

# Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work

anniversary with the company.

“The CIC program’s unwavering dedication to fostering professional excellence has set a high standard in our industry,” said Dan Bookham, senior vice president for business development at Allen. “Martha’s consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community.”

ABOUT THE CIC PROGRAM: The CIC Program is nationally recognized as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.

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## **Traveling? Protect Your Vacation Investment with Trip Insurance**

For many, a family vacation is a special occasion – and never more so in 2021, when such trips are investments which need protection.

A trip insurance policy covers the non-refundable costs of your trip if you’re unable to take your vacation or have to interrupt your trip and come home early. The coverage automatically embeds some extras like medical coverage, lost baggage, and missed

connection benefits.

Many people are asking about travel during the COVID-19 pandemic and the “Cancel for Any Reason” benefit.

A “Cancel for Any Reason” benefit is an upgrade which requires purchase of a Preferred-level plan and carries additional cost. It is important to note that this benefit must be purchased within 10 days of making your initial trip deposit for any aspect of your trip, be it lodging, a car rental or reservations for travel.

A “Cancel for any Reason” benefit allows you to cancel for any reason not listed on the Certificate of Coverage and you’d receive a 75% refund of your insured amount. Cancellation due to travel restrictions or other circumstances related to the Coronavirus are not a covered reason to cancel under these plans unless you have the “Cancel for Any Reason” benefit. However, illness, as certified by a doctor, may be a covered reason for cancellation.

It is also important to read your plan documents carefully and be aware that this benefit is not available to residents of New Hampshire, New York and Washington.

For more information, click over to [AllenIF.com/trip](https://www.AllenIF.com/trip)

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# Travel and Trip Insurance to

# Protect Your Investment



Vacations can sometimes cost thousands of dollars so it is important to have the proper insurance protection in case the cruise or tour operator goes bankrupt or you need to cancel the trip due to illness or other unforeseen events.

There are four major types of travel insurance, although you can also purchase packages that offer several options, including Trip Cancellation, Lost Baggage, Medical, Dental, Emergency Evacuation, 24 Hour Traveler Assistance, Baggage Delay, Travel Delay, and Accidental Death Coverages. Some policies also have options for Collision/Damage coverage for rented cars.

Travel insurance can cover:

- Trip cancellation or disruption as the result of illness or death, a crisis at work, financial default on the part of a at your operator or other unexpected events
- Medical treatment not covered by your existing insurance
- Getting home after a medical emergency, earthquake, tsunami or other environmental event or political upheaval

Generally, there are three types of insurance plans to cover these events. They are:

- Standalone evacuation plans
- Standalone medical insurance plans (including evacuation)
- A more comprehensive plan including trip cancellation and interruption coverage and medical and evacuation coverage

Among the many factors to consider:

- The coverage level your health insurance plan provides, for both emergency and non-emergency care outside the U.S.
- The likelihood you would have to cancel your trip because of an illness (you, your travel companion or close relative)
- The level of non-refundable costs involved with your trip

[Click for more information from III.org.](#)

[\*\*Get a travel or trip insurance quote from Allen Insurance.\*\*](#)