ASKING YOUR AI FOR A GREAT ANSWER

by Nancy Capaccio,7/9/2026 for DCC Travel Tales & Trails

INTRO: This process was taught in a Zoom lecture on using AI. I find it very helpful to use when I need a great answer. (For simple questions, I just write whatever I might ask a friend.) While this example asks for travel-insurance providers, when I bought my first travel insurance last year I actually used the aggregator SQUAREMOUTH which gave quotes from several providers. Next time I might use both Squaremouth and the following prompt. Question or comments? NancyCapaccio99@gmail.com for DCC Travel Tales and Trails

STEP 1	GIVE AI A ROLE (aka: assign expertise)	You are an expert in travel insurance for traditional group travel, cruises, and international leisure travel. Use current information from reputable independent sources and from the insurance providers' own policy documents.
STEP 2	INTRODUCE YOURSELF & YOUR TRIP	I am an 80-year-old woman traveling with a friend who has her own insurance. I am generally in good health but have a pacemaker. I am budget-conscious. We are considering a 12-day cruise next May. My total prepaid, nonrefundable trip cost will be about $8,000, including airfare. We expect to travel from the United States and will have international ports of call. My main concerns are emergency medical care abroad, medical evacuation, cancellation or interruption caused by illness, travel delays or missed connections, and protecting eligibility for a pre-existing-condition waiver.
STEP 3	ASK THE QUESTION (aka "the prompt")	Please recommend three or four actual travel-insurance providers—not aggregators or comparison websites—that I should contact for quotes. For each provider, tell me: 1. Why it may fit my trip and priorities. 2. The specific plan or plans I should investigate. 3. The emergency medical and medical-evacuation limits that I should look for. 4. Whether a pre-existing-condition waiver may be available, including its purchase deadline and eligibility requirements. 5. Important exclusions, limitations, or questions I should ask before buying. 6. Whether the provider is especially appropriate for an older woman taking an international cruise. Do not tell me that I am definitely covered. Instead, identify what I should verify in the actual policy certificate or with the insurer.
STEP 4	**ADD A QUALITY CONTROL QUESTION**	Before answering, rate this prompt on a 10-point scale for clarity and completeness. If it is below 8, do not answer the insurance question yet. Instead, explain what information is missing and write a stronger version of the prompt for me. <**THIS IS WHAT MAKES THE MAGIC HAPPEN!**>