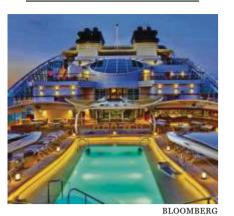


## **TRAVEL TROUBLESHOOTER**



The Seabourn Encore at night.

## Travel Insured International holds up a refund of \$12,780

## **By Christopher Elliott** GLOBE CORRESPONDENT

**0.** Last year, my wife and I booked a cruise with Seabourn Cruises at a cost of \$12,780. I also purchased a travel insurance policy through Travel Insured International.

In November, my cardiologist found blockages in three coronary arteries. After lengthy consultations with him and other doctors, I ultimately concluded that multiple stents were the best option for me. My doctor recommended that I should not travel until this was done.

Regrettably, we had to cancel our trip with Seabourn. I submitted a claim in late December. Travel Insured International responded to my claim, asking for more information. I provided the documentation. From that point on until mid-March, I received several messages that said, "Thank you for your patience.'

Then I received a call from Travel Insured International asking for the names of all the physicians who saw me in December. She told me, "With this information, I expect that we can clear this up tomorrow." But months later, I still haven't received my check. Can you help me get my \$12,780 back, please? JOHN SCHWAGER, Clyde Hill, Wash.

# For Squeeze's Chris Difford, hitting the road has lost its luster

f you ask Squeeze's Chris Difford, there's no place like home. After traveling with the popular British band (as well as performing solo and with other artists) for nearly 50 years, his ideal vacation is being home in Sussex in the English countryside. "There's not enough time really to be at home. It's of my own choosing, but as I get older, I want to spend more quality time and I can be more creative as a writer when I'm home," Difford, 69, said in a recent phone call from his home on England's southern coast. "Traveling is something I've done most of my life, so I'm not a big fan of it, really. It's very transitory, I suppose. But I think when you're 16 years old and want to be in a band, you don't sort of think about all the traveling and what that's going to add up to. It's something I've spent my whole life doing and I'm supposed to be used to it, but I'm still not." Squeeze - coming to the Wang Theatre on Sept. 12 (with the Psychedelic Furs) - gained significant success in the late 1970s and early 1980s with hits that included "Pulling Mussels (From the Shell)," "Cool for Cats," "Up the Junction," and "Tempted." When not touring, Difford, who just performed a string of solo shows at the Edinburgh Festival Fringe, hosts songwriting retreats two or three times a year and has a podcast called "I Never Thought It Would Happen," where he interviews other musicians about their journeys. The Squeeze cofounder (with Glenn Tilbrook) said he is looking forward to performing in Boston and said the band plans to play "lots of hits and lots of old tracks that we haven't played for years." We caught up with Difford, who has four adult children and lives near Brighton, England, with his wife, Louise, and their two dogs, Colin and Keith, to talk about all things travel.

## If you could travel anywhere right now, where would you go?

I think I would go to Italy - mainly because I like the food and the people.

Where was the first place you traveled to after **COVID** restrictions were lifted?

I went on tour with Hall & Oates around America for 10 weeks. It was uplifting and great fun.

Do you prefer booking trips through a travel agent or on your own?

On my own, because if anybody is going to make mistakes, it will be me and I'd rather make my own mistakes than have to shout at somebody or send an email ... so I'd rather book my own [trip] and get it right. But I do have a really good travel agent here in the UK and I trust her very much.

Thoughts on an "unplugged" vacation?

I'm not a good camper, so unplugged is not my ning

Do you vacation to relax, to learn, or for the ad-Relaxing if anything. What book do you plan on bringing with you to

at him because he shouts all the time ...but I think that would be part of the journey for me.

What is the best gift to give a traveler? A torch [flashlight].

What is your go-to snack for a flight or a road trip?

Snickers.

What is the coolest souvenir you've picked up on a vacation?

A guitar in LA.

What is your favorite app/website for travel? Unique Homestays [UniqueHomestays.com,

hich offers rental luxury cottages throughout the

THE VIP LOUNGE

**A.** I'm sorry to hear about your health and hope you are on your way to recovery. Travel Insured International should have processed your claim within six weeks, not six months.

Why didn't it? We know that last December was incredibly busy for travel insurance companies. You had airline meltdowns and a record number of travelers – and travel insurance claims. But I've reviewed your claim, as well as the messages between you and Travel Insured International, and I'm not sure if that fully explains the delay.

Travel insurance companies are typically quick to process small claims of several hundred dollars or less. But a five-figure claim like yours would have gotten some extra scrutiny. And you can see that in the back-and-forth between you and the company. They wanted information, more information, and then the names of your doctors.

That level of scrutiny comes with the territory. The travel insurance company is just making sure that your doctor really had advised you to cancel your cruise.

Most travel insurance policies cover cancellations for medical reasons. It appears you had a valid reason for canceling your cruise. But your travel insurance company needed to verify it, and it sure took its time doing so.

When an insurance company drags its feet, you need to determine the status of your claim by periodically contacting the company. I publish the names, numbers, and email addresses of the Travel Insured International executives on my consumer advocacy site, Elliott.org.

I contacted Travel Insured International on your behalf. You contacted the Better Business Bureau, who also reached out to the company. Within a few days, Travel Insured International promised to pay you, and a week later, you had a check for \$12,780.

