

# YOUR TRAVEL INSURANCE CHECKLIST



Not all travel insurance is the same. Before considering other policies, ask yourself ...

## CHECKLIST OF QUESTIONS TO ASK YOURSELF

Does your policy have a 24 hour emergency assistance number to call? Is the emergency assistance team in-house and based in Australia?

Does your policy have a Travel GP<sup>^</sup> service? Travel GP connects you with an Australian-based GP, if our medical assistance team believes that is the best way to help you.

If you have credit card insurance, do you know what the activation requirement is? 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?)

Do you know what excess is applied?

Does the policy cover you for lost/stolen money? Will an excess apply?

If you have credit card insurance, are your travelling companions or family members covered, or only the primary cardholder?

Is there an age limit on the policy for yourself and non travelling relatives?

<sup>^</sup>Travel GP services do not form part of your travel insurance policy. It is a service offered to customers at Cover-More's cost and at our sole discretion. Your circumstances including age, location, medical condition or issue, proximity to appropriate medical care and medical history will also be considered.



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<input type="checkbox"/>	What is the maximum length of time you will be covered?
<input type="checkbox"/>	Does your policy cover any Existing Medical Conditions?
<input type="checkbox"/>	Does your policy cover non-travelling relatives if something unexpected was to happen at home? If so, is there an age limit?
<input type="checkbox"/>	Does your policy cover you for rental car excess?
<input type="checkbox"/>	Does your policy have medical restrictions? (Most policies will offer unlimited medical coverage, however this amount can be capped at a low amount per night.)
<input type="checkbox"/>	Do you have an updated copy of the policy wording? It's important to read what is covered and find the policy that is right for you.
<input type="checkbox"/>	Do you have a policy number to provide hospitals or other parties in an emergency?
<input type="checkbox"/>	Does your policy cover you for domestic travel?
<input type="checkbox"/>	Does your policy cover natural disasters?
<input type="checkbox"/>	Does your policy cover activities such as white water rafting, bungee jumping or parasailing?
<input type="checkbox"/>	Does your policy cover working holidays?
<input type="checkbox"/>	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?

Limits, sub-limits, conditions and exclusions apply. 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.



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