



**START  
HOLIDAY**

Look before you leave

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## A guide to travel insurance

A little homework could end up saving you many dollars and much heartache.

If you haven't checked your travel insurance policy closely, you may find that conditions, limitations and exclusions will turn a frustrating or harrowing experience into an extremely costly one.

**ARE YOU  
COVERED?**

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# Luggage and personal effects

It's crucial that you take the time to read your travel insurance policy carefully before you buy it and ensure that before you travel you:

- » Understand the conditions, exclusions and limitations that may apply to your luggage and personal effects cover as they may vary from policy to policy.
- » Are aware of the steps you need to take to make a claim in the event something goes wrong.
- » Understand what you can expect from your travel insurer and what they expect of you.

This information is available in the Product Disclosure Statement (PDS) and policy wording of your travel insurance policy.

## Things you should know:

### What are you covered for?

Generally, policies provide cover for the accidental loss or theft of your luggage and personal effects.

### Is there an excess?

Check the value of the excess applicable to your policy.

- » An excess is a minimum amount you must pay toward your claim before your travel insurer covers the rest.
- » You may be able to remove standard excesses for an additional premium.

### Are there any limitations?

Cover for your luggage and personal effects will be limited, so it's important that you:

- » Check the per-item limit, as well as the total baggage cover provided.
  - » Understand that cover for items such as jewellery, cameras, laptop computers, designer clothing, and other expensive items may be limited.
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# INSURANCE OMBUDSMAN SERVICE

- » You may be able to increase the level of cover for your luggage and personal effects by paying an additional premium.

## Are there any conditions?

Ensure that you understand the circumstances in which cover is NOT provided as conditions vary from policy to policy.

One of the things that your policy will require you to do is to take reasonable precautions to safeguard your luggage and personal effects – this means taking care of your luggage and personal effects at all times.

For instance:

- » Look for safe storage facilities such as a hotel safe, particularly for high value items which may not be covered if left unattended.
- » Keep your luggage and personal effects within sight and in your control, particularly when in a public place, such as airports, hotel foyers, bus or train depots, eating places and telephone booths.
- » Be vigilant - thieves often try to distract you or strike when you leave your belongings or turn away momentarily.
- » Don't leave your belongings lying around on a beach when you go swimming and don't leave them with someone you've just met.
- » If you're thinking about leaving your belongings somewhere, such as in a compartment on a public bus, look at the alternatives: can you take your bag to your seat with you, or take the expensive items (such as cameras) with you?

## Are there any exclusions?

You may be surprised to learn that the following items might not be covered by your policy:

- » Items which are stolen when left unattended in a public place.
  - » Electronic items such as cameras, computers, mobile phones & jewellery unless they are carried with you.
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- » Items left in a motor vehicle for any period of time, particularly overnight.
- » Cash.

### **Be prepared before you travel**

Although this sounds like a lot of work when you are already busy planning a trip, the following steps can make it much easier to process your claim:

- » Make a list of the items you are taking with you, especially new or expensive items.
- » Gather up original receipts and credit card statements.
- » Obtain current valuations for valuable items where possible.
- » If you can't find receipts, take photos of these items.
- » Leave all of this documentation at home, where you can access it in the event you need to make a claim.

### **What happens if a loss occurs?**

- » Get proof. You need to prove your loss so it's important to make a report to the relevant authority, such as the airline, hotel or local police, within the timeframe required by your insurer, and obtain a copy of the report. If there are any witnesses to the loss, obtain their contact details or statements in support of your claim.
- » Read the claim form. When submitting a claim, give a clear account of the events that have caused your loss and ensure you submit the claim form with all required documentation to prevent delays in the assessment of your claim.

### **Ask before you travel**

If you continue to have questions about your cover, make sure you contact your travel insurer for clarification before you travel.

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## Medical and health

Falling ill while travelling can be very unpleasant, stressful and costly. Read your travel policy carefully before you buy it and ensure that before you travel you:

- » Understand any conditions, exclusions and limitations that may apply to your cover.
- » Be aware of what you need to do to make a claim in the event something goes wrong.
- » Understand what you can expect from your travel insurer and what they expect of you.

This information is available in the Product Disclosure Statement (PDS) and policy wording of your travel insurance policy.

### Things you should know

#### What are you covered for?

Travel insurance policies usually provide cover for unexpected medical care required outside Australia, including doctors' and hospital fees, repatriation to Australia if necessary, additional travel and cancellation costs.

- » Make sure your travel policy provides you with sufficient cover for medical costs as they can be extremely high in some countries, such as the USA and Japan. So check the limits that apply to cover for medical expenses in the region you are travelling to.
- » Keep in mind there is no cover for medical expenses incurred within Australia.



