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Traveling Abroad: the Insurance Checklist You May Have Never Considered

By Nicole Labrasca, Liberty Mutual Group

The passports and electronic tickets are in the carry-on bag, you've canceled the newspaper delivery for the week, the dog is at the neighbor's, and you've brought the extra digital camera card – everything is all set for that European vacation. Or is it? Lost in the excitement of the upcoming trip may be something you would never consider overlooking here at home: insurance. Before you go, make sure you've considered how your auto and home insurance policies serve you on foreign soil.

Renting a Car

If you plan to drive through the English countryside, either in a car you rent or borrow from a friend or family member, keep in mind that your auto insurance policy will not cover losses that occur outside of the United States, Puerto Rico and U.S. territories, or Canada. Foreign car rental agencies do offer coverage, so purchase an amount that is equivalent to that of your U.S. auto policy. Each country has its own minimum insurance requirements, so visit the U.S. State Department's website to know them ahead of time.

- **Did you know?** Many countries do not recognize U.S. drivers licenses, so apply for an IDP – an International Driving Permit - to alleviate any potential problems. You can obtain an IDP from the American Automobile Association (AAA) for \$15.

Your Home Coverage – Over There

The personal property protection you get with your homeowners policy travels with you wherever you go. So while you won't be able to replicate the images of gothic cathedrals taken with your video camera if it is stolen, your insurance policy will cover it up to your coverage limits, and subject to any deductibles.

- **Did you know?** If your luggage is lost or stolen en route to an international destination, airlines limit coverage at \$9.07 per pound for checked baggage and \$400 per person for carry-ons. Airlines offer the opportunity to purchase "excess valuation" protection if your checked baggage is worth more than these limits.



Your homeowners policy also offers worldwide liability coverage should you cause injury or property loss to another. So if you accidentally poke someone in the eye with your bumbershoot in London, your personal liability protection is in-force, and the medical expenses for the optically injured person will be covered (subject to any stated exclusions in your policy).

Your Home Coverage – Back Here

Meanwhile, as you sample the chocolates in Bruges or soak up the French Riviera sunshine, that windstorm back home dropped a tree limb through your roof ... or a pipe burst, flooding your basement ... or a faulty outlet sparked a garage fire. The initial loss from any of those occurrences may very well be covered by your home policy, but further property damage can be avoided if someone is available to file a timely claim. Ask a family member or trustworthy neighbor to regularly check on your home while you are gone, and leave your itinerary and contact information with them in the event of an emergency.

- **Did you know?** If your travels take you abroad for an extended period of time, your home may be considered “unoccupied” from an insurance standpoint and your policy will define your responsibilities for certain losses to be covered in those instances. Check your policy for stated exclusions, or contact your insurance agent to understand how your insurance works for you during lengthy trips.

Indeed, that gondolier cruise in Venice will be even more relaxing when a trusting eye is watching your home. Before you leave town, arrange for your friend or neighbor to do the following – and don't forget to return the favor when they take a trip:

- Collect any delivered packages.
- Set out your garbage can for normal pickup and put it away afterward.
- Park their car in your driveway occasionally (or move your car) so it looks like someone is home.
- Keep an eye on your property – and call the police if they see something suspicious.
- Act for you in an emergency. (Leave them a spare key, instructions and codes for your security system and information about how to reach you.)



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It would be a shame for an exciting foreign trip to be disrupted by an accident abroad or a loss back home, but a good understanding of how your auto and home insurance works wherever you are in the world will bring you steps closer to a worry-free vacation.

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