STEVENS POINT, Wis., Sept. 30, 2013 /PRNewswire/ -- While hurricane-prone regions have been fortunate during the 2013 hurricane season to date, Travel Guard (www.TravelGuard.com) is encouraging travelers to remain cautious despite the slow start. The National Oceanic and Atmospheric Administration (NOAA) has predicted that anywhere between 13 and 19 named storms and six to nine hurricanes will occur during the 2013 hurricane season. Though this year's first named hurricane did not occur until late in the season (Hurricane Humberto named on September 11), what is traditionally the most active part of hurricane season has yet to come. Superstorm Sandy, which made landfall on October 29, 2012 , is a harsh reminder of the potential for named storms and hurricanes to occur between now and the end of hurricane season on November 30 .

"The beginning of hurricane season is not necessarily a reflection of the latter part of the season," said Lori Whitt, Vice President, Travel Guard North America. "With this in mind, we encourage travelers to be prepared for a hurricane or tropical storm when they travel during hurricane season."

When purchasing a travel insurance policy through Travel Guard for travel during hurricane season, it's important to remember that the policy must be purchased at least 24 hours before the hurricane is named, otherwise it is too late for travel insurance's trip cancellation and trip interruption benefit to cover losses due to the storm. Additionally, travelers should remember to take the following items into consideration should a hurricane affect their travel plans.

If a hurricane makes landfall before take-off: If a storm hits a traveler's destination, they should check their hotel, airport and air carrier websites and social media channels to monitor updates for delays, cancellations and evacuations. Travelers should also sign up to receive flight status alerts on their mobile devices to be aware of delays or cancellations.

If the airport from which flights are scheduled to depart is closed due to a hurricane or other weather event, travel insurance may cover the expenses incurred as a result of the delay. Additionally, reasonable accommodations and travel expenses may be covered until travel becomes possible.

If a storm directly affects travel arrangements or accommodations, insured travelers may benefit from trip cancellation or trip interruption coverage. For example, if an airport is closed due to high winds, or if mandatory evacuations are enforced at an insured traveler's hotel or resort; or if roads are impassable due to high water and alternate modes of transportation are not possible, travel insurance may provide coverage. Similarly, if a resort, hotel or vacation home is damaged and cannot be used, or if comparable accommodations cannot be provided, non-refundable costs could be covered.

If a hurricane occurs during the vacation: During a hurricane, travelers should closely follow the news. Travelers are strongly encouraged to follow instructions given by the hotel and local authorities. Those affected by a hurricane should stay indoors at all times, close interior doors and secure exterior doors. The safest place to be during any hurricane (or high-wind storm) is a basement, away from windows, in the middle of the room or closet.

The 24/7 assistance included with many of Travel Guard's travel insurance solutions can provide valuable aid for travelers. For example, Travel Guard's emergency assistance can provide assistance for medical needs or referrals to local hospitals, assistance with cash transfers, replacement of lost travel documents, pre-trip health and safety advisories and relaying messages to family and friends back home.

It's important to understand what is and what is not covered in a travel insurance policy before embarking on vacation to areas typically affected by storms during hurricane season. To keep track of the latest hurricane-related news, visit the National Weather Services' National Hurricane Center. For more information regarding hurricane coverage, visit http://www.travelguard.com/whybuy/hurricanequestions.asp.

For more information about Travel Guard's selection of travel insurance solutions and assistance service plans, travelers can talk to their travel agent, visit www.travelguard.com or call Travel Guard's World Service Center at 1.800.826.1300. Travelers can also "like" Travel Guard at www.Facebook.com/TravelGuard or follow the company on Twitter @TravelGuard to stay abreast of travel trends, news and views.

About Travel Guard Travel Guard is the marketing name for Travel Guard Worldwide, Inc., and Travel Guard Group, Inc. Travel Guard is a worldwide leader in travel insurance solutions and assistance services, which provides products and services to millions of travelers around the globe, including a wide range of emergency services through a network of assistance centers located in Asia, Europe and the Americas. Travel Guard helps leisure and business travelers alike solve travel related problems and manage travel related risks. Travel Guard's global reach, service quality and proven operational capabilities allow travelers to receive best-in-class care. Travel Guard's suite of technology platforms enables seamless integration with all major travel distribution systems and supplier channels. For additional information, please visit our websites at www.travelguardworldwide.com and www.travelguard.com.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No.19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance.

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