



On Call travel insurance company evacuates 120 Americans from Egypt

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As the U.S. government was organizing special flights to evacuate Americans from Egypt on Monday, 120 American students, business travelers and tourists were being flown by private charter jet, organized by their travel insurance company, On Call International, to Athens, where the passengers could more easily get transportation home.

On Call International is one of the few travel insurance providers that offers coverage for "political upheavals and natural disasters" in its plans.

"Traditional travel insurance often excludes rebellion, war, turmoil," commented Mike Kelly, president and CEO.

Most travel insurance policies specifically exclude political or natural disasters from coverage.

What is more commonly provided, according to the US Travel Insurance Association, is trip delay coverage, where the traveler is delayed in excess of five hours, which covers out of pocket costs incurred up to daily and maximum limits depending on the policy purchased. Also, where the delay results in greater than half of the trip to be interrupted, then trip interruption coverage would apply and recovery would be available for unused non-refundable prepaid expenses, published penalties as a result of trip cancelation, and one way economy transportation return to point of origin. However, USTiA notes, in the case of Egypt travel, "No coverage would apply for any policies purchased on or after January 25th due to the combination of it being a foreseen event and the issuance of a US travel advisory."

Interestingly enough, the added coverage through On Call International is not even that expensive. The cost to cover a two-week vacation anywhere in the world is about \$55 or about \$350 to cover a student or business traveler for a year, for medical, travel, and political and natural disaster coverage.

He estimated that the cost of getting the passengers out of Egypt at about \$15,000 each.

But even more than the money, it is having the resources to coordinate the evacuation.

On Call International, which is a U.S affiliate of the International Assistance Group, has 7,000 employees around the world and 32 offices, including an office in Cairo.

The evacuations were coordinated locally using cell phones, mainly, even though there were periods of time when cell phone service was cut off.

"It's been complicated by sparse internet and cell phone service. Some of the passengers are students, so we communicating with cell phones and through universities; some are on tours, so we are communicating through the travel company."

With the growing unrest in the world, Kelly estimates the company is organizing about three evacuations a year due to political events.

But far more common are medical evacuations. "We medi-ved over 4,000 people last year; on any day, 10-12 patients." A medical evacuation can cost as much as \$100,000, out of pocket.

[On Call International](#) assists travelers who are more than 50 miles from home, arranging for medical transport, as well as providing a Global Response Center available any time of the day, every day of the year, from anywhere in the world. It is equipped to respond to immediate or special care needs that might not be readily available at a traveler's current medical facility, including emergency medical evacuation – which is often not covered by regular medical insurance—and/or repatriation to the hospital of the member's choice.

Additional medical assistance services range from emergency prescription replacement to worldwide hospital and physician referral and include medical case monitoring and dispatching a physician or specialist in emergencies. The company's 24/7 Nurse Helpline provides medical advice for those traveling and is staffed by U.S.-licensed nurses who assess patient symptoms, identify the urgency of a situation and recommend a plan of care.

Memberships are available for purchase to all types of travelers – from individuals and families to students or faculty and can be purchased directly through the company website. Prices begin at \$55 for single trip coverage and \$225 for annual coverage, and provide service to all members traveling more than 50 miles from home.

For more information about On Call International, visit www.oncallinternational.com.

US Embassy Organizes Evacuations

Meanwhile, the US. Embassy reportedly had evacuated 900 Americans on chartered flights to safe haven locations in Europe on Monday, with another 1000 expected to be evacuated on Tuesday. Some 2,400 had requested assistance.

The government provides this assistance on a reimbursable basis, as required by U.S. law.

U.S. citizens who travel on US government-arranged transport are expected to make their own onward travel plans from the safe haven location.

[Persons interested in departing Egypt via USG-chartered transportation](#) should contact the US Department of State and Embassy Cairo by sending an email to EgyptEmergencyUSC@state.gov or by calling 888-407-4747, from within the U.S. and Canada, or 202-501-4444 from outside the US. Immediate family members (spouses and children) who are not U.S. citizens must be documented for entry into the safehaven country and/or U.S., if that is the final destination. Travelers are permitted only one piece of luggage per person.

Other contacts include:

U.S. Embassy in Cairo: <http://egypt.usembassy.gov/consular/travpubl.html>

State Department: <http://tinyurl.com/6d2uapq>

In other developments, U.S. airlines like Delta, which discontinued service to Egypt, have offered to rebook travelers to other destinations at no extra cost.

USTOA Assures Egypt-bound Travelers

The [U.S. Tour Operators Association](#) is reassuring Egypt-bound travelers on its member company tours and vacation packages that their safety and security is of utmost importance. "The USTOA community has always taken steps to maximize traveler protection while at any destination," says Terry Dale, USTOA President.

Passengers on escorted tours are always in contact through their tour manager, who is knowledgeable and well versed on local conditions. Many USTOA companies also have local offices or affiliates throughout major tourist destinations, including Egypt, to ensure constant communication with their tour managers and guests.

For travelers on an independent vacation package or a custom itinerary planned through a USTOA member, there is a company contact in case of emergency. The company also has a record of each traveler, so they are able to reach them.

In addition USTOA -member companies closely monitor all situations and have crisis management teams who are trained to handle emergency situations. Working with a tour operator with years of experience and strong relationships empowers travelers, and gives them a safety net they wouldn't have if they made all their arrangements by themselves.

Future travel arrangements

The association advises travelers planning an Egypt trip to check with their individual company, tour operator, or travel agent regarding future travel arrangements, as policies on rebooking are up to each individual company, and vary by company.

USTOA members serving Egypt have all said they are assisting their clients. Most are allowing travelers to reschedule their trips for a future date without penalties, issuing credits for future travel, offering clients alternate destinations, or refunding payments. Other companies are working with their clients on an individual basis. As of January 28, 35% of responding members said they had cancelled their Egypt itineraries.

For a list of USTOA member companies serving Egypt, visit http://bit.ly/USTOA_Egypt.

Link: <http://www.examiner.com/eclectic-travel-in-national/on-call-travel-insurance-company-evacuates-120-americans-from-egypt#ixzz1GgDqwrAG>