



A GATHERING PLACE  
FOR SHORT-TERM MISSION ARTICLES,  
RESOURCES AND OPPORTUNITIES

## How Travel and Insurance Agents Can Help in Times of Crisis

*By Tory Ruark, Chief Operations Officer and STM coach at Standards of Excellence*

I have worked in short-term missions for nearly 20 years and I have two confessions to make:

1. I hate booking airfare
2. Insurance policy language confuses me

If we were all in the same building, I would ask you to raise your hand if you agreed but since we're not, I'll just ask you to pause and raise your hand if you agree. I'm assuming most of you reading this have your hand in the air so I'll offer a few thoughts from my journey on how I've dealt with this and then encourage you to participate in this month's webinar.

One of the reasons I dislike booking airfare is that I almost always wonder if I could have obtained a better price. It's interesting how focused we are on price. If you're like me, you know you need to work through a travel agent but deciding which one among the many is hard. How can you determine who will give you the best price when the nature of the pricing structure keeps you from being able to compare agents?

The answer is simple, compare other areas that are important. What could be important besides price? Here's a short list of things to consider when choosing a travel agent:

- 1. Do they have 24/7 service?**
- 2. What is the change fee they have negotiated with the airline?**
- 3. What is the cancellation fee they have negotiated with the airline?**
- 4. What baggage allowances have they negotiated?**
- 5. How quickly does an agent respond when you send in a request?**

Travel agencies have unique contracts with airlines so it can be difficult to compare apples to apples. My advice is to meet with a few travel agents to discuss your needs and

concerns and ask how they can address them. Then give two or three of the best a try on the next few trips. One will probably naturally rise to the top.

Now for insurance. What should you do about it? First, **YOU NEED TO BUY INSURANCE**. If you're sending teams without insurance, you are at best negligent and at worst criminal. One heart attack, appendectomy, seizure, or any other unexpected health condition could leave you or your team member literally bankrupt. A nightmare that could have been avoided with an insurance policy that costs as little as \$2-\$3 per day. For roughly 1% of your mission trip cost, you can protect yourself from financial ruin or even the death of a team member because it took you too long to figure out what to do in an emergency compared to an insurance agent who is trained to quickly respond.

Extreme case scenarios aren't the only ones to think about. What about the traveler who gets sick at the end of the trip and ends up being hospitalized to treat an infection induced high fever upon return? Wouldn't it be a blessing to have your \$30 insurance policy pay the \$2500 deductible for that family?!

As you consider insurance policies, **be bold**. Ask your agent to explain the policy thoroughly and be sure you understand terms like:

- Trip Interruption
- Trip cancellation
- Repatriation of remains
- Emergency medical evacuation (to where? how much is the benefit?)
- Lost Bag
- Adventure sports/activities rider
- and more...

I'm convinced most of us don't take full advantage of the travel and insurance agents who are eager and willing to work for us simply because we don't have a good understanding of how and when they can help. So take some time to review what you have in place if you haven't done so recently. Small changes can make a big difference.

To learn more about how travel and insurance agents can help you in times of crisis, sign up for SOE's webinar on the subject on March 13th at 11am PDT at <http://www.soe.org/explore/soe-webinars-2018/>. We'll have representatives from five of our resource providers with us to look at case studies and to answer questions to help us learn. All registrants will receive a link to the recording for review or in case of inability to attend. Sign up for the webinar and arm yourself with new knowledge.