

## Four Tips to Help Travelers Protect Holiday Gifts by Squaremouth

Written by Australian Business

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ST. PETERSBURG, Fla., Nov. 22, 2013 /PRNewswire/ -- The onset of winter means holiday trips home, and for many, this means traveling with presents in tow. As this is the busiest time of the year, some luggage will inevitably go missing. While there is no replacement for the perfect present, insurance may at least allow the traveler to get their money back.

Travel insurance offers good options, however it may not be best suited for everybody. Often, a combination of coverage will work best. Squaremouth, America's fastest growing travel insurance comparison site, advises travelers on how to insure these items during holiday travels.

### **1. File with the Airline**

If luggage is declared officially lost, the airline may be able to help. In most cases, airline companies will provide at least partial reimbursement.

### **2. File with the Credit Card Company**

Some credit card companies, such as American Express, offer personal items coverage when the ticket is purchased with that card. Visa Signature cards provide reimbursement, but only after a traveler first claims with the airline. This option may offer the most compensation.

### **3. File with Homeowners Insurance**

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Those wanting to insure items valued at \$1000 and above, such as electronics or jewelry, should consider their homeowners or renters policy. Travelers should check their terms as the amount of coverage can vary wildly between policies. These typically also include a deductible.

### 4. Understand Your Travel Insurance Policy

Many travel insurance policies offer a [baggage and personal items loss](#) benefit. This reimburses the traveler for items lost, stolen or damaged during their travels. Most policies set an overall dollar limit as well as a per item limit, these limits are listed by provider on [squaremouth.com](#)

"In the event of a claim, travelers may find that the best chance for maximum reimbursement is a combination of these four options. Travelers often find that one option can make up the difference where another has fallen short," adds Chris Harvey, CEO and Co-Founder of Squaremouth.

### About Squaremouth

Squaremouth is a website that compares [travel insurance](#) products from every major U.S. travel insurance provider. Established in 2006, the company has grown from \$1 million in sales to \$12 million in 2013. More information on Squaremouth can be found at [www.squaremouth.com](#)

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