

News Release

Friday November 23, 2018



Understand
Insurance

South-East Asia travellers complacent about health and financial risks

A joint survey by the Insurance Council of Australia's Understand Insurance initiative and the Department of Foreign Affairs and Trade's Smartraveller, has found many travellers to South-East Asia are complacent about their health and financial wellbeing.

Two-thirds of survey respondents who recently visited South-East Asia admitted to undertaking a risky activity or behaviour during their trip, and one in five said they didn't declare a pre-existing medical condition before departure.

The 2018 survey* found:

- One in 10 Australians travelled to South-East Asia without travel insurance. Men and under 30s were the most likely to leave home without cover
- 82 per cent of under 30s admitted to undertaking a risky behaviour
- One in four Australians rode a motorbike or scooter during their trip. Of those with insurance, 58 per cent didn't know if their policy covered this high-risk activity
- More than 50 per cent of travellers didn't know if their travel insurance policy covered their trip activities.

Lisa Kable, spokesperson for understandinsurance.com.au, says: "South-East Asian destinations including Bali, Vietnam and Thailand are popular with Australians. Many travellers to these destinations will unwittingly void their travel insurance if the claim involves risky behaviours that include:

- Drinking alcohol and being affected by it (48 per cent of travellers to Indonesia)
- Engaging in a high-risk water sport (25 per cent of travellers)
- Riding a motorbike or scooter (44 per cent of travellers to Vietnam)
- Undertaking an adventure sport (14 per cent of travellers)
- Riding a horse, camel or elephant (24 per cent of travellers to Thailand)
- Taking illicit drugs

"The insurance industry and Smartraveller are increasingly concerned for Australian travellers for three reasons.

"First, we are concerned that 215,000 Australians travelled last year to SE Asia without insurance. Second, too many travellers with insurance aren't aware of their policy inclusions and exclusions and how easily they can invalidate a claim.

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“Third, many travellers fail to declare a pre-existing medical condition to their insurer.

“Our survey found one in five travellers didn’t check their policy covered their pre-existing medical condition, with 30-49 year olds the least likely to check.

“The importance of reading and understanding the Product Disclosure Statement cannot be overestimated; it’s there to help travellers make an informed choice. It’s a priority to travel with the right travel insurance and be aware of cover inclusions and exclusions.”

It’s also worth noting the Australian Government does not assist Australians overseas with any medical treatment or emergency travel home if something goes wrong, despite 25 per cent of travellers wrongly believing the Government will assist.

Understand Insurance and Smartraveller encourage all Australian travellers to read the travel advice on Smartraveller.gov.au before they leave home and subscribe to receive travel updates or follow Smartraveller and Understand Insurance on social media.

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*Source: 2018 Quantum Market Research survey on behalf of Smartraveller.gov.au and understandinsurance.com.au

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