



SNOWBIRD TRAVEL PROTECTION ESSENTIALS



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DFS Memorials Travel Protection Plan

Affordable lifetime assurance for seniors, retirees, and snowbirds who travel 75+ miles from home.

Snowbird Travel Protection Essentials

The #1 Protection Most Travelers Over 60 Forget to Buy

Every year, millions of retirees head south in search of warmer weather, ocean breezes, golf courses, and a well-earned season of relaxation. These “snowbirds” often spend months away from home—sometimes traveling thousands of miles by car, RV, or plane.

But amid all the excitement of planning the winter escape, many forget one essential item that could save their family thousands of dollars and an unimaginable amount of stress: a travel protection plan for a death away from home.

While no one likes to think about the possibility of passing away while traveling, the reality is that adults over 60 face increased health risks—especially during long stays away from their usual doctors and support networks.

What most snowbirds don't realize is that if a death occurs away from home, the cost of returning a loved one can range anywhere from \$3,000 to \$10,000 or more. Traditional snowbird travel insurance policies rarely cover this. Families are left scrambling during an emotional and devastating moment.

That's why DFS Memorials offers a simple, one-time purchase Travel Protection Plan for only \$450—a lifetime solution that ensures your remains will be transported home at no cost to your family. It's one of the most affordable essentials for snowbirds, seniors and retirees, yet it's also one of the most overlooked.

This guide breaks down why over-60s need a travel protection assurance plan, how it works, and why it's quickly becoming a must-have for retirees who travel, whether seasonally or occasionally.

Why Snowbirds Need More Than Standard Travel Insurance to be Fully Protected

Most retirees believe their snowbird travel insurance will cover any emergency situation. But here's what many don't realize: almost no standard travel policy includes repatriation of remains for a natural death.

It may cover medical evacuations or accidental death, but very few offer protection for one of the most common and costly scenarios—passing away while away from home.

A Travel Protection Plan like the one from DFS Memorials fills this critical gap.

This Plan is offered at such a low cost as it is a lifetime assurance plan. Designed for 'peace of mind' to protect from potentially expensive thousands of dollars in funeral transportation costs, if a participant suffers an unexpected death when away from home.

The reason for the low cost of the plan is because a small percent of plans are ever redeemed. Most seniors do not travel if they are ill, or are likely to return home if an illness arises that could become

fatal.

All funds are put in trust (underwritten by Lloyds) to ensure fulfillment for participants who may require mortuary transportation or funeral services away from their residence.

The real risks of senior and seasonal travel are often overlooked

Spending three to six months in another state or country introduces new variables:

Different healthcare systems

Long travel distances

Increased exposure to unfamiliar environments

Limited nearby family support

Pre-existing health conditions (typically not covered in full by travel insurance)

And should the worst occur, families face the challenge of coordinating with out-of-state funeral homes, navigating legal paperwork, and paying high transportation charges.

Why funeral shipping is so expensive

Many families are shocked to learn that bringing a loved one home requires:

Removal from place of death

Local funeral home services

Preparation for transport

Airline cargo fees

Additional permits, documentation, and receiving funeral home fees

With no protection plan in place, these costs become the responsibility of grieving family members—often immediately.

This is why over-60s need a travel protection plan more than ever. It's not morbid—it's responsible.

The DFS Travel Protection Plan: A One-Time \$450 Solution

One of the greatest advantages of the DFS Memorials Travel Protection Plan is its affordability and simplicity. Unlike standard snowbird travel insurance, which must be purchased every trip or season and can become expensive with age, the DFS plan is:

Just \$450 total

Good for life

Valid anywhere more than 75 miles from home

Available for domestic and international travel

Guaranteed coverage, regardless of health

It's one of the most affordable essentials for snowbirds because it requires only a single payment for lifelong protection.

What the travel assurance plan includes

Once enrolled, you're covered for:

All transportation expenses necessary to return your remains home

Coordination between funeral homes and transport providers

Required documentation, permits, and airline arrangements

24/7 global assistance

No deductibles or additional fees

Cremation conducted at the place of passing (if preferred when a death happens)

Your family will never receive a bill, even if the cost of repatriation runs into the thousands.

