator thing that you used, are they going to cover that? That's going to maybe be a harder sell, and you have to get the right claims person, but yeah, but it's tricky when you have cards you need to use for the other parts.

Alex: What are the things about the Sapphire that stand out to where it's like, okay, this is why you should use your Sapphire, because this benefit is what makes it better than what everybody else is offering?

Lisa: Yeah, so the Sapphire card and some of the Amex® cards as well have some of this, but Amex is a little more finicky in what you can book. But the Sapphire card where it really shines is it offers \$10,000 per person up to \$20,000 in trip cancellation or trip interruption.

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So, regardless, these need to be like a covered reason. Like, I have an elderly mom. So if my mom got sick and her health changed, and I needed to be with her instead of on a trip, it could either cancel my trip up to that \$10,000 or \$20,000 is the max for the trip. Or if I needed to interrupt, which means I'm on my trip already, and then I have to leave to get back to her, then it gives you that coverage, and that's a huge win. I think especially most, a lot of points travel doesn't exceed \$20,000. And so that's a nice win there as well. So that's one area.

Jess: So it can't just be like, I decided I don't want to go on this trip. Like that is not a covered reason.

Lisa: Yeah, not from a credit card. You can purchase that on travel insurance. However, they need to have some sort of pain point for you. So you only get up to 75% of your non-refundable cost back, but it is something, and it's literally like, I'm not feeling it today. I'm just going to cancel the whole thing, and you can do that.

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All right, so let's say someone's using a great travel credit card. What gaps still exist? When does it make sense to buy additional travel insurance, and what should people be looking for in a policy?

Lisa: So, for me, I personally think it always makes sense, but that's also because we got burned by not having travel insurance. And what you want to really look for where the credit cards have the gap, like they're great at that trip cancellation, trip interruption if you use the right card, but they really lack in medical. Almost all of the cards have no medical coverage at all. People get confused because there is like they call it travel accident insurance, but it literally is death and dismemberment from an airline. And so you have to essentially be in a plane crash for that. But it's confusing that they call it travel accident insurance.

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And so it's the medical component. The Reserve has a little bit, but it also has very particular rules about when you use it, and you're supposed to call them before you go to get emergency care, which, when you're in the midst of emergency, isn't the first thing on your mind. And so that could potentially deny your claim. So it's the medical piece, especially traveling internationally, that because US health insurance doesn't typically cover people internationally. That is the biggest gap with the credit cards, and that, for me, is where you need it the most. Like things happen. I hear from clients all the time, like I had a client whose kid got bit by like a moray eel in Fiji, and just things that you don't think are going to happen, and travel insurance is for that what-if scenario.

Alex: Yeah.

Jess: All right. So we all know that points travelers love to save as much money as they can with travel. Do you have any ways to make travel insurance cheaper? And I think I know partially what you're going to say, and this relates back to Pam saying, I have an annual policy and maybe I'm doing it wrong. And Alex and I both approached you, and we were like, okay, we're ready. We want to get an annual policy. And you were like, uh uh, not so fast. That's actually not the best way to do it. So maybe you can explain. I think that's probably going to be part of your answer on, you know, how, like, the best way to go about it and how to make it cheaper.

Lisa: Yes. So, no offense, Pam, the annual policy is not typically the best way. Annual policies were built more for like a business traveler who does frequent, repetitive, like trips domestically typically. And so they have some trip delay, and they have some medical coverage, but the medical is significantly lower than it is on an individual plan. And also with annual policies, you don't get any of that cancellation interruption either. And so you're, or you might get a small amount depending on how much you pay. So I typically find that for even points travelers who travel multiple times a year, it's still cheaper to do it my way than it is to do the annual plan.

And so my way is you take your travel credit card, so let's say in this case, the Sapphire card, you book part of your trip on there, and you now have your trip

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cancellation and trip interruption benefit that's going to cover you for those covered reasons if you need to cancel or interrupt. So you let that card hold that weight and shine, and then you get what is called, like so all of your policies are based off of your age and your trip cost.

So you can't change your age, obviously, but if your trip cost, if you say that is \$0, so this is what I call my \$0 trip cost method, then you get all of the benefits except for cancellation and interruption because you're telling the insurance, I don't have anything non-refundable that you're on the hook for paying for. But that's all being held with your Sapphire card.

