

If your bag is lost, damaged, delayed or pilfered, the airline is free to invoke a limit on the settlement that it offers you. The current limits are:

- Domestic passenger trips: \$3,400 per passenger (\$3,300 for travel before June 6, 2013)
- International passenger trips: 1,131 Special Drawing Rights per passenger. See www.imf.org for the current value of a Special Drawing Right.

If the depreciated value of your bags and their contents are more than these limits, you may want to ask the airline if it sells "excess valuation" to increase the limits. Or you can purchase travel insurance that will supplement the airline coverage. Some elite credit cards provide such coverage automatically if your airline ticket is charged to that card.