What the plan does NOT require for any snowbird or senior to enroll for lifetime protection

No medical exam

No annual renewals

No age-based cost increases

No exclusions for pre-existing conditions

For snowbirds who travel every year, retirees who spend time with children in different states, or seniors who enjoy RV caravanning across North America, this is the kind of protection that makes practical and financial sense. **Key Benefits Snowbirds Over 60 Should Know**

Below are the top advantages that make the DFS Travel Protection Plan one of the most valuable snowbird essentials.

1. Financial Protection for Your Family

This is the #1 reason retirees choose the plan.

Without coverage, your family could face:

\$2,000–\$3,000 in domestic funeral shipping

\$7,000–\$25,000 in international repatriation

Additional funeral home fees at both the sending and receiving locations

With the DFS plan, these expenses are covered in full, instantly removing financial pressure during an emotional time.

2. Peace of Mind for Long Stays Away From Home

Whether you're spending the winter in Florida, Arizona, Texas, Mexico, or the Caribbean, the plan ensures:

You are protected 365 days a year

Your family will not have to coordinate logistics during crisis

You can travel anywhere without worrying about coverage gaps

This level of reassurance is priceless for seniors who frequently travel long distances.

Do note: There is a limitation of 180 days in any calendar year that a participant can spend away from home as a snowbird or seasonal destination nomad. This plan is ideal for snowbirds and senior nomads who spent up to 6 months per year traveling, but do spend a minimum of 6 months at a permanent U.S. residence.

3. Professional Funeral Transportation Coordination—So Your Family Doesn't Have The Hassle

When a death occurs away from home, the logistical burden is immense. With a protection plan in place, professionals handle everything, including:

Contacting local authorities

Arranging removal and preparation

Booking air transport

Managing international consular requirements

Coordinating with your chosen local funeral home

This support allows your loved ones to focus on each other—not complicated paperwork.

4. Lifetime Coverage That Never Expires

Many snowbird travel insurance policies offer coverage only for specific trips or durations, and costs rise significantly after age 70.

The DFS plan:

Never expires

Has no age restrictions

Covers unlimited travel

Has no hidden fees

Requires only a single payment

It's a one-time investment with lifelong value.

Real-Life Examples: How the Plan Protects Your Family & Saves Money and Stress

To understand why over-60s need a travel protection plan, it helps to look at a few common scenarios:

Scenario 1: Passing Away at a Winter Residence

A retired couple from Michigan spends three months each winter in Gulf Shores, Alabama. If one spouse passes away there, returning them home could cost \$3,500–\$5,000. With the DFS plan, the process is fully handled and paid for.

Scenario 2: RV Travelers Exploring the U.S.

Snowbirds traveling the country in an RV may be thousands of miles from home. Coordinating a return from a remote area or unfamiliar town is costly and complicated. The plan eliminates both the stress and expense.

Scenario 3: International Snowbirds

Many Canadians and Americans winter in Mexico, Costa Rica, Panama, or the Dominican Republic. International repatriation often exceeds \$15,000. The DFS plan covers it fully and provides bilingual coordination specialists.

In all these situations, families avoid financial hardship and administrative overwhelm during their most vulnerable moment.

Conclusion: A Simple Travel Protection That Every Snowbird Should Have

As more seniors embrace travel, adventure, and long winter stays away from home, having the right protections in place becomes essential. Snowbird travel insurance does many things—but it does not typically cover the repatriation of remains after a natural death, leaving families vulnerable to thousands in unexpected costs.

That's why the DFS Memorials Travel Protection Plan is one of the smartest, most affordable essentials for snowbirds. For a one-time payment of just \$450, retirees receive lifetime coverage, global support, and true peace of mind.

If you're a seasoned snowbird, a retiree planning your first winter away, or an over-60 traveler who wants to spare your family unnecessary stress, this plan is a simple, responsible choice.

Ready to learn more or enroll today?

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Protect your travels. Protect your family. Protect your peace of mind.

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