

# 10 Things You Should Know Before Buying Travel Insurance | Skyscanner Australia

Travel insurance policies can be confusing. Before buying travel insurance you should know what travel insurance covers and the benefits of travel insurance. [Skyscanner Australia](#) researched the best travel insurance in Australia to find these helpful things you should know before buying a travel insurance policy.

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## 1. What does travel insurance cover?

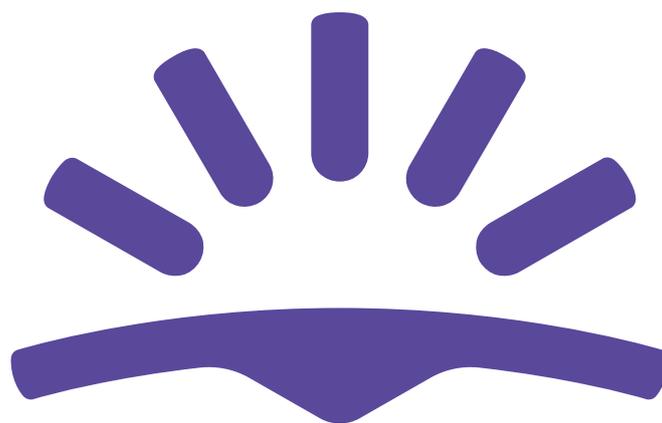
The minimum essentials that travel insurance should cover includes medical, cancellation, luggage and personal possessions, plus ancillary cover such as rental vehicle excess and personal liability.

Travel insurance can provide cover for both domestic and international travel and is usually limited to the countries you intend to travel to. Some high-risk countries are excluded in most policies, or if a known situation such as civil war or dangerous weather event has been declared.

*Allianz Global Assistance* Chief Market Manager, Damien Arthur says, 'Read the policy terms in detail and check for exclusions. Every travel insurance policy must state what is and is not covered, so look for the policy that best covers your needs and circumstances.'

**READ MORE:** [50 Travel safety tips for female travellers](#)





## **2. Will travel insurance cover me if I have a pre-existing condition?**

When you take out a policy you'll need to disclose personal things such as if you have a pre-existing medical condition, have had recent medical procedures or if you are taking medication. The insurer will then make an assessment on whether to provide cover. There may be an additional premium to cover any event that relates to a pre-existing condition. Or they may provide decline coverage for the pre-existing condition.

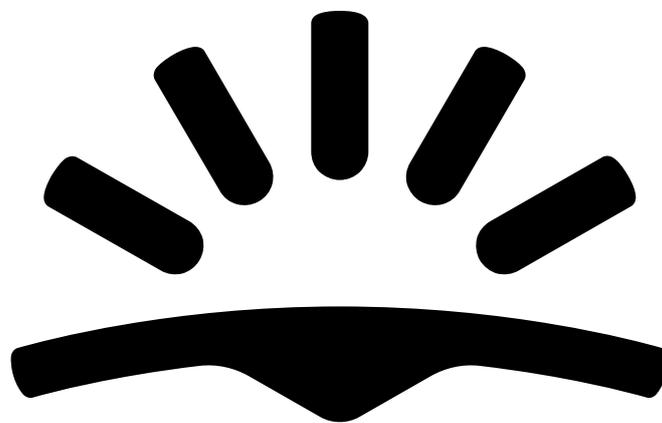
*Allianz Global Assistance* says, 'If you do have a medical condition that pre-exists the date you purchased your policy you may not be covered so we recommend contacting the insurer to ask if they'll cover you for it or whether you'll need to get it assessed before they'll confirm cover.'



### 3. What do I need to disclose before purchasing travel insurance?

As mentioned above, medical history should be disclosed. The insurer will also want to know which countries you are visiting, whether you're travelling for personal or business, who is travelling with you. They may also ask about previous travel insurance claims.

Check with [Smart Traveller](#) to see if your destination is the subject of a travel advice, which may affect travel insurance cover. You'll also need to declare if you intend participating in adventure sports or (legal) risky activities. ***See I'm an Adventure Junkie below.***



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## 4. I'm an adventure junkie – am I covered?

Probably! Online travel insurance company *InsureandGo*, which covers over 1.6m travellers each year, offers a tailored Backpacker policy for up to 18 months covering high risk activities such as mountain biking, paragliding and skydiving. *InsureandGo* also have policies that include ostrich riding (who knew this was an activity!), bungee jumping, abseiling and quad biking amongst other risky business.

“We want travellers to try different adventure activities when they are overseas and have the best possible experience. However, it’s also important that Australians understand the risks involved in partaking in activities and always read the PDS to ensure their activity is covered and ensure there are good safety standards and attending professional instructors or equivalent,” said Mr Jonathan Etkind, Commercial Manager of InsureandGo.

