

THE COMPASS



Share These Spring Break Safety Tips With Your Clients

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One of the busiest times of year for travel, [spring break](#) is ever-popular among families, college students, couples and more as people flock to warm-weather destinations in search of solace from dreary gray days and pesky winter temperatures. For many, it's a time for sunshine and relaxation, but travel insurance company [World Nomads](#) warns it's also a time when vacationers should remain extra vigilant regarding their health and safety while away from home. From delayed and cancelled flights to medical emergencies abroad, the World Nomads team says its data shows that medical sickness claims are known to rise during this time of year, citing a 25% spike for trips to Mexico in 2024 and a 23% uptick in 2023 (this is in comparison to an annual average of 13%). According to the company, this knowledge highlights the importance of having the right [travel insurance](#) for spring break adventures, and travel advisors play an essential role in pointing their clients in the right direction.

"We highly recommend investing in travel insurance for any trip, but especially for busy travel periods like spring break as airports will be busy and there's a greater chance for plans to be disrupted," said Sarah Roman, communications manager for World Nomads. "Advisors should recommend travelers buy travel insurance at the same time, or shortly after, booking any part of travel arrangements such as flights, accommodations and/or tour packages to maximize their protections like the trip cancellation protection or World Nomad's new benefit for travel inconveniences."

In addition to considering travel insurance to make sure they're covered in case of illness or sickness while on the road, World Nomads shared these four spring break safety tips for vacationers to keep in mind during their upcoming spring break vacation.

Keep Your Belongings Close

According to World Nomads, [spring break](#) can pose the perfect opportunity for criminals to take advantage of tourists while visiting high-traffic areas. For this reason, it's important travelers keep their belongings close and stay aware of their surroundings by staying off their phones and avoiding distractions. Unfortunately, [pickpocketing](#) and other crimes can happen, and World Nomads says it's important that vacationers avoid exploring with all their cash, credit cards and identification methods — think passports and driver's licenses — on their person just in case. If something does happen, World Nomads reminds travelers that it has a 24/7 emergency assistance line that can be accessed from anywhere in the world.

Carry the Necessities

The thing about medical emergencies is they're just that, "emergencies," meaning they're unexpected and can happen at any time. To prevent an uncomfortable, or even worse, dangerous, travel day, World Nomads says it's imperative travelers pack any necessary medication in their personal item or carry-on. Whether it's having anti-nausea and diarrhea medications on hand or remembering to take necessary prescriptions at the proper time each day, keeping these things close by can make traveling a whole lot easier. For those who want to make sure they're prepared for any medical hiccup well before their trip starts, World Nomads recommends its pre-trip medical support via its non-insurance services like Runway Health which can provide vacationers with prescriptions for travel vaccines and other handy medications. In more serious instances, World Nomads wants people to know many of its policies offer emergency medical expense coverage to include hospitalization, same-day surgery, emergency dental coverage and more.



Know Your Policy

While travel insurance policies can be incredibly helpful for covering unexpected events away from home, they aren't a catch-all. World Nomads says it's important for travelers to understand the limits of their insurance policy before embarking on their spring break adventure. "Advisors should make sure their clients are aware and understand both the exclusions and benefits of their chosen policy in case plans go awry, such as flight delay/cancellation or an unexpected natural disaster," said Roman. "Alcohol usage can also impact coverage, so that is especially noteworthy for some spring break travelers." Finally, while it might seem like a no-brainer, the same goes for anything illegal. Don't expect to break the law and have the consequences covered by travel insurance.

Book Accommodations Strategically

What's the next biggest decision after deciding where to go for spring break? Deciding where to stay, of course! The World Nomads team urges vacationers to think strategically when booking their accommodations noting that being within walking distance of the places you want to see and eat makes for a more enjoyable vacation. Similarly, the company recommends asking for a room between the second and sixth floor of a hotel as these floors are less likely to experience a room break-in while being just high enough to easily evacuate in case of a disaster like a fire or an earthquake. Finally, the brand reminds travelers to save emergency contacts to their phone in addition to keeping essential phone numbers like their hotel's front desk and their travel insurance line at the ready to prevent frantically searching for them if worse comes to worse.

"Travel insurance provides (travelers) crucial protection by covering unexpected events that can disrupt their trip – these can include expenses related to medical emergencies, trip cancellations, lost or delayed baggage, flight delays and more," said Roman. "You can think of travel insurance as providing coverage for three main buckets: your trip investment, your health and your stuff. While none of us want to think about the worst-case scenario, the investment made in travel insurance can be far less than a hospital bill!"