

Media Release

November 23, 2016



Understand
Insurance

PARENTS URGED TO CHECK IF THEIR TEENS ARE PROTECTED FOR SCHOOLIES TRAVEL

As thousands of teenagers prepare to head overseas for Schoolies, parents are being urged to ensure the preparation includes protection by making sure their kids have appropriate travel insurance.

With end-of-school celebrations kicking off this weekend for New South Wales and Victoria school leavers, and Queensland students already in party mode, more than 10,000 Year 12 graduates are estimated to be jetting off over the next few weeks – many for the first time – to sun-drenched hotspots including the Bali, Thailand, Fiji, Cambodia and the Gold Coast.

Alarming, new research has revealed one in seven 18 to 29-year-olds went overseas without travel insurance on their last trip. That's despite being almost twice as likely to doing risky things (74 per cent compared with 40 per cent of those 30 and over).

Understand Insurance spokesperson Campbell Fuller urges school leavers – and their parents – to make sure they have the right insurance cover before heading abroad.

“Schoolies is now a rite of passage after final exams and, if teens plan well and make smart choices, it can be the experience of a lifetime,” says Mr Fuller.

“But parents should make sure their teens know that, when they leave Australia, they leave behind the support systems, emergency services and medical care we all take for granted at home.”

A joint research project between *Understand Insurance* and *smartraveller.gov.au*, undertaken by Quantum Market Research, found more than half of young Australians (52 per cent) aged 18 to 29 who travel overseas incorrectly believe the Australian Government would arrange and pay to get them home in a medical emergency.

“No matter how prepared you are, things can go wrong. We’re urging parents to talk to their teenagers before they head off to make sure not only that they have insurance, but also the right level of cover, and that they’re aware that high-risk activities such as riding a motorcycle, hiring jet skis or kite surfing may not be covered by their policy,” Mr Fuller says.

“The Government won’t bail you out if you get into strife at Schoolies. And the consequences of travelling without insurance can be financially devastating, with medical bills of \$100,000 or more. Most travellers don’t realise that in a worst-case scenario, insurance can mean the difference between financial oblivion and financial recovery.”

CASE STUDY: Only one day before 20-year-old Emma Carey was about to embark on the trip of a lifetime with a friend to Europe, her mother asked her if she had bought travel insurance. She quickly did – and saved herself almost \$140,000 in medical bills.

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Five days into her three-week dream holiday, Emma suffered a horrific and near-fatal parachuting accident in Switzerland.

Her travel insurance, purchased just a day before her departure, covered extensive medical costs including an emergency admission to hospital, two surgical procedures to mend the damage to her back and pelvis, three months of rehabilitation and an air ambulance to return her home. Her insurer also flew her mother and sister to Switzerland to help care for her and covered their accommodation costs.

“Emma’s story should resonate with every parent whose son or daughter is about to head to Schoolies,” warns Mr Fuller. “It shows it is never too late to purchase insurance before you go.”

-ENDS-

Top tips for Schoolies:

- Buy travel insurance when you book your trip – that means you can be covered for many things that could go wrong before you leave. You can insure for a domestic or overseas trip
- Invest the time to compare policies. Read the product disclosure statement and understand what’s covered (inclusions), what’s not covered (exclusions) and the limits that may apply to some items.
- The cheapest policy isn’t always the best one for you: before you leave, think about the adrenalin-seeking activities and adventure sports you might do and then buy insurance that covers those activities
- Most insurers will not cover riding motorcycles or scooters, or will do so under limited circumstances – check first. Just because everyone does it doesn’t make it safe.
- Insurers may deny any claim that is the result of overindulging in alcohol or taking illicit drugs

Editors note: To interview Understand Insurance spokesman Campbell Fuller, or case study Emma Carey, contact Andrew Holmes 0411 024 405 or andrew@truthagency.com.au.

You can download Emma’s story here:

<http://understandinsurance.com.au/assets/case%20studies/17102016%20Emma%20case%20study%20v7.pdf>

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