

The Concierge

TIPS FOR TOURING HERE AND ABROAD

TRAVEL TROUBLESHOOTER



DANIEL BRENNER/THE NEW YORK TIMES/FILE

Dead Horse Point State Park, which has seven miles of interconnected trails, in Moab, Utah.

Travel insurance won't pay up after traveler cancels trip

By Christopher Elliott
GLOBE CORRESPONDENT

Q. I bought travel insurance from Tin Leg for a scheduled REI tour to Utah. When a family tragedy struck and my husband's father passed away, I canceled our entire trip and all related reservations. I acted quickly to inform both REI and Tin Leg.

Despite my prompt cancellation, Tin Leg denied my claim. Their explanation was that I reused my airline ticket for a different trip, so my cancellation was deemed invalid.

I feel that this interpretation is unfair. I followed the policy by canceling the trip that I could not take due to unforeseen circumstances. I have maintained a complete paper trail of every email, phone call, and correspondence with both REI and Tin Leg.

I need to know if my cancellation should have triggered a full reimbursement for the canceled REI trip. Did my actions not meet the intended spirit of the policy? I also wonder if there was anything more I could have done to secure my refund.

AMY SPARKS, *Minneapolis*

A. I'm sorry to hear about your father-in-law. At a time like this, you would expect your travel insurance company to be compassionate and to quickly honor your claim. After all, it's why you bought travel insurance.

I was curious as to why Tin Leg denied your refund. In an email to you, the company explained its reasons.

"Unfortunately, as your trip was rescheduled rather than canceled in its entirety," a representative told you, "the REI portion is not eligible for reimbursement. The Trip Cancellation benefit under your policy requires the entire trip to be canceled to qualify for coverage, not just a portion of it."

In other words, because you accepted a credit for your flight instead of canceling it, Tin Leg denied your entire claim.

I thought a carefully worded appeal to Tin Leg might have allowed the insurance company to see that this interpretation of the policy, while technically correct, was wrong. But it also rejected your appeal.

I list the names, numbers, and email addresses of the customer service executives at Tin Leg on my consumer advocacy site, elliott.org. A brief, polite email to one of them might have fixed this.

But travel insurance is complicated. The decision about whether to honor your claim actually needed to be made by Tin Leg's underwriter, Starr Indemnity Insurance Company. I contacted Starr on your behalf to see if maybe something had been overlooked with your claim. Separately, you reached out to the Minnesota Department of Commerce, which regulates travel insurance in your state, and you filed a complaint.

Tin Leg's underwriter then reversed its position and honored your claim. If there's one takeaway from your case, it's this: Make sure you follow all the instructions carefully when you have to cancel a trip and file a claim. Specifically, be sure that you cancel all prepaid, nonrefundable portions of your trip that are covered by travel insurance. Otherwise, your travel insurance company could deny your entire claim.

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.

THE VIP LOUNGE

Amazing Grace

Actor and comedian Chris Grace discusses Funspot in N.H., James Gandolfini, and homemade Chex mix

When Chris Grace debuted his one-man show, "Sardines (A Comedy About Death)," at the Edinburgh's Festival Fringe in 2024, it was one of the event's hottest shows, selling out nightly. Now, the actor and comedian known for his roles on TV's "Superstore" and the Dropout series "Chris Grace: as Scarlett Johansson," is bringing his show to the Huntington Theatre's Maso Studio for a six-week run, Sept. 30-Nov. 16. "The idea for the show came from going through a lot of loss in a compressed period of time and trying to figure out what that meant for me — and how to stay joyful and alive despite knowing what's coming," said Grace, 52, on a Zoom call from London. "I am defiantly silly in the face of tragedy." The Houston native said the one-hour play, which he wrote and stars in, lends itself to a smaller venue like Maso Studio (which will seat 140 for this run): "I've done it in a living room with 20 people and there was a great connection ... especially since there is high-energy audience participation in the show." He said that audiences can expect "a very funny, very serious exploration of the value of the time we are given." While in Boston, Grace said he plans to visit family in the area, catch a Celtics game, and hopefully get to Funspot (in Laconia, N.H.), which has more than 600 games. He said he also wants to try some good restaurants — "I'm always interested in what the nuances of local Chinese food are," he said — and encouraged Globe readers to email him tips for places to eat and things to do (including places to play board games) at public@chrisgrace.com. We caught up with Grace, who lives in Los Angeles with his husband, director and choreographer Eric Michaud (who directs "Sardines"), to talk about all things travel.

If you could travel anywhere right now, where would you go? The Wangxian Valley in Jiangxi, China. I'll be honest ... I'm shallow and just happened to see it on TikTok and it didn't look like an actual place. I honestly thought it was AI, but it turns out to be real.

Do you prefer booking trips through a travel agent or on your own? I do it on my own, but I'd love to try using a travel agent. ... I never have before.

Thoughts on an "unplugged" vacation? I've been intrigued by a silent retreat actually. I'm fascinated by what creativity might be unlocked by disconnecting, getting bored, and seeing what's on the other side of the boredom.

What has been your worst vacation experience? A one-night stay at an Atlantic City motel that had fleas in the mattresses, but we were so exhausted we slept there anyway — then fled at dawn and burned our clothes.

What is your favorite childhood travel memory? I have a single moment memory of being on a train in Germany with my family, looking at green trees and mountains, and being fascinated that a tea bag with a blue dot on it did not, in fact, taste blue.

Do you vacation to relax, to learn, or for the adventure of it all? I mostly vacation to explore, to be in new places and see with my own eyes the beauty of the world — and eat whatever the locals like.



ERIC MICHAUD

Chris Grace at Philadelphia's Magic Gardens.

