

ST. PETERSBURG, Fla., Jan. 23, 2014 /PRNewswire/ -- In the wake of recent terrorist threats, many travelers attending the 2014 Olympics are questioning the safety of Sochi. Squaremouth, America's fastest growing travel insurance comparison site, explains the implications of these threats for travelers with travel insurance policies, and how those without a policy could still get coverage.

## What is Travel Insurance for Terrorism?

Most policies include [terrorism](#) as a covered reason to cancel a trip. Generally, in order to be defined as terrorism, an attack must be deemed an act of terrorism by the US Government and take place in a city listed on a traveler's itinerary usually within around 30 days of their arrival.

## Fear is Not Covered

It is important to know that insurance will not cover fear. This means a terrorist event has to take place and be defined before the insurance companies will consider a pay out. The threat and fear of terrorism are never considered covered reasons for cancellation.

Travelers who decide to travel to Sochi can find protection in a section of a travel insurance policy called [non-medical evacuation](#) , which covers transportation from a place of danger to a place of safety.

## What if I Buy a Policy Today?

Written by Australian Business

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Sochi visitors can still purchase travel insurance, but should do so carefully and quickly. "It is critical for travelers to understand their coverage when purchasing a policy," advises Squaremouth co-founder and CEO, Chris Harvey, "misunderstanding coverage may lead to a denied claim down the road." Coverage may also change as events in Sochi unfold. "Travelers should check to make sure the coverage they want is still available," adds Harvey, "if not, purchasing a policy may not be worth the expense."

## About Squaremouth

Squaremouth.com compares travel insurance products from every major insurance provider in the US. Using Squaremouth's comparison engine and customer reviews, travelers can research, compare and purchase insurance. More information: [www.squaremouth.com](http://www.squaremouth.com) .

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