
ADVICE

Planning a vacation? How to steer clear of hurricanes, wildfires and other disasters.

Christopher Elliott Special to USA TODAY

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Hundred-year floods. Wildfires. Hurricane season. Hurricane after hurricane after hurricane. It's been a summer of extreme and unpredictable weather, hasn't it?

So how do you keep Mother Nature from turning your next vacation into a disaster?

"As images of travel disasters flash across their screens this summer, travelers are looking to make plans with peace of mind," says Carol Mueller, vice president of strategic marketing at Berkshire Hathaway Travel Protection.

But that's easier said than done.

Avoiding a natural disaster means knowing where disruptive weather is likely to happen. It also means taking all the right precautions. That includes careful planning and buying travel insurance. And you need a contingency plan, just in case the weather gods throw you a curveball.

Your Southwest flight credits won't expire: Airline's new policy applies to all tickets

How do I know when disaster will strike?

It's almost impossible to predict a natural disaster. If I could, then I would have avoided the wildfires that ravaged the West Coast during the summer of 2020 or skipped the European heat wave this June. But you can assess the risk of any destination.

"For example, coastal San Diego County has some of the most temperate weather in the world, with a low risk of storms, fires or unrest," says John Rose, chief risk and security officer for the travel agency ALTOUR. "The same can be said for many global destinations, such as the Canadian Rockies."

When is hurricane season? Stay prepared for the next hurricane or storm

So where do you go?

Jonathan Porter, AccuWeather's chief meteorologist, says certain parts of the world are more vulnerable to disasters. For example, you might want to think twice about traveling to the Bahamas in September, which is the height of the Atlantic hurricane season.

"It may be less expensive," he adds, "but it's more likely a hurricane could pose a threat."

Porter also recommends looking at recent disasters for guidance. For example, California has a wildfire season, but it has experienced severe fires outside the traditional May-October window, too. The same thing goes for tornadoes in the Central and Eastern U.S., as evidenced by the historic tornadoes that ravaged Kentucky in December 2021.

"Closely monitor weather forecasts for your vacations and be alert for any weather warnings," he says.

AccuWeather predicts an active severe weather season in the United States extending well into the summer. The likelihood of hurricanes and tropical storms is above average. The threat of wildfires, floods and other natural disasters also looms large.

Will travel insurance help in a disaster?

Travel insurance can't save you from a vacation disaster – but it might protect you. Experts say you need to know a few things about how insurance coverage works, though

Many travel insurance policies cover prepaid, nonrefundable travel deposits and apply to natural disasters like fires and floods.

"You can cancel and reschedule your vacation for another time or destination," says Daniel Durazo, a spokesman for Allianz Partners.

Read your policy carefully, says Jeff Rolander, director of claims at travel insurance startup Faye.

Is travel insurance worth it? What to know before you book your next trip

"Some may not cover a disaster," he warns. "For example, if you've only purchased health coverage only for your trip, it would not cover a wildfire or hurricane."

"One important thing to keep in mind is that it can only provide coverage for unforeseen events," explains Narendra Khatri, a principal for travel insurance company Insubuy.

For example, if a hurricane hits your resort in Florida before your trip starts, you have coverage only if you bought a policy before the storm received a name.

"Once it becomes a named storm, it becomes a foreseeable event and would not be covered," Khatri says.

How to plan for a vacation disaster

Planning for a natural disaster is more important than ever.

"Being proactive and preparing for the possibility of a security emergency could mean the difference between a safe departure and being trapped in a dangerous situation out of your control," said Harding Bush, manager of security operations for Global Rescue, a company that provides evacuation and travel risk management services.

Now more than ever, you need to know what to do, experts say.

"Specifically, what's your backup plan?" asks Chris Emery, editor of the outdoor site Ordealist.com.

A travel adviser can help. Kimberly Davis, founder of Trouvaille Travel International, says a qualified agent can help you find the right travel insurance or medical evacuation coverage. A travel pro can also prepare you for a possible vacation disaster. It helps if your travel adviser has local contacts who can assist you if you run into trouble.

"We often arrange travel with local destination management companies, who have boots on the ground," she says. "They can monitor events and assist with rapid changes or emergency situations."

The best contingency plans do two things. First, they answer the questions "What if disaster strikes?" and "How will you get home safely?" A travel agent and travel insurance company can help you get out of harm's way when a wildfire approaches your resort.

The best plans also address the possibility that your vacation will get canceled. Is there a Plan B – maybe a substitute vacation destination in a less risky spot? There, too, a travel adviser can help. But ultimately, it's up to you to answer both of those questions.

Is 2022 too disaster-prone to even bother with a vacation?

Given all the uncertainties, should you even bother with a vacation this summer? Yes, if you avoid the disaster hot spots, buy the right insurance and have an escape plan, you can still go. And given that many Americans haven't traveled in two years of pandemic lockdowns, maybe you should go.

Is your travel insurance disaster-proof?

What kinds of questions should you ask before you buy travel insurance? Here's what the experts say.

What's the coverage if I'm at my destination? Travelers don't always know what insurance does – and doesn't – cover when disaster strikes during vacation. "Trip interruption coverage will cover the unused prepaid, nonrefundable costs left on your trip and the additional costs of getting home early," says Stan Sandberg, co-founder of travel insurance site [TravelInsurance.com](https://www.TravelInsurance.com). Review the trip interruption benefits before you buy insurance. A reliable policy covers up to 150% of unused trip costs and sometimes allows you to rejoin the trip if practical.

What about my property? That's something a policy should be able to cover. "If your belongings are damaged, lost or destroyed, travel insurance will help cover those losses," says Melanie Musson, a travel insurance expert with [Clearsurance.com](https://www.Clearsurance.com). But again, check the fine print. Some policies cover more, some less. Make sure your coverage is adequate. You'll find it under the baggage and personal items loss benefit in your policy.

What doesn't travel insurance cover? Insurance won't fix everything. For example, travel insurance companies generally won't evacuate you from a disaster area. For that, you'll need a MedjetHorizon membership or a policy through a company like emergency CAP Tripside Assistance. In fact, I used my MedjetHorizon membership to get evacuated back to the United States from France at the start of the pandemic.