



TAKEOFFS & LANDINGS

By RAFER GUZMAN

Can I Still Get Travel Insurance?

WORRIED VACATIONERS, take note: Travel insurance may not cover acts of al Qaeda.

The nightclub bombings in Bali last weekend are causing many travelers to wonder about their safety abroad. Insurance providers reported booming business after Sept. 11, but **some policies have since been rewritten to make it tougher to cancel trips** because of terrorism.

These days, insurers often define "terrorism" as an act that leads the U.S. State Department to issue a travel warning. Some policies allow cancellations only if the act occurs near a city on your itinerary. Some won't cover political insurrections or an "undeclared war." Such definitions can be fuzzy: "Is al Qaeda in

an undeclared war with us? I don't know how to answer that question," says Samuel Halpern, executive vice president of WorldTravelCenter.com, an insurance Web site.

One tip: Purchase insurance immediately after confirming travel plans, Mr. Halpern says. **Trying to buy a policy after danger erupts probably won't work**—no matter how much you're willing to pay.

Odds & Ends

WORKING VACATION: About 84% of Americans were in contact with their office during their last vacation, according to research group NFO WorldGroup. More than half said their workplaces tracked them down with a call or page.... **CONSTANT CRAVINGS:** Carnival Cruise Lines will offer six "Stop Smoking Caribbean Cruises" next year, from January through June.

The Dow Jones Travel Index

Lowest Round-Trip Airfares Next Week



ctacular
d a long
over the

family
scheme,
hing: a
granite
wood;
d furni-
sy fake
hat we
e it was
crippled
ne of the
the way,
ey.
wo dish-
in use,
e was no
ame out
e able to
ean, but
re plenty
the out-
sted-over
areas. We
for cook-
we bought
t.
oned and
itoes that
But when

ng
ically
ng,
ance

by
hey
ok
We
ce