So then you can still get, and this is the very cheapest way you can get a policy, and it can range anywhere from like \$19. Again, it's based on your age, like you can get as cheap as \$19 per adult, kids are free. So that's a huge win as well. And so I'm selling people policies constantly for their families, like under \$50, but then they get \$250,000 in medical coverage, \$500,000 in medical evacuation, you get trip delay, which, depending on which plan you buy, is either triggered at three hours or six hours. Like you get all the things that you want and will make your life potentially easier in a debacle with the travel insurance policy, and you can do it super cheap by saying, we don't need the cancellation and interruption, and that's because you're getting that through the card.

Now you can also make that choice even if you're not using a card, and you can say, you know what, I'm willing to take the risk. Like anyone who's not going to buy insurance anyway, they're already taking that risk. So, buying that policy, you don't have to have it paired with a credit card. I like to have the coverage there, but it's just a good way for everyone to get medical for way cheaper than I think people think it needs to be.

Alex: Yeah, I was very surprised when I was like, wait, I could insure myself for \$24. It cost me \$24 for a week in Europe. And I was like, okay, like this is affordable. Like it, I just imagined it being more difficult. And I think that's the thing, too, is people have it in their head that one, my credit card is going to protect me, and I'm fine. And then you realize, oh, it doesn't give you any medical coverage really. Like you're, and that would be bad. And as somebody

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who has had kidney stones like my sister in the past, I don't want that to happen to me on a trip because it's already the worst pain in the whole wide world that I've ever experienced. And so to then also be like, I can't get good medical coverage. Like what? It would just be a literal nightmare.

Like when my sister was going through that, I was having PTSD from when I had kidney stones at home in the United States, and it was still like a traumatic experience for me. So just to be like, oh, I'm in another country, and I don't have medical care. Like to know that, oh, I can just call the 24/7 hotline. They will make sure I'm going to the right place because I think that for me was one of the things with insurance is it's a little overwhelming for me before.

So then to know like, okay, I can call this number, and they're going to tell me exactly where to go and what to do and what I'm covered for. So it's because it can seem like, oh, there's a lot of different things, and I want to make sure I'm doing it right. So my get my, you know, my claims met and the refund and all of that. So, yeah, I don't know exactly what I was going with that. That was a lot.

Lisa: Well, they can also like...

Pam: I have a question.

Lisa: Yeah.

Pam: Go ahead and finish your thought, and then we'll come back to my question.

Lisa: Going off of that, Alex, is that if you were in that situation, say you're on a trip with the three of you and you were at the hospital, not only can they help with translation, they can help with you understanding everything. They can also be calling your husband back home and relaying information about your care. Like if you were there alone in the midst of all that pain, you're not going to retain probably all the information the doctor's giving you.

So they're this nice liaison in between. And it's not just for the medical piece. They have concierge services that can help, which I know some of the credit cards do as well. Can help you book a reservation at a restaurant. They can

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help you with a tee time. They can, they have this amazing baggage service if your bags get delayed, and they'll work with the airline and go back and forth so that you can just enjoy your vacation, and then they'll get it delivered to you. And then the other thing,

Alex: That's really nice. We've been, my mom's been on that end twice, where a bag has got lost. So to have someone else doing the back and forth so you can enjoy your trip would be amazing.

Lisa: Yeah. And so, and then you also have coverage to buy other stuff, which I actually always hope my bag gets lost so that I can get a new wardrobe, not on me. It hasn't worked out in my favor yet, but...

Pam: That was the one good thing.

Lisa: Yeah, that is nice. But, and then the other thing I wanted to touch on, too, is you said, I think \$24 for a week in Europe, it doesn't matter how long your trip is. It could have been a month in Europe, and you're still paying \$24.

Alex: That's amazing.

Pam: So my big question is, so are these are you get these insurance plans, so for each trip. There is no such thing as an annual trip. You're getting them each time, like I, each time that I go out of the country, I would be getting one for myself and my husband if he's coming.

Lisa: Yes, correct. So and you do it per household. So you would only need to do one policy for you and your husband together. You'd be on the same plan. And then yes, you do need to do it. There are annual plans, but like I said, you still don't get that trip cancellation or interruption. And so if you're probably paying around \$300, \$400, \$500 for that annual plan, and then that's a lot of \$24 trips to reach that amount. So.

Jess: I have a feeling a lot of listeners' ears perked up when you said that kids are free because we have a lot of families that listen. So, what age is considered a child for free insurance purposes?

