

5 TRAVEL INSURANCE TIPS

1. Travel insurance is as essential as your passport regardless of your travel destination.
2. Comprehensive travel insurance should cover any activities you plan to participate in and be valid for the entire trip.
3. If you incur medical or other expenses while overseas and you don't have travel insurance, you are personally liable for covering these costs. The Australian Government cannot pay these expenses.
4. There is no automatic refund when the Australian Government raises its travel warnings for travel to a particular location. Refunds are dependent on the terms and conditions of your policy.
5. Read the product disclosure statement and make sure that you understand exactly what your policy covers. Also check the policy's exclusions including how it deals with any pre-existing medical conditions you may have.

Developed in consultation with the Insurance Council of Australia.

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