**READ MORE:** [5 Travel insurance hacks for your next trip](#)



## 5. Am I covered if flights are cancelled?

That depends. There are many variables relating to flight cancellation, which ultimately determine whether travel insurance will provide cover for both cancelled flights as well as subsequent missed connections or holiday activities. Factors that influence cover include the number of hours a flight is delayed, the reason for the delay, the amount of inconvenience or costs incurred by the traveller, along with countless other aviation events and activities. Read your policy very carefully!

Consumer watchdog *Choice* surveyed travellers aged 18 – 75 and found that more than half of Australian travellers faced a consumer travel problem. Cancelled or delayed flights were the biggest issue, with travel insurance generally covering weather-related delays but not delays caused by airlines.



## 6. What if my luggage is lost or stolen?

Personal items are covered so long as you keep them secure (a contradiction in terms for sure!). You'll need to keep your personal belongings with you at all times, or otherwise stored in a designated secure area to be eligible to make a claim for lost or stolen items.

If, for example, items are stolen from a locked hire car outside your hotel, from your handbag on the beach while you're swimming or if a random airport taxi 'tout' greets you with a smile before offering to carry your luggage which is never seen again, you'll have a hard time convincing your insurer that you could have prevented the loss.



## 7. What happens if I get sick or have an accident overseas?

Most policies will cover medical emergencies, illness or accidents, including medical evacuation if the situation warrants it. The first thing to do if you find yourself in a medical emergency is to alert your insurer. Situations where you may not be covered include if you have been drinking alcohol, taking drugs or were breaking international or local laws at the time of the accident.

Carry your policy with you at all times and ensure you know your insurers phone number to call in an emergency.

*SureSave* advise that hospital costs in the USA can approach \$10,000 per day. Per day! If you need to be repatriated home there's unlikely to be any change left over from \$100,000.

Don't even think about getting a head injury – *Allianz* say that medical costs and repatriation for this sort of injury may run to \$450,000.

*Allianz Global Assistance* assists 5,000 travellers every hour and undertakes on average 65 escorted medical repatriations by air ambulance or commercial flights each year. One claim in 2014 amounted to approx \$1.9m dollars!

**READ MORE:** [Hiring a scooter in Bali or Thailand? You need to read this!](#)



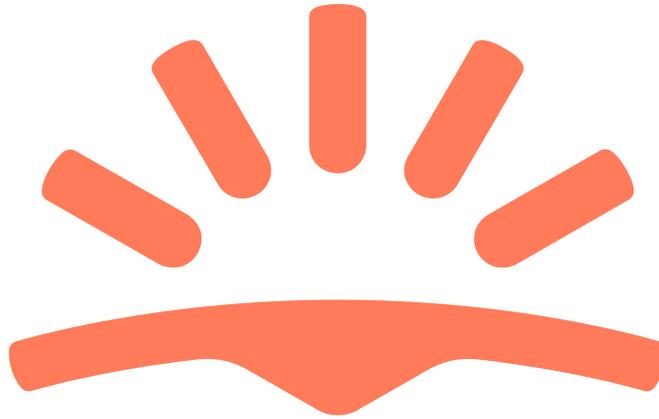
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## 8. Why do I need personal liability cover?

Personal liability covers you if you have an accident, for example if driving a hire car, and if you are legally responsible for an injury to someone else or damage to their property.

Personal liability is insurance against the unpredictable nature of things that can

go wrong when you are far from home and find yourself in unexpected circumstances.



## 9. What happens if the tour company goes bust?

Sadly, if the tour company, travel agent, hotel, airline, or cheap hole-in-the-wall travel agency who is not accredited, goes into liquidation after you've paid your money you'll likely not be covered. Booking with a reputable business operator will ensure not only that your booking is legitimate, but also that there may be scope for compensation if the operator goes bust. The travel industry supply chain can be complicated so it's not always straightforward as to who is responsible when services are not supplied.

In the *Choice* traveller survey, over half of the respondents believed their policy covered insolvency of travel agents or travel operators. In actual fact just 9 out of 35 policies reviewed actually provided this cover. Am I covered if I have to cancel my holiday?

**READ MORE:** [How to get your plane ticket refunded](#)



## 10. Am I covered if I have to cancel my holiday?

Travel insurance covers trip cancellation for unforeseen circumstances like illness, accident or the death of a close relative. Some policies may offer cover for non-refundable components of your intended trip or will cover a portion of pre-booked costs if you have to cancel after your trip has started. Common cancellation reasons, such as an employer cancelling holiday leave, a relationship breakdown or a change in personal circumstances usually are not covered.

Claudio Saita, Chief Operating Officer at *World2Cover* travel insurance says that events like volcanic ash clouds in Bali highlight the need to be diligent to purchase the right travel insurance at the right time.

“*World2Cover* offers protection from the moment you buy, covering cancellation and lost deposits (T&C’s apply). When you are booking a trip you should also purchase travel insurance as soon as possible after purchasing any flights and accommodation to get full value and protection from your chosen cover,” he said.

**Take out the right travel insurance policy at the same time you book [Skyscanner Australia’s flights](#), [car hire](#) and [hotels](#) for your next holiday!**

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