



MADISON, Wis. (AP) Wisconsin's insurance commissioner has some tips for travelers taking spring vacations. Commissioner Theodore Nickel says travelers should consider buying insurance for expensive trips, but he says be sure to read and understand the policy before buying.

Nickel says travel insurance can cover everything from severe weather, illness, family emergencies and bankruptcy of travel agencies or cruise lines. By buying travel insurance, travelers can cancel their trips if emergencies happen, claim damages if their belongings are missing or call for medical assistance on the road.

Nickel says travel insurance has limitations and exclusions to certain pre-existing conditions. He says make sure any policy you buy will cover unforeseen events particular to your trip.