

PERSONAL INSURANCE

Holiday Travel Risks

What Insurance May Miss?

The Holiday Season Means High-Risk Travel

The holiday season is a time for celebration, connection and travel. Whether you're heading across the state or across the globe, unexpected events like illness, lost luggage or travel delays can quickly turn a joyful trip into a stressful one.

Help Protect Your High-Value Belongings While Traveling

As you plan upcoming trips for the rest of the year, take the opportunity to ensure you and your items are have protection in place. Travel with peace of mind by purchasing travel and accident insurance. Travel policies are offered annually or on a per-trip basis for costly trips. Depending on the plan you choose, some coverages offered are:



Trip Cancellation



Baggage Delay



Trip Interruption



Accident & Sickness



Trip Delay



Emergency Evacuation



Missed Connection



Accidental Death



Baggage



Car Rental Collision Coverage



Travel Safeguards for High-Value Items

- **Insurance Coverage:** Secure an insurance policy tailored to high-value items.
- **Safekeeping Measures:** Use secure transportation methods and accommodations equipped with secure storage facilities, safes or lockable compartments.
- **Limit Wearing Jewelry:** Minimize wearing high-value jewelry in public spaces, especially in unfamiliar or high-risk areas.
- **Documentation and Appraisal:** Maintain thorough documentation of high-value items, including photographs, appraisals, purchase receipts and detailed descriptions.
- **Risk Mitigation:** Be mindful of your surroundings and take extra care in transit, especially in airports, stations or during transit.
- **Professional Advice:** Consult with insurance advisors specializing in high-value items to receive specific guidance and recommendations.



How Brown & Brown Can Help

Before acquiring expensive items, consulting with your insurance advisor is important to ensure they're eligible for coverage. Given today's cautious insurance landscape, many providers may request detailed information before approving protection. Taking early action is crucial in securing coverage because delays can leave you exposed. By proactively managing risks tied to travel and luxury purchases, families can relax and confidently enjoy their time away. Partnering with a knowledgeable insurance expert allows you to craft a strategy tailored to your unique needs.

Our Brown & Brown team can help mitigate travel risks for high-net-worth families. Connect with our team to learn more about how we can help you protect yourself and your high-value items this holiday season.



About Brown & Brown

Growth has no finish line. Our team is with you along your growth journey to help find solutions that meet your ever-evolving insurance needs. Whether you are a highly complex multinational enterprise, an individual or anything in between, our experienced teams can help to find solutions at every stage.



Find Your Solution at [BBrown.com](https://www.brownandbrown.com)

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