What to consider before traveling to Europe

By Christopher Elliott

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The Russia-Ukraine conflict threatens travel far beyond Eastern Europe. Gas prices are rising, and there's a growing sense of unease about the upcoming travel season. So how do you protect your vacation from a distant war?

That's what travelers such as Dawn Pick Benson are trying to figure out. She's planning to visit Albania, Kosovo, Macedonia and maybe Montenegro this summer. And she's keeping a watchful eye on events in Eastern Europe.

Benson, a marketing strategist from Grand Rapids, Mich., monitors official sources, such as State Department travel advisories and news reports, and relies on an unofficial network of friends and contacts at her destinations. She's already crossed Romania off the list, because it's too close to the conflict.

"I would reconsider my trip if contacts in the region advised me to do so and if unrest spreads to areas closer to the locations I plan to be," she says. "As of today, I'm still planning to travel."

Many Americans are doing the same thing. A little less than half of U.S. travelers (47 percent) are holding off on their travel plans to Europe because they want to see how the war in Ukraine evolves, according to a survey by MMGY Global, a marketing agency that specializes in travel. Roughly the same amount of people (50 percent) say they're concerned about possible delays and cancellations of flights, trains and cruises, as well as the potential for border closures.

Amy Boyle, a photographer from Chicago, started planning her trip by doing a deep dive on her destination, as well as by checking State Department advisories, local media and social media posts. Like Benson, she prefers going somewhere that she knows people on the ground. For her, that meant a trip starting in England this spring. So far, all of her research suggests her vacation will be safe.

"I don't want to put myself or others at risk," Boyle says. "But I also feel strongly that canceling all our travel plans will continue to hurt other countries' economies as well as the growing importance for us as humans to connect in person again."

Aside from research, what can you do to protect your vacation from war?

"Insurance, insurance, insurance," says Laura Heidt, an insurance expert at Brownell Travel, a travel agency in Birmingham, Ala.

And not just any insurance. Most travel insurance policies are of the "named perils" type, which protects policyholders under limited circumstances, such as if you get sick on your trip or your airline loses your luggage. These policies usually exclude wars. But a "cancel for any reason" policy lets you cancel your vacation if you don't feel safe and get 50 to 75 percent of your prepaid, nonrefundable expenses reimbursed.

"Cancel for any reason" insurance costs more than regular insurance — typically somewhere between 10 and 12 percent of the value of your trip. "But it's worth it in uncertain times," Heidt says.

Lisa Conway, chief underwriting officer at travel insurance company Battleface, says insurers don't yet consider most European countries to be affected regions in terms of the war in Ukraine. But people planning summer vacations should take it into account.

"I recommend researching travel insurance options that give you the most flexibility and choice based on your specific needs," she adds.

Annie Erling Gofus, a travel consultant with Wunderbird who specializes in booking trips to Central and Eastern Europe, says the biggest change she's recommending to clients is that they add emergency evacuation plans to their travel insurance policies. Companies such as Medjet or Global Rescue can extract clients from a country if conditions become dangerous.

"If a client has a trip planned to Central Europe, I would suggest nonmedical evacuation coverage," she says.

The real benefit of working with professionals such as Gofus is that they'll be with you every step of the way. If something goes wrong, a competent travel adviser won't rest until you get home safely.

But experts say it isn't enough to check all the boxes on a destination, ensuring that the State Department, your travel adviser and local news reports agree that it's safe for travel. It's the "what if" that's worth pondering. Specifically: What if the conflict spreads beyond Ukraine? What if the oil import ban doesn't just lead to higher gas prices but also a full-blown energy crisis? Then there's the wild card: the coronavirus. What if it flares up again this summer?

"Consider your destination carefully," says Narendra Khatri, principal of Insubuy, a travel insurance company. "No one can say for sure exactly what this conflict may look like by summer."

So is travel to Europe safe? That's what I've been wondering, because it's time for me to make arrangements to travel to Turkey and Greece this spring. Experts say it is — for now. Christine Petersen, CEO of SmarTours, a tour operator that offers tours in Europe, says you can safely visit Europe if you know where to go.

"A big mistake would be grouping all countries in the region together," she says. "It can be a common mistake to have a knee-jerk reaction and halt travel plans to other areas in Eastern Europe — or even Western Europe."

Ukraine and Russia are red zones, of course, says Harding Bush, a security operations manager for Global Rescue. Poland and Moldova are yellow zones. (Poland because of the refugee situation, and Moldova because experts say it may also get drawn into the conflict.) Lithuania, Estonia and Latvia, while safer, should still be "at the bottom" of your list, he says.

"War," he says, "is not a tourist attraction."

PLEASE NOTE

Potential travelers should take local and national public health directives regarding the pandemic into consideration before planning any trips. Travel health notice information can be found on the Centers for Disease Control and Prevention's interactive map showing travel recommendations by destination and the CDC's travel health notice webpage.

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