

Living

Fearless Traveler - Rain Forests: Try our neighbors to the south, or Washington State

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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 is 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 choices. 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, such as bird watching and fishing.

Costa Rica is the obvious place for a starter trip. It is a mountainous country tucked between the Pacific and the Caribbean and occupies only 20,000 square miles, yet it is one of the most biologically diverse places on Earth. One resort option is the Selva Verde Lodge (800-451-7111, www.selvaverde.com) 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 occupancy and include meals.

For something less obvious, consider Belize or Panama, said Christine Halvorson, the interim director of the nonprofit Rainforest Foundation in New York. In Panama, Gamboa Rainforest Resort (877-800-1690, www.gamboaresort.com) in Soberania National Park offers ecological adventures for all ages, including an aerial tram. Rates start at \$200 a night double occupancy 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 (877-709-8708, www.chaacreek.com), 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 a night double occupancy and include breakfast; packages are available.

Puerto Rico is another choice. It is home to Caribbean National Forest, a.k.a. El Yunque, the only tropical rain forest in the United States. And if you would like to avoid crossing an ocean altogether, there is 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 would like to get trip-cancellation insurance. Can you recommend any good providers or sources of information?

A. Matt Fields, a communications counsel for personal finance for *Consumer Reports* (www.consumerreports.org), said that his 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 that none of those offers the kind of trip-cancellation coverage you want. If you decide to buy 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.

■ Send questions for the Fearless Traveler to Travel, Features Department, Winston-Salem Journal, P.O. Box 3159, Winston-Salem, NC 27102, or e-mail features@wsjournal.com.