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Want rain forests? First stop: Central America

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Fearless Traveler

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Q: My grandson, who will be 12, wants to visit a rain forest. He's not keen on flying over "big oceans," so I'm thinking something like Costa Rica. Any suggestions?

A: There's no need to cross an ocean to explore rain forests, those lush, humid ecosystems characterized by massive trees, a boggling array of plant and animal life, and annual rainfalls of 100 inches or more. If your grandson will tolerate a short hop over the Caribbean Sea or Gulf of Mexico, Central America has lots of options. One place to search for destinations is www.eco-indextourism.org, a site run by the nonprofit Rainforest Alliance.

It lists tourism operators that are approved by a sustainable-tourism certification program or recommended by a credible conservation organization, and you can search by the activities your grandson is most interested in (bird-watching, fishing, etc.).

Costa Rica is the obvious place for a starter trip: The mountainous country tucked between the Pacific and the Caribbean occupies only 20,000 square miles, yet it's one of the most biodiverse places on Earth. One resort option: the Selva Verde Lodge (www.selvaverde.com, (800) 451-7111) in the north-central lowlands, set in 500 acres of rain forest with hiking and hands-on learning programs. River lodge and bungalow room rates for June and July are \$162 double and include meals.

For something less obvious, consider Belize or Panama, says Christine Halvorson, interim director of the nonprofit Rainforest Foundation in New York. In Panama, Gamboa Rainforest Resort (www.gamboaresort.com, (877) 800-1690) in Soberania National Park offers ecological adventures for all ages, including an aerial tram tour. Rates start at \$200 per night double and include breakfast.

Belize is easy because English is the primary language. Half of the country is covered by rain forest, and a growing number of resorts offer jungle experiences. Chaa Creek (www.chaacreek.com, (877) 709-8708), set in a private nature reserve on the banks of the Macal River in the foothills of the Maya Mountains, has caving, horseback riding and hiking. Cottages start at \$270 per night double and include breakfast; packages are available.

Puerto Rico is another choice: It's home to Caribbean National Forest, a.k.a. El Yunque, the only tropical rain forest in the United States. And if you'd like to avoid crossing an ocean altogether, there's Washington state's Olympic Peninsula (www.olympicpeninsula.org), home to a temperate rain forest.

Q: My husband and I are going to the Galapagos, and we'd like to get trip cancellation insurance. Can you recommend any good providers or sources of info?

A: Matt Fields, communications counsel for personal finance for Consumer Reports (www.consumerreports.org), says the nonprofit consumer organization's position on travel insurance is that "we don't think it's worth it in many cases." The main reason: redundancy. The group recommends checking your homeowner, auto and medical insurance policies to avoid any overlapping. Many credit cards also provide coverage.

But say none of those offers the kind of trip cancellation coverage you want. If you decide to purchase that separately, be sure to buy it through a third-party insurance company, not the cruise line or trip operator.

InsureMyTrip.com (www.insuremytrip.com) and Squaremouth.com (www.squaremouth.com) are two sites where you can shop for insurance and compare policies and rates.

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