

# 10 things you need to know about travel insurance



## 1 Make sure you are in safe hands

It is important to ensure your insurance provider has its own in house emergency team to provide assistance should you require it.

## 2 Don't leave it too late

It won't cost any extra to arrange travel insurance at the time of booking, however it could potentially save you a fortune down the track.

## 3 Ask your travel agent

Your travel agent is an experienced traveller and will be able assist you in finding the right product to suit your needs.

## 4 Choose a reputable insurer

Choosing a company with a good reputation means they will know how to look after you in your time of need.

## 5 Not all policies are the same

Travel insurance products can vary greatly. It's important to read what is covered and find the policy that is right for you.

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## 6 Lowering the premium

To save on the upfront premium, look for a policy with a variable excess option.

## 7 Existing medical conditions

Avoid delays in your insurance purchase by looking for a provider that offers an immediate assessment service.

## 8 Don't get caught out

Credit cards generally have strict restrictions for coverage; make sure you read the policy wording.

## 9 Should you need to claim

Keep hold of any reports or receipts, in the event you need to claim.

## 10 Do not EVER consider travelling overseas without travel insurance

As the government website [smartraveller.gov.au](http://smartraveller.gov.au) states ***“If you can't afford travel insurance, you can't afford to travel!”***.

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