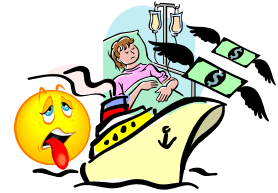




# TRAVEL INSURANCE

Comments are by CruiseCritic.com members & friends  
collected by 'DarryDFL' & 'PegEggFL'.

Click on any blue, underlined text to go to its linked reference.<sup>1</sup>



When you think about not getting insurance, remember these tales.

- ➔ [Camera Cost Recovered](#)
- ➔ [Family Vacation over](#)
- ➔ [Foot Sore Amputation](#)
- ➔ [Richard's Water on Lungs](#)
- ➔ [Triple By-pass Surgery](#)

## **RICH'S WATER ON HIS LUNGS**



DarryDFL, Tuesday, Nov/16/2010, on the Carnival Dream, anchored off Belize City.

☆ 10:30am: Rich was not feeling well the night before so he and his wife, Cristal, went to the Medical Center after they had breakfast. After x-rays and an EKG, the doctor determined that Rich had water in both lungs. He would have to go ashore at Belize and fly to the U.S. for hospital care.

☆ 2:10pm: My wife, PegEgg, heard an announcement to go to Cristal's cabin ASAP. [When you hear that kind of announcement, you know you haven't won the lottery.] Cristal & a lady from Guest Services were packing Cristal's luggage. The challenge was Cristal did *not* have proof of travel insurance with her. While I continued to help Cristal pack, PegEgg rushed to Guest Services. There, she called Cristal's travel agent & arranged to have the documents faxed to the ship with an extra copy for Cristal. [Think of the problems that could have developed if the travel agent had been out of the office.]


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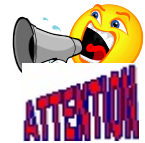
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☆ 2:30pm: We met Lydie Donnerova, Guest Services Supervisor, in the Medical Center. She is a superstar! She kept us informed as to efforts to arrange a brief hospital stay and air travel to the U.S. for Cristal & Rich. (At each port, Carnival has an office. It had sent a rep to the ship & he would accompany Cris & Rich until they were on the plane.) Ms. Donnerova assured us that if PegEgg needed to call Cristal during Cristal's time in Belize, Carnival would give us a complimentary phone call.

☆ 3pm: Cristal & Rich, along with his electric scooter, were on a tender headed for shore. Because of the reefs offshore at Belize, one must take a tender (a 50 passenger, covered boat).


☆ 4:40pm: We got a call in our cabin that Cristal did not have the charger for the electric scooter. We rushed to their cabin & found it in the 3<sup>rd</sup>, large suitcase that we searched.


 *IF you have an electric, mobile cart with a detachable plug, place a large, colorful tag on the plug. In an emergency, you will not be the one searching for that plug.*

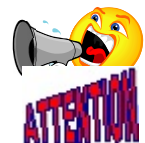


Guest Services had searched for it before they called us, but thought the plug was part of her hair curler.

☆ 5pm: I handed the charger to Mr. Wisdom Tarvarasha, of Guest Services. He called Cristal to confirm that it was the charger. I assured her that it was on the way to her.

 Business Services gave us a keypass to Cristal's cabin where their luggage will remain until debarkation. Since we guaranteed getting her luggage to her home, we will get an early departure tag number (#1). This way, Cristal didn't have to pay for 3 large suitcases & 2 carry-ons going home on a plane.

 IF you are traveling as a single couple, be sure you can afford air travel. If you're traveling with family, ensure that they can transport your luggage if you have to leave it behind.



☆ Meanwhile, Cristal & Rich had been taken to a large, private hospital in Belize City. The doctor wanted Rich to stay 3 days (at \$3600/day) until he could get onto a special flight that offered oxygen. Cristal said that she could not afford that because her insurance company, (Humana, reimburses its members.) Immediately, the doctor mentioned transferring Rich to "County" (presumably the hospital for those who cannot afford this private hospital).

☆ At this point, the Carnival Rep got the price reduced to \$2100.87 for the chest x-ray, EKG, and overnight stay at the hospital. When Cristal said she didn't have that kind of money on her, the Carnival Rep said that Carnival would pay if she would sign an IOU which she did.

☆ Rich & Cristal spent the night at the hospital. Cristal was allowed to sleep in the bed next to Rich (on a mattress that was softer than only the floor).



If you are on Medicare, it will not pay medical facilities that are out-of-country. You have to pay & Medicare will reimburse you — if you present the right receipts.



➤ Cristal, Wednesday (Day 2), Nov/17/2010:

☆ Cristal's travel insurance company would pay for the motel and for the flight home. However, its Rep immediately began to voice the "preexisting condition" clause of the travel insurance. Cristal gave its Rep the name and phone number for Rich's primary care physician. Only after Dr. Tran assured the Rep that Rich had cruised over 25 times before with no problems did the Rep agree that the insurance would pay for the motel & plane tickets home.

☆ Rich & Cristal missed the 11:20 American Airlines flight to Miami by 15 minutes.

☆ The Travel Insurance Rep got them a room at the Radisson. It is enclosed by iron fences with armed guards. The drive from the hospital to the motel was past vacant buildings, reinforced gates, & tall walls with armed guards. (Read "Belize" at <http://DarryD.com/CC>.)

➤ Cristal, Thursday, Nov/18/2010:

☆ 11:20am: They got onto the American Airlines flight from Belize to Miami, Florida. It was a 4-hour flight. Rich's electric cart was carried in the cargo compartment in the basement of the plane.