Then I go home to revel in American-style air conditioning.

What book do you plan on bringing with you to read on your next vacation? A biography of one of my favorite actors, James Gandolfini. It was one of my birthday gifts from my husband this year.

If you could travel with one famous person/celebrity, who would it be? Rick Steves. He would help me make only good choices, and also he'd know where to find the best weed.

What is the best gift to give a traveler? A luggage scale.

What is your go-to snack for a flight or a road trip? I somehow always end up with a bag of Chex Mix, although if I could, what I'd really get is the original homemade version that your friend's mom would make ... the recipe that is mostly Worcestershire sauce and butter.

What is the coolest souvenir you've picked up on a vacation? I was just given a keychain to the UK restaurant Dishoom, which lets me roll a six-sided

die at the end of the meal. If it comes up a six, the whole thing is free.

What is your favorite app/website for travel? I feel like I find the best options at Momondo. I have no idea why or if it's true. I used to book many flights through Skiplagged and Kayak as well.

What has travel taught you? People mostly do what the people around them do, and the differences from one place to the other are hilarious, arbitrary, and fascinating. Also, it's better to do the thing and regret it than to not do it and think about it the rest of your life. This applies to everything except joining a pyramid scheme and choosing to rap at a karaoke party. Everyone hates it when someone raps at a karaoke party — and the songs go on way too long.

What is your best travel tip? There are pretty good apps now for adjusting your sleep pattern to minimize jet lag and they seem to work. I use Time-shifter.

JULIET PENNINGTON



HERE

FOR THE LOVE OF PIZZA

Culinary-inspired travel has never been more popular. Most food aficionados are familiar with all sorts of trails — oyster, wine, cheese, chocolate, beer — that hungry devotees can follow to satisfy their cravings. But what about pizza, you ask? Just in time for National Pizza Month in October, Connecticut is unveiling its first-ever Pizza Trail, a celebration of local pizzerias that aims to prove why the state claims the title as the "Pizza Capital of the US." With more than 1,000 pizzerias producing tempting pies in Connecticut, the state invited voters to weigh in on the best of the best. The Connecticut Tourism website has been releasing the results 20 at a time with the full list of 100 expected to be announced in October. In addition to fabulous photos of pies, the website links to each restaurant where you can peruse menus, and find contact information including phone numbers and addresses. Coal-fired vs.

wood-fired; Roman-style vs. Neopolitan; thick crust vs. thin. It's easy to find the pie style that suits your tastes, and you might even discover a new favorite you hadn't considered. ctvis-it.com/articles/connecticut-pizza-trail

THERE

SCOTLAND BY SEA

Plan ahead for travel to Scotland next spring, summer, and early autumn with St Hilda Sea Adventures, a family-owned and -operated small group cruise company that focuses on Scotland's Wild Islands. A new schedule of 13 five- to 10-night cruises has been announced for the 2026 season, departing from Dunstaffnage Marina, near Oban, to the majestic Outer and Inner Hebrides. Guided by a seasoned team of skippers and tutors familiar with the coastal waters off the west coast of the mainland, the tours skirt untamed landscapes and coastlines, off-grid communities, and wildlife-laden waters. Land tours can be added to match travelers' interests — general-

ogy, whisky, culinary-driven itineraries, fly fishing, golf, and more — before or after a cruise. Rates vary by cabin type and include meals, afternoon tea, pre-dinner aperitif, and wine with dinner. Rates generally range from \$1,900-\$5,300 per person, depending on cruise, ship, and cabin booked. 800-281-4980, www.sthilda-seaadventures.co.uk

SCOTLAND BY LAND WITH GOLF AND SPA

For a Scottish luxury-on-land vacation, the heritage five-star Mar Hall Golf & Spa Resort has just reopened after a \$27 million renovation. Located on a pastoral 240-acre estate not far from the Glasgow airport, the spiffed-up redesign by Glaswegian design firm Graven departs from traditional Scottish tropes, pairing the stately 19th-century mansion's Victorian architecture with bold colors and patterns. Housing 74 elegant guest rooms and suites, the property sports two restaurants, two bars, full-service spa, and soon-to-open 22-person private cinema, gaming room, and billiards room. Golfers will enjoy the par-70 championship course, designed by legendary architect Dave Thomas, with rolling fairways, natural woodlands, and stunning riverside views. Rates from \$400/night. www.marhall.com

EVERYWHERE

FLYING ACTION CAMERA

Sports enthusiasts and content creators seeking a new way to document outdoor adventures will want to check out the new HOVERAIR X1 PRO and PROMAX, flying action cameras that take aerial videography to new heights. The OmniTerrain system en-



ables flight over water, snow, or rugged landscapes, and can operate in temperatures as low as -4 degrees Fahrenheit. The cutting-edge camera technology of the X1 PROMAX offers stunning 8K video with a 1/1.3 CMOS and custom 7-layer lens, delivering exceptional clarity and vibrant colors. The X1 PRO delivers high-quality 4K/60fps video with a 104-degree field of view, and both models support customizable ND filters for any lighting condition. Boasting a follow speed of 26 mph with Level 5 wind resistance, the AI algorithm can recognize and track a person, maintaining tracking even in bursts up to speeds of 37 mph. Worried about a possible crash? The X1 PRO features rear-side proximity sensors for active collision detection, while the PROMAX adds a computer vision sensor for enhanced safety. The pocket-size, foldable, and lightweight design makes both models easy to carry, and no FAA registration is required to operate in the US. X1PRO \$499; X1PROMAX \$699 with add-ons up to \$1,319. <https://us.hoverair.com/products/hoverair-x1-pro-promax>
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