Christopher Elliott is the founder of Elliott Advocacy (elliottadvocacy.org), a nonprofit organization that helps consumers solve their problems. Email him at chris@elliott.org or get help by contacting him at elliottadvocacy.org/ help.

Do you use all of your vacation time or leave some on the table?

I hardly ever go on vacation; touring is my vacation time.

What has been your worst vacation experience? Being stuck in Italy after a volcano erupted. I was

I seldom read a book, but if I did, it would be a simple one.

Chris Difford at his home in Sussex, England.

running a songwriting workshop and it was due to

grounded. There were 20 of us and we all had to

ly, and that's exactly what happened.

read on your next vacation?

venture of it all?

end the day before the volcano blew. All planes were

stay for another 10 days or something. It was actual-

ly pretty good fun, I have to say. If you're going to be

stuck anywhere, it should be in a castle in Italy, real-

### If you could travel with one famous person/celebrity, who would it be?

Larry David. I think he'd be a pain in the ass and it'd be quite interesting to be with him. He's hysterical. I really enjoy his humor, but I also get annoyed

UK]. What has travel taught you?

To stay at home. What is your best travel tip? Stav at home. JULIET PENNINGTON

## HERE

#### **RENAISSANCE REVELRY**

Ready for a day of jousting knights on horseback, wandering minstrels, spitroasted turkey legs, and other merriment? Get thee to King Richard's Faire on weekends and Monday holidays — now through Oct. 22 — for the largest Renaissance festival in New England. Visitors to the 80-acre wooded site in Carver can expect nonstop entertainment on eight stages, showcasing hundreds of performers such as magicians, fire eaters, aerialists, acrobatic canines, dancers, and musicians. Spy on fairies frolicking in the woods, cheer on bawdy beggars battling in a mud pit, and be enthralled by largerthan-life-size puppets. Talented artisans from around the globe will offer handspun pottery, blacksmith and forged weaponry, jewelry, and face painting. In addition, check out color-

ful period clothing, leather, armor, moccasins, scented oils, perfumes, henna tattoos, and psychic readings. Hungry? In addition to gnawing on giant hunks of meat, enjoy a range of treats (including vegetarian and gluten-free items) such as shepherd's pie, fish and chips, pizza, mac and cheese, salads, sweets, and more. A range of adult and non-alcoholic beverages will be available. New this year: The Rowdy Bardlings band (Celtic rock and shanties) splits the season with Pict's Pipers, and comedian Jim Mackenzie splits the season with acrobat and juggler Jamey Mossengren, the Unicycling Unicorn. As every year, an original musical in two acts blends entertaining Renaissance-themed parodies of pop favorites and Broadway show tunes. September/October adult general admission \$39-\$43; ages 4-11 \$20-\$24; under 3 free. Parking is free. www.kingrichardsfaire.net

## THERE

#### **DISCOVER YOUR ITALIAN HERITAGE** TOURS

If you're one of the many Americans including such famous names as Tony Bennett and Stanley Tucci - who can trace their ancestry to Calabria, you may want to check out My Bella Vita Travel, a company specializing in heritage and lifestyle itineraries with a focus on this Southern Italian region. To celebrate Italian American Heritage Month in October, the company is offering 15 percent off the per-person cost for Globe readers who book one of their Small Group or Private Heritage Tours. For example, a tour that starts at \$4,400 per person will be reduced by a \$660 savings per traveler. The catch? Tours in 2024 must be booked during the month of October 2023. Heritage tours dig into family history and meaningful locations with a My Bella Vita Travel heritage specialist who conducts family research on the ground and then escorts visitors to their ancestral town during which they may visit city hall, see record books, and explore the neighborhoods, streets, homes, churches, and/ or cemeteries from their family's past. Of course, the tour is open to those without Italian heritage who are curious to know more about Calabria and Southern Italy. Often described as the "toe" of the boot-shaped peninsula, the region features sunny beaches on both the Ionian Sea and the Tyrrhenian Sea, as well as medieval villages, rugged hiking trails, and sweeping vistas. Some tours also may include visits to vineyards/cantinas, lunches and dinners of classic Calabrian cuisine, ceramics, and gelato demonstrations. Tours that combine Calabria, Sicily, and Malta will also be available in 2024. To sign up, simply fill out the inquiry form for the Small Group Tour

or Private Heritage Tour and state you are a Boston Globe reader; use booking code BG15. +01-409-444-8755, mybellavita.com



## **EVERYWHERE**

### **ULTI-MATE TRAVEL BAG**

This one spacious travel bag could soon replace your old canvas carry-on or backpack on both leisure and business trips. The Conmigo ULTI Messenger Bag is built with a spot for everything – with 12 customizable pockets and sleeves that can hold all your travel accessories, and keep them at your fingertips. Can be used as a cross-body messenger bag or classic briefcase. Includes a built-in cellphone compartment on the shoulder strap, TSA-approved detachable and padded electronics sleeve for a 13-inch device, main padded compartment to hold a 17-inch device, removable seat cushion (good for extended layovers), key ring, and heavy-duty zippers. Easily fits under your airline seat. Lightweight (3.7 pounds), the bag is made with a waterresistant ballistic nylon exterior shell. Available in blue or black. This wholly woman-owned company donates a portion of every sale to the American Veterinary Medical Foundation. \$98. Free shipping. conmigobags.com NECEE REGIS

