

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 states ***"If you can't afford travel insurance, you can't afford to travel!"***.

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