

Top tips for cruise-goers



Buy it when you book:



If your cruise is cancelled before you have bought travel insurance, or something unexpected happens that affects your travel plans, you may lose your hard-earned savings. The best advice is to buy travel insurance when you book your cruise. Not all policies are the same so shop around for one that best meets your needs, not just the cheapest.



- Disclose any existing medical conditions:** To ensure you are covered from ship to shore, disclose any pre-existing medical conditions to your insurer. Otherwise, you may be left exposed to a hefty medical bill. Your policy's product disclosure statement will detail pre-existing medical conditions that your insurer will and won't cover. If you are not sure about whether your condition needs to be declared, discuss it with your insurer. Some insurers specialise in providing policies to travellers with pre-existing medical conditions.
- Buy cruise-specific insurance:** Nearly half of Australian cruise-goers don't know if their policy includes specific cruise cover and destinations – but without it, you may not be adequately protected. Make sure you are covered for cruises and the destinations you are travelling to.
- Are you pregnant?** Even though you may be covered by insurance, most cruise lines won't accept women who are more than 24 weeks pregnant. So if you are pregnant, check with the cruise company and your insurer before booking.
- Age limits may apply:** Some travel insurance policies have age limits or restrictions. But many travel insurers offer policies specifically designed for retirees or senior travellers.
- Check for civil unrest:** Most insurance policies will not cover claims made in countries where the Department of Foreign Affairs and Trade recommends against travel. When preparing your trip and before you leave, visit the Smartraveller website to familiarise yourself with advice about the destination to which you are travelling.
- Planning adventure sports or riding motorbikes?** If you are planning on taking part in adventurous pursuits such as parasailing or scuba diving, make sure they are included in your policy, and check the product disclosure statement for any restrictions and exclusions. When in port, be aware that most insurers will not cover you for riding on motorcycles, mopeds or scooters. If you plan to hire a motorbike or scooter, speak to your insurer before you leave so you know if you're covered.

Did you know?

Once you set sail, you are no longer covered by Medicare or private health insurance – even in Australian waters. Medical expenses including the on-board doctor can run into the thousands of dollars, so don't get caught short. Check that you are covered for general medical expenses, hospital admission and medical evacuations.



Need more information on travel insurance?

Visit www.understandinsurance.com.au and www.smartraveller.gov.au

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