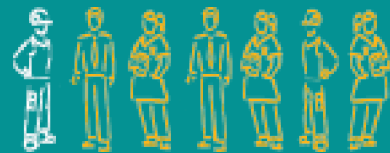


Key travel insurance facts for young people



Did you know?

One in seven 18 to 29 year-olds didn't have travel insurance on their last trip overseas



Risky decisions

- Almost three-quarters of all Australian travellers under 30 say they engage in risky behaviour, such as riding scooters or jet skiing, while overseas
- More than half (52 per cent) of young people incorrectly believe the government would help them get home in the event of a medical emergency
- 47 per cent of young people incorrectly assume the government would pay emergency medical bills
- 36 per cent of young people in Australia do not look at their product disclosure statement when they buy travel insurance
- 40 per cent of young people are unaware if their travel insurance policy covers medical expenses
- 69 per cent of overseas travellers do not consider exclusions, such as drinking to intoxication, when buying their travel insurance

Case study: Jen Neilson, 25



While travelling in Bali with friends, Jen decided to extend her trip. Unfortunately, she didn't think to extend her travel insurance policy. After going out one night, Jen was rushed to hospital with methanol poisoning. She required emergency surgery to remove part of her pancreas, requiring nine days in intensive care and a further week in hospital to recover. The ordeal resulted with her ending up with medical bills totalling \$50,000 – and no travel insurance. Jen's words of warning to other travellers: Always take out travel insurance, always read the PDS, and always make sure you're covered for the whole time you're away.

Top tips

Most policies don't cover risky activities such as motorcycle or moped riding, skiing, parachuting, scuba diving or surfing. However some will cover these activities for an additional premium. Make sure you take out a policy that's the right one for you – not just the one that's the cheapest



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Source: 2016 Quantum travel insurance survey for Understand Insurance and Smartraveller