

# CREDIT CARD TRAVEL INSURANCE



Remember, not all travel insurance is the same. Here is a checklist of questions to think about before travelling on your 'free' credit card travel insurance.

## WHAT IS COVERED?

- What is the activation requirement for the 'free' travel insurance? How much of the trip must you pay for on the card to be covered by the policy?
- If you book a side tour while you're away will you be covered?
- Are you covered for claims relating to a non-travelling family member?
- What if you pay for a tour or accommodation in cash (not on your card) is this still covered?
- Is the cover comprehensive or minimal due to the level of your card?



**Cover•More**  
TRAVEL INSURANCE

*keep travelling*



## POLICY WORDING

- Do you have a copy of the policy wording? Or do you know where to access it?
- Do you have a policy number to provide hospitals or other parties in an emergency?
- Are your travelling companions or family members covered or only the primary cardholder?
- What is the maximum length of time you will be covered for? Can you extend your travel insurance?

## EXISTING MEDICAL CONDITIONS

- If you have an existing medical condition, will they assess this at no extra cost?
- Are Existing Medical Conditions for both you and any family members not travelling, covered?

## FINALLY

- Travel agents can assist with submitting a claim and work with the insurance company to make the process easier. Who will assist you with your claim?



**Cover·More**  
TRAVEL INSURANCE

*keep travelling*

Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) and issued by Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS before deciding to buy this insurance.