## Limitations on cover – existing medical conditions

- » Travel insurance policies usually won't cover you for changes to or cancellation of your travel plans due to medical conditions that existed before you travelled. This means that if you get sick while travelling, with a condition that you previously knew about, your policy will not pay your medical costs.
- » This limitation also applies to the existing medical conditions of persons who are not travelling with you, but on whom your travel arrangements depend. For instance, if you want to change or cancel your travel plans because of an ill person at home, your policy might not cover your costs.

## What is an existing medical condition?

The definition of an existing medical condition, and the conditions that apply to it, vary from policy to policy. So it's crucial that you check with your travel insurer how your travel policy defines an existing medical condition, including who it will apply to.

Usually an existing medical condition is:

- » Any new medical condition, or ongoing medical condition, for which medical advice or treatment (including prescribed medication) is sought, within a specific timeframe before buying travel insurance.
- » In some policies, any condition or symptoms for which you have received medical treatment or advice or is being investigated may be an existing medical condition under the policy even if a diagnosis has not been made.

To help you decide whether you have an existing medical condition, ask yourself the following questions:

- » Have you seen a doctor or other health professional recently?
- » Do you take any medication?
- » Do you have a chronic or ongoing medical condition?

Tell your travel insurer if you answer "yes" to any of these questions.

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## **Can I obtain cover for my existing medical conditions?**

You may be able to obtain cover for your existing medical conditions. Ask your travel insurer how this affects your policy - an assessment fee, additional premium or special terms and conditions may be applied.

Some existing medical conditions may be automatically covered so check the policy wording. If in doubt ask your travel insurer before you buy the policy.

If cover is not provided for your existing medical condition you may still be covered for any new or unrelated conditions that arise during travel, provided other policy conditions are satisfied.

## **How do I obtain cover?**

- » An application form or medical appraisal form should be completed by your treating doctor – this will be at your own cost. Your travel insurer can provide further details about this process.
- » Allow sufficient time before you travel to apply for cover for existing medical conditions to avoid delays in assessing your application.
- » If you need to visit your doctor between buying your travel insurance and travelling, check with your travel insurer about whether your medical condition will affect your insurance.

## **Can I obtain cover for a non-traveller's existing medical condition?**

Some travel insurers do provide cover for the existing medical conditions of a person who is not travelling with you and who lives in Australia. You will need to apply for this cover and an assessment fee or additional premium may be charged or special terms imposed.

Think carefully about whether to book your travel if you know you may need to alter your travel plans because of a non-travelling person's medical condition.

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## 24 hour medical assistance

Most insurance policies provide a 24-hour assistance service to travellers. In the event that you require medical assistance overseas contact the assistance service who can help with:

- » Providing access to a registered medical practitioner.
- » Arranging emergency transportation to the nearest suitable hospital.
- » Keeping family and friends informed of your situation.
- » Assisting with emergency evacuation back home if necessary.

Keep your emergency assistance card with you at all times in case you need it. Contact the medical assistance number as soon as you are injured or unwell and incur any medical costs.

Keep copies of all medical receipts and details of treatment to submit with your claim on your return.

**EXISTING  
MEDICAL CONDITION?  
PLEASE CHECK.**

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## A Final Word

# Travel insurance as a benefit of your credit card

If you are relying on travel insurance that is part of your credit card benefits, it is crucial that before you book your travel you:

- » Obtain a copy of the policy wording from your bank or credit provider.
- » Read the policy wording carefully to ensure that it meets your personal needs or situation.
- » Understand what you need to do to ensure that cover has been activated and is in place.
- » Check to see whether existing medical conditions can be covered.

There are a number of ways you could qualify for Credit Card travel insurance, which will vary from policy to policy, including:

- » Acquiring the credit card; or
- » Paying all or a specified amount of your travel costs using your credit card; or
- » Using award points earned on your Credit Card to pay for your travel costs.

Be aware that with this type of insurance it's the bank or credit provider that is treated as the insured under the policy – **and not you** - because it's the bank or credit provider that has arranged the cover with the travel insurer. That's why it's important that you obtain a copy of the wording from your bank or credit provider, read and understand the cover and ensure it meets your needs before you book your travel.

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**DEPARTURES**





## For further information

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For further information your first point of contact is your travel agent, travel insurer or an insurance representative.

You may also contact the Insurance Ombudsman Service (IOS) a free, and independent, national dispute resolution service that handles general insurance enquiries and complaints.

The IOS resolves disputes between consumers and insurance providers which come within its Terms of Reference.

### **How to contact us:**

**Email** [ios@insuranceombudsman.com.au](mailto:ios@insuranceombudsman.com.au)

**Write** Insurance Ombudsman Service  
PO Box 561 Collins Street West  
Melbourne, Victoria 8007

**Toll free 1300 78 08 08**  
**[www.insuranceombudsman.com.au](http://www.insuranceombudsman.com.au)**