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Lisa: Once you're 18, you're an adult. So 17 and under, you're free. You do want to make sure you put them on the policy. Like their name needs to be on the policy, but yeah, they're \$0, which my husband and I are always like, do they realize that, like, we have like our middle kid. She's the accident-prone one. We're like, she's way more expensive than the rest of us, but \$0.

Alex: Well, and two, when I went on and made my plan, it literally just took me a few minutes. So I want people to know like this is very, very easy to do. It only takes you a couple minutes to get the plan.

Lisa: Yeah. I have on my website, I've broken down a bunch of like instructional videos that explain, so you can kind of pick and choose, like, oh, I'm going on a cruise, so I need to watch this video, and can help you understand how to do all of that. They're just a couple minutes each, and then, yeah, doing the quote only takes a few minutes, and once you understand it, like it would just take a few minutes.

Alex: Yeah, that was something that stood out to me when we were talking is depending on your trip, so you can do the zero, insure your trip for zero, but then get the health insurance part of it. And then you can do individual add-ons, which I thought was interesting, like you can do a cruise add-on, or I know you were saying Jess is going to Peru, so you're like... what was the one you said she should get?

Lisa: Uh, it's extreme sports. So they consider any activity, like even hiking or walking, over 9,000 feet an extreme sport. Now, there are other travel insurance companies that I have looked into that they charge an astronomical amount for an extreme sport if they cover it at all. But the company that I use, it's typically about a \$16 add-on.

Jess: Who knew Jess would ever be doing extreme sports add-on? Not me.

Alex: But now you're covered.

Pam: Think about me.

Jess: Yeah, I did my paragliding.

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Lisa: Yeah. So, in Switzerland, that's one where I'm always like, so do you think you're the spontaneous type that might decide to do this while you're there in the moment? Yeah.

Jess: Now I'm looking, I did not have one of your policies for that trip. So now I'm looking back, and I'm like, phew, I lucked out on that one.

Lisa: Yes. And you'd still have medical coverage, but if you were needing medical coverage as a result of your extreme sport, it would not apply.

One more thing I wanted to mention on families as well is it's great that your kids are free, and where this really shines, especially if like Europe travel or any destination where you need two rooms, when you have that trip delay, you are getting money per person. And so, like I said, and it's either \$150 per person per day or \$200, depending on your plan. But that like quickly gets eaten up when you need to pay for two rooms in Europe. And so it's really nice to have that extra, because yeah, we had that \$1,000 to work with. We tried so hard to spend it all, and we couldn't actually spend it all.

Pam: So my question is, you have a website that people go to. Like Alex and Jess, when you guys did this, did you talk to Lisa personally to set you all up, or you're able to go on the website and set up your it without talking to someone? Since we're big talkers to people.

Jess: I did not talk to Lisa. I literally went to her website. I clicked on the insurance provider that she recommends, and I just did everything through there, and it was, I did watch, I think I watched like one or two of your videos on your website that walked through the whole like putting \$0 as the trip cost. So I think I watched a video, and then I just did it myself.

Lisa: Yeah. And I've tried to break it up and organize it so that it can be self-sufficient, so that people don't have to like wait to try to get on my calendar and all that stuff, but yeah.

Alex: Yeah, I talked to Lisa because I felt overwhelmed, and I wanted to understand kind of what my... I wanted to just understand how it worked. Like

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what my credit card offered me, what the limitations were, instead of just getting the plan and being like, I don't know what I'm getting, but I'm just going to trust that this is right. So it was really helpful because she broke it all down for me, and I then felt confident in what the plan that I had purchased.

Lisa: Yeah. And I have some, like some trips are just really complicated, and so people like to talk through it. I have one I recently did where it was like a \$40,000 trip to Africa, but then they had multiple kids coming from like multiple different areas and so like more complex ones, I would definitely say book a free consult with me which you can also find on my website, but yeah, those videos I tried to make it as seamless and easy as possible so that you can fully understand it and then yeah, it just takes a few minutes to do the quote, so but you want to do it right.

Pam: Okay, so, question, when things go wrong like delays, cancellations, or lost baggage, what should travelers actually do in the moment to protect themselves? And can you walk us through things like EU passenger rights, EU 261, and how they come into play?

Lisa: Yes. So I also specialize in passenger rights. So this is not connected to travel insurance. Passenger rights are essentially like what are airlines legally on the hook for if there's delays. Now, those delays do have to be their fault, so something in their control like maintenance or staffing issues, things like that, even a strike sometimes. But things like weather, they're off the hook for that. But they, Europe has amazing passenger rights.

