

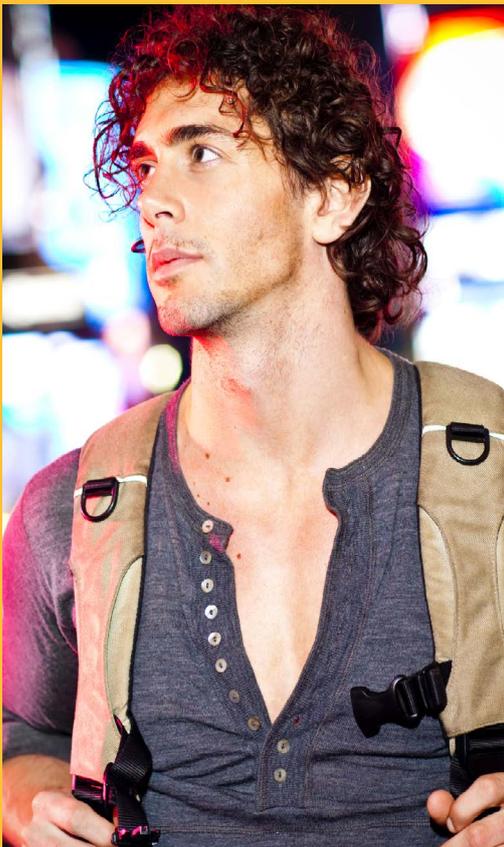
Travel insurance tips



If you are travelling domestically



- Consider buying fully comprehensive car insurance if you don't have it. Remember Compulsory Third Party (CTP) does not cover you for damage to your vehicle, other vehicles or property. Contact an insurer to explore the options
- Check what add-ons your insurer will offer if you have an accident that makes your car undrivable. Some insurers offer add-ons such as discounted or free hire cars to enable you to continue your trip
- Consider buying domestic travel insurance. This may cover emergency accommodation, hire car excesses, cancellations and theft
- Plan your journey and your route and ensure your vehicle is in good working order. Preparation now could save hours later
- Travel outside the usual peak times to avoid traffic
- Contact your local automobile association for tips on preparing your vehicle for a long journey



If you are travelling overseas



- Buy travel insurance that suits your individual circumstances and travel plans, and shop around for the best policy
- Remember that the cheapest policy may not be the one that meets your needs
- Make sure you have read and understood the Product Disclosure Statement prior to buying your policy
- Be aware of your policy's inclusions and exclusions, in particular how it deals with pre-existing illnesses
- Make sure your insurer covers you for the things you plan to do. Dangerous or extreme activities, such as snowboarding, skiing, surfing, rock climbing, kite surfing, hunting, bungee jumping, motorbikes and scuba diving, may not be covered by your insurer or may require an additional premium
- Cover for personal belongings and luggage is generally limited to a specified amount. Consider additional insurance for expensive items such as jewellery, laptops or camera equipment
- Maximise your cover by buying at least two weeks before your trip
- If you intend to hire cars, motorcycles, jet skis or any other motorised vehicle, talk to your travel insurer to check if it is covered by your insurance policy. Seek advice on any restrictions that may apply
- Don't ignore government warnings. Your policy may not cover claims made in countries where the Department of Foreign Affairs and Trade recommends against travel
- Visit www.smartraveller.gov.au before you leave to familiarise yourself with advice about the destination to which you intend to travel

Visit www.smartraveller.gov.au prior to travelling to familiarise yourself with advice about the overseas destinations to which you intend to travel.