☆ In Miami, they went through Immigration which checked their passports. Then they had to travel 2 miles to Customs which checked their Customs Declaration. Since they had a 4-hour layover in Miami, time was an ally but distance was not.

☆ 10:30pm: They got onto a plane for the 45 minute flight to Tampa.

☆ 11:15pm: They got to Tampa. A friend had driven Rich's car to pick them up.

➤ DarryDFL, Nov/26/2010 (10 days later): Cristal has still not gotten the hospital bill from the Carnival Rep so she cannot file for reimbursement from Humana.

► DarryDFL, Nov/30/2011 (1 year later): Cristal got her final reimbursement.

## TRIPLE BY-PASS SURGERY



DarryDFL, Nov/15/2010: Today, we met a man who had triple by-pass surgery 3 weeks before the cruise. Because they had not bought travel insurance, he & his wife had to go on the cruise or lose the money.

♪ Sometimes you save money at your own expense.

## FAMILY VACATION OVER



“Cruise Ship Leaves Family over Medical Issue,” WPTV (Florida), August 26, 2009, Ecstasy, Carnival Cruise Lines, < <http://tinyurl.com/lfrep5> > *The article is quoted without comment.*

Palm City, FL — “Bill Buschmann and his wife Judy were so excited. They were taking a 7-day Caribbean cruise with their grandkids...

“A few weeks before the cruise, Judy had a minor procedure to correct a cardiac ablation in her heart. As part of the procedure, a small incision was made in her leg to go through her femoral artery. Judy was cleared for sailing by her doctor.

“On the first day of the cruise, she started bleeding from the incision point in her leg. Her cardiologist at JFK hospital told the couple not to worry, to put an ice pack on it and enjoy their trip.

“The ship’s physician though wanted Judy to see a doctor in the Cayman Islands, where the boat was docked for the second day of the trip.

“‘He was a visiting doctor from Jamaica. Before he even looked at my wife he says, ‘I’m going to keep you here in the hospital weeks, maybe a month.’ Now this is after five medical personnel have said a bandage is sufficient,’ Buschmann said.

“That doctor contacted the Carnival Cruise ship and the Buschmanns were suddenly banned from getting back on-board.

“Their grandchildren were escorted off the ship. Staff quickly packed up all their belongings and suddenly the entire family was left in the Caymans.

“You can absolutely get left high and dry. I tell you the loneliest feeling is when you’re standing on the dock, with your grandchildren and your wife in the hospital, there goes the boat and you’re not on it,’ says Bill.

“Judy only stayed a night in the hospital, before her doctor here in the States sent a letter demanding she be released because she was fine.

“Bill then had to shell out his own cash to fly everyone back home.

“Carnival has not offered to reimburse them for the cruise or their flight.

“Buschmanns declined to purchase travel insurance,’ says Carnival spokesperson Vance Gulliksen. ‘Carnival recommends that all guests purchase travel insurance, which is offered to them by Carnival at the time the reservation is made or can be purchased independently through a travel agent. Had they purchased travel insurance they would have been eligible for up to \$30,000 in covered medical services and supplies, including transportation back home.’

“For Bill, a lot of money was spent on a vacation his family never got to take.

“If the ship’s doctor puts you off the ship, you’re off. You’re on your own. You’re high and dry,’ says Bill.”

## FOOT SORE AMPUTATION



Anonymous, Jun/9/2010 [Ship departs on June 13, 2010. *Name changed for privacy.*]: Well now, I have a major problem! We made it to Pensacola, FL, to our dear daughter’s house. For about 2 months not DH has had a sore on the bottom of his foot. He was putting Neosporin and cloth Band-aid’s on it. Then it was getting worse from being squeezed into work, dress shoes and the Band-Aids started peeling layers of skin off. So he started soaking in Epsom Salts water, but it just made the skin softer. He would not go to doctor. After all, they would put him on sick leave and then he would not have enough leave for vacation. He would NOT listen to me! From driving two long days to get here from Maryland, with his bad foot on gas pedal, it got really, really bad. He is now in Hospital in Pensacola with surgery tomorrow morning, which may mean a partial foot amputation. He wants me to go on cruise and take the children anyway. **We have no cruise insurance.**



*Wikipedia*: “Neosporin is the product name of an antibiotic ointment produced by Pfizer (later sold to Johnson & Johnson) used in the prevention of infection and speeding the healing of wounds.”

★ DarryDFL, Jun/9/2010: You have my sympathy. There are no words to convey that will offer enough comfort for the pain you must be feeling.

Now let me address your questions.

**1** I doubt the ship would permit him to get on. Hiding an amputated foot would take more camouflage than you can get your hands on.

**2** WORST of all, if the crew let him on and it had ANY complications, the ship’s doctor can make a decision to put him into a hospital at the nearest port — and you with him. Because you have no travel insurance, you would incur the cost of the hospital, the cost of flying home, and the loss of your cruise investment — no refund is likely to be granted.

## CAMERA COST RECOVERED



nivek48, Feb 2013: We are poster children for travel insurance.

After decades of "uninsured" travel, we took out a travel policy for a recent cruise to Alaska & a follow-up Amtrak adventure, on the Lewis & Clark route, from Seattle to Chicago.

When we arrived in Chicago, our camera bag was stolen outside the train depot. We had 3 cameras, car chargers, SD cards, eyeglasses, and numerous other items, valued at \$1200.

When we arrived home, we filed a claim with the travel insurance company, and our homeowner’s insurance. Between the two, we recovered our loss IN FULL.

Unfortunately, that did not cover the thousands of photos we lost, but it did enable us to replace the stolen items.

LESSON LEARNED!

**ALWAYS buy travel insurance.**