So if you ever have a delay that's three hours or more and it's on the airline, you don't necessarily have to remember in the moment, just remember reach out to me later, and I can help you figure out how to get your compensation. But so Europe has the best passenger rights. Canada's decent. The US is sadly not quite as good, but there are still some things that help.

So this thing called EU 261, you'll sometimes also hear it called EC 261. It is a regulation in Europe. Now, it applies to all the EU countries. The UK also, when they like did their Brexit, they adopted essentially the same thing. But then the EU also has like brought in, well, the EU hasn't brought in, but they also have

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allowed Switzerland, Norway, and Iceland, which aren't part of the EU, to have these same passenger rights.

So what that can give you is up to 600 euros per passenger for compensation, that's essentially just for your pain and suffering on top of the fact that they still need to get you to your final destination. So one thing to remember is if you take a travel voucher, which they may try to have you do, you're then not eligible for compensation. They count that as your compensation. However, they owe you like straight-up money.

So this has happened to us three times. Everything's distance-based. So one time we had the shortest one where it's 250 euros per person, but twice we've had on our flights home from Europe, we have a delay. We have our travel insurance that covers all of our hotels and all that, so we don't have to deal with the airline. But then we come home, I submit the claim for the EU 261, and that's like six times five. I think with the currency, it wound up being about \$3,400, \$3,500 that we walk away with. And so it's like, you get home from these points trips, and I'm like, we didn't even spend that much, and we just got \$3,400 for going to Europe.

Alex: You're like, oh, please delay us. Please have a maintenance issue so we can make money.

Lisa: Yeah, we actually coming home, that is actually what we always want. So and yeah.

Jess: And I just want to reiterate this because I got this also last year. This is not like a travel voucher with the airline. This is straight-up direct deposit into your bank account, cash. So really important to know your rights.

Lisa: Exactly.

Alex: So when does that come into play? Like, what is the delay length have to be to qualify for that?

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Lisa: Currently, it's three hours. They've got some legislation going on to switch it to four. That's not in place yet, and that's been in the works for like two years, so I have no idea when that would come into play. But right now it's three.

The other thing to note, too, is based on what country you had your delay in, you can still receive that compensation for up to 10 years ago. So, now granted, you're going to need some, yeah, you're going to need some type of documentation that you had the delay, which that right there might be, make people exempt, but yeah, you don't have to.

I was talking to a friend who had gone to Iceland, and she was telling me about like they got food poisoning or something, and she's like, oh, but it was so nice because we wound up having this like super long delay in Iceland, which helped us to all recover enough to take our next flight. And I'm like, hold on, what was your super long delay? And she's like, oh, we were stuck like six hours because there was a mechanical issue. I'm like, yo, you can get money. Like, and there was seven of them. So, yeah, they were, oh my gosh, very excited, very excited to get all that money.

Pam: So, what do you do to document all of this thing? Because I would imagine that you need to have you're talking about the documentation, what kind of documentation do you need to make sure that you get?

Lisa: So first off, whether it's travel insurance or passenger rights, documentation is going to be king no matter what. And I always say like, you know how you have like pop-ups that come in like the airline app, things like that. Just screenshot everything because what I found is that the airlines, like once you have arrived at your final destination, all those alerts that were in your portal, like for your app, go away. And so screenshot everything.

So if it's in terms of like a delay, I will, like, you're going to know if it's weather. However, even with weather, if they could get some flights out, but they chose to not get your flight out, there are still times that people can get compensation for that. And really, all this takes is an email, explaining, like, and I have an email template that I can help you guys with if you ever get in that. But it all it takes is an email. So I would say at least give it a shot. But yeah, you do need to, and

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the EU is really good. Like they explain it to you for the most part. In America, when you're leaving, if you're like going on Delta or something, there's like a little teeny tiny pop-up that says, you might be eligible, but yeah, they're not as good.

Jess: All right, so what about going back to the first part of Pam's question, which is like, what should travelers do in the moment?

Lisa: Oh, that's right. Okay.

Jess: As far as like delays, cancellations, lost baggage, that kind of stuff.

