

Media Release

Thursday January 11, 2018



Understand
Insurance

Understand Insurance and Smartraveller call for increased awareness of overseas motorcycle risks

Understand Insurance and Smartraveller today called for increased awareness by Australian travellers of the serious risks involved in riding motorcycles when overseas, especially in South-East Asia.

Understandinsurance.com.au spokesperson Campbell Fuller said the call came in the wake of the latest serious accident in which a 24-year-old Perth man sustained serious head injuries after he crashed his motor scooter in Bali.

“Accidents and collisions on motorbikes in South-East Asia involving Australians are almost a daily occurrence. All too often we find ourselves seeking to raise awareness among travellers of the serious health and financial risks posed by choosing to ride a motorcycle during an overseas holiday,” Mr Fuller said.

“Travellers need to understand that most travel insurers will not provide cover for high-risk activities such as riding a motorcycle while overseas – particularly if the rider does not hold a full Australian motorcycle licence and is not wearing an appropriate helmet.”

A survey commissioned by the Department of Foreign Affairs and Trade (for Smartraveller) and Understand Insurance (an initiative of the Insurance Council of Australia) shows three in four Australians aged 18-29 engage in risky activities overseas, including riding motorbikes*.

The injured Perth man is still in the Bali International Medical Centre recovering from emergency surgery. His family estimates Bali hospital costs will be more than \$65,000.

During December 2017, DFAT provided consular assistance to 10 Australians involved in serious motorcycle incidents in South-East Asia.

The [Smartraveller website](#) notes motorcycle accidents involving Australians are common in South-East Asia, particularly in resort areas of Bali, Thailand and Vietnam.

Smartraveller advises that it is important Australian travellers check whether their insurance policy covers them when riding a motorcycle overseas. They should ensure they wear helmets, and other protective clothing when riding motorcycles, scooters and mopeds overseas to minimise the risk of serious injury.

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Mr Fuller said: “Australians travelling to South-East Asia should check their insurance policies before hiring or riding on scooters or motorbikes.

“Most travel insurers exclude the use of scooters and motorcycles because it’s a high-risk activity, though some will cover it under certain conditions or for an additional premium. Alcohol and drug use will also jeopardise insurance coverage.”

Travellers to Indonesia should be aware that if they wanted to drive or ride a motor vehicle in that country they would need an Indonesian licence or an International Driving Permit (IDP) appropriate to the type of vehicle they're driving.

“Your Australian motor vehicle licence may not be sufficient. Your travel insurer will deny your claim if you're unlicensed or don't hold the correct class of licence in Australia for the vehicle driven,” Mr Fuller said.

In an accident, local authorities will often assume the foreigner is at fault and they may be expected to make financial restitution to all other parties.

DFAT encourages all Australians to read the [Smartraveller](#) website before departing for the latest information on their destination and general advice on road safety and travel insurance.

For more information: [Road safety and driving](#).

See the Understand Insurance [Travel Check List](#)

* Source: 2016 Quantum Market Research conducted on behalf of DFAT and [understandinsurance.com.au](#)

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