

Educating consumers to the “safer” side of travel

Since 9/11, travel insurance sales have risen steadily. As natural disasters and political unrest continue to make headlines, insurance becomes a service a growing number of travelers realize they can't afford not to have. Communicators with clients in this sector are faced with a challenge however: of educating the public to a service that, while important, may not have the immediate allure of a spa or resort.

By Linda Kundell

2012 started out with the grounding of the Costa Concordia. In 2011 the uprisings associated with the Arab Spring affected travelers in Egypt, and the Japan Tsunami brought tourism there to a halt. In 2010 the ash cloud from the Iceland volcano stranded thousands of travelers for weeks.

There are events that invariably cause trips to be delayed or interrupted, and each cost travelers added expense. Add the impact natural events like hurricanes and blizzards have on travel plans, plus the thousands of travelers each year whose vacations are impacted because of illness or a severe injury.

That's where the story of travel insurance comes in. Travel insurance protects against unforeseen financial loss if a trip is cancelled, delayed, or interrupted for a variety of reasons, from illness or injury to severe rain, floods or snow storms. Travel insurance policies also include picking up medical costs when a policy-holder is injured or becomes ill while traveling, as well as medical evacuation when someone faces life-threatening danger and needs to be transported safely. Assistance services — commonly included in travel insurance policies — coordinate emergency medical care and provide legal consultation and referrals if someone is arrested abroad.

Our client, the US Travel Insurance Association, was formed to educate the public about the value of travel insurance and ensure that travelers have affordable access to travel protection. UStiA estimates that its membership represents over 90% of the travel insurance market in the U.S.

Prior to 9/11, only 8 to 10% of travelers purchased insurance for their trips. Since then, sales of travel insurance have grown steadily between 10 to 20% every two years, according to UStiA's bi-annual Market Survey. In 2010, nearly 124 million people had some form of travel insurance — with travel insurance sales totaling \$1.8 billion.

Despite its growth, travel insurance remains a mystery to many. When people go on vacation, they typically think about having a good time; they don't like to think

about risk and tragedy. But just like everything in life, things can go wrong.

As agency of record for UStiA, we represent the entire travel insurance industry. Our challenge has been to raise awareness of the benefits and value of travel insurance — something considered mundane by many — and to make it relevant and exciting. We need to encourage people to travel, while making them aware of the potential pitfalls and how to protect themselves against the unforeseen.

To that end, our tactic has been: Respond, Engage, and Educate.

Respond: Crises and high profile events, such as the Costa Concordia grounding in January, raise awareness of travel insurance. Each time such events occur, UStiA member companies see a spike in interest, and we respond on behalf of the industry, providing media information and interviews.

Engage: We monitor media coverage, answering critics and engaging them in dialogue. By so doing, we've been able to turn negatives into positives in high profile media such as CBS Moneywatch and *Consumer Reports*.

Educate: Through media contact, and press releases advising travelers how to protect themselves, we educate the public and the travel agent community about the benefits of travel insurance. Our press materials cover industry surveys, consumer issues such as security, safety and health concerns; how travel insurance protects against financial loss; and how it comes to the rescue of travelers caught in medical emergencies. For instance, MSNBC and the *Washington Post* recently ran a story on how travel insurance can ease the pain of a vacation marred by a medical emergency.

Leveraging a Private Event

To bring the travel insurance story alive and make it relevant, we recently leveraged a UStiA members-only event, showcasing the life-saving benefits of medical evacuation. UStiA invited members attending its



Med workers board a patient onto a plane as part of a reenactment to raise awareness for medical evacuation procedures that occur when travel tragedy strikes.

convention in Phoenix to a private airport for a display of med evac planes. Crews and medical personnel had flown in from all corners of the U.S. to demonstrate their state-of-the-art equipment and capabilities.

We suggested the press be invited to have a firsthand look at what happens when travel medical disaster strikes. A media alert to local TV presented story ideas, and real-life case studies. This included a man on his honeymoon in Belize, whose leg had to be amputated when he was struck by a water taxi while snorkeling, and a woman who became ill on a Mediterranean cruise and needed a medical escort to return home to the U.S.

To add excitement we offered the media an opportunity to film a reenactment of a medical evacuation, go inside a med evac plane, and interview doctors and nurses who work with these aircraft. The story was so compelling that CBS affiliate, KPHO-TV and Spanish language TV station Univision both covered the event. The KPHO segment said: “Getting hurt or seriously ill on vacation is something most people hope never happens to them, but when it does, you want the right people there to help.”

We also hired a local video crew to interview medical personnel, pilots, and UStiA representatives on the benefits of travel insurance. By making the experience visual and exciting, we showed that accidents and illness can happen anywhere and how travel insurance and medical evacuation help save lives.

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