Lisa: Yeah. So in the moment, the first thing that you should really do is if you have that travel insurance policy, just look at it really quickly to see, like, what do I need to do? Because if you know, like when we were in Germany, I knew we had \$1,000, so I also meant I did not need to go and get in that line to try to get a hotel voucher. Like, I didn't need to wait in line to try to rebook my flight. I knew I could do that on the phone. So just make sure you have a general idea of what you have, like what your rights are or what your travel insurance policy is. And that really helps take a lot of the stress off.

But then also, I think like if you have a delayed bag, you have to go in and file a claim with the airline. They always have those baggage services right in baggage claim. But they're typically, especially, I hate to knock on the US, but especially in America, they don't really come forward and tell you what your right is there. And while you can get baggage with travel insurance and a little bit sometimes with credit cards, you also have an excellent passenger right, no matter where you are in the world, that's at least \$1,700 of reasonable expenses per bag. And so, like knowing that, but the airline's not going to do it. They're not going to tell you that.

I had an issue with American, and they delayed my flight, or not my flight, my bag, and they, I was like, so what, you know, what form would I need to fill out to get reimbursed for the expenses that I'll have? And she's like, oh, well, hold on. And she came back with this tiny little toiletry bag, and she's like, here's everything you need. And I'm like, no, I mean, like, for my passenger right, that you guys have to cover reasonable expenses. And they're like, and I think using

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the right language, she was like, oh, okay. And she opens the drawer, pulls out the claim form. And I'm like, you knew that was there all along. And yeah, she didn't want to say it, but. And I tested that.

There I was headed to South Carolina, and I was like, okay, I preach about this all the time. I didn't have a travel insurance policy for that. So I'm like, I'm going to figure this out. So I did an online order, which, by the way, you can DoorDash like clothing and shoes and like Sephora all to your hotel room, FYI. And so I, I got makeup, I got stuff for my hair, I got a dress for an event I was doing later, I got shoes. I got like, I spent about, I think \$500, and I was nervous like to see if they were going to deny it, but they reimbursed all of it, but my protein bars. They don't count food, so.

Jess: Nice. Yeah. All right. Well, this is the last question we have for you. This has been so helpful. What is the biggest mistake travelers make with insurance?

Lisa: I think for one is just automatically assuming it's going to be too expensive or there's so many people are like, uh, I'm not actually going to need it. I'm young, I'm healthy, things like that. But again, I think when you can get a policy as cheap as \$19 potentially, like that's, you can't really use any of those as excuses. But also, I recognize that travel insurance is complicated, and it can be confusing, and there's just a lot of people that just don't understand it, which is why I've been so passionate about breaking it down into like bite-sized portions that are easier to understand.

So, yeah, I just have that weird travel insurance nerd brain that I can retain all of this, but you just need to make sure that you go to the right source, which is hopefully me. And yeah, you just, you need to know how to do it because there are some little things that are a little finicky.

And the other thing that I would say is the travel insurance that gets, how do I say this without dogging on any companies? The ones that go around social media typically aren't great plans or they aren't great companies or they're like a broker company, like an Expedia type thing, where they are choosing on your behalf, like what policy you're going to get. So you don't fully understand what coverage you're at, and the two big companies don't really have a social media

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presence other than me trying to advertise stuff for them. So, yeah, I would just be a little careful with social media stuff. Except for me.

Pam: So, Lisa, this was really amazing. It's honestly one of those topics that people don't think about until they really need it. I know, just in my own family, my sister broke her wrist in Mexico. If she hadn't had travel insurance, it would have been thousands of dollars. My husband had the kidney stones, we used it then. I've lost my luggage twice, and I've been saved by being able to get things to hold me over. And then our most recent, the kidney stones in Roatan. That's just me, you know, knowing this.

So I know this happens to people. People think that you're covered, you don't think about it, you think you don't need it. I'll tell you what, nothing is worse than thinking you don't need it, and then you suddenly need it. That is a deer in the headlight, I'm freaking out moment.

But hopefully, now our listeners are way more prepared the next time travel doesn't go according to plan. So Lisa, where can people find you to learn more?

Lisa: So you can find me on Instagram at [chasingmemories.co](https://www.instagram.com/chasingmemories.co), which is also conveniently my website. And then on my website, I have my travel insurance page. I also have a page called travel mishaps that kind of helps walk you through if you're in those delays in the moment, like go and talk to the agent and tell them this. And then I also have content on travel safety, too. That's another one of my things I focus on.

Pam: Okay, thanks again, Lisa. I am going to earmark all of your sites so that I have them. We have also linked Lisa's Instagram and website in the show notes, so be sure to check those out.

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