

Key travel insurance facts for cruise-goers



Did you know?

More than half of cruise-goers may have travelled on their last cruise without adequate travel insurance



Is your travel insurance shipshape?

- 48 per cent of recent cruise-goers embarked without knowing if they had specific cover for their cruise, or for the countries they were visiting
- Nearly a third incorrectly assumed the Australian Government would pay if they needed to be medically evacuated from a cruise ship
- More than a third believed travel insurance was less important for cruises than other overseas holidays because cruise ships have doctors to treat passengers if they get sick
- 70 per cent of cruise-goers were exposing themselves to significant risk because they believed there was a lesser chance of losing their luggage than on a flight, or that their voyage would be cancelled or delayed
- 61 per cent of those aged 18-24 and 71 per cent aged 25-29 may have travelled on their last cruise without adequate insurance

Case study: Margaret, 77



While in the Pacific, Margaret Duffy-Marin suffered a heart attack. She was treated in the ship's hospital for two days but her condition soon required her to be evacuated by a French helicopter to a hospital in Noumea, where she was admitted for three weeks. During this time, she received consular assistance from DFAT's staff in Noumea. Before her departure, Margaret had made sure that her travel insurance policy covered her for her pre-existing heart condition. Her insurer, TravelandGo Travel Insurance, covered her medical expenses as well as accommodation, meals and taxi fares for her daughter who was travelling with her and stayed in Noumea while Margaret was recovering. When Margaret was discharged, her insurer flew a doctor to Noumea to accompany Margaret and her daughter home to Brisbane in business class. Without travel insurance, Margaret would have been liable for more than \$40,000 in medical care and other expenses.

Top tip

Cruises are not automatically included in all travel insurance policies. When purchasing travel insurance, make sure you tell your insurer you are planning to go on a cruise.

