

# Media Release

16 June 2014



Understand  
Insurance

## World Cup puts thousands of Socceroos fans at risk of financial ruin

Thousands of Australian soccer fans could risk financial ruin by heading to the World Cup without travel insurance.

A Quantum study of more than 900 Australians, commissioned for Understand Insurance, revealed one in five Australians who travelled overseas in the past two years did not take out travel insurance.

With up to 15,000 Australians planning to travel to the 2014 FIFA World Cup in June, this research means about 2850 soccer fans could be going to Brazil without travel insurance – a country with a high caution rating from the Australian Government’s Department of Foreign Affairs and Trade (DFAT) due to high levels of serious and violent crime\*.

The research also showed only 9 per cent of travellers who went without travel insurance realised an incident overseas could result in a lifetime of debt.

Understand Insurance spokesperson Campbell Fuller said it was alarming to see such a high percentage of Australians risking their financial futures by travelling without insurance.

“Most people don’t realise that in a worst case scenario, travel insurance can mean the difference between financial oblivion and financial recovery,” Mr Fuller said.

“If you have an incident overseas, the bills stack up very quickly and could set you back hundreds of thousands of dollars for expenses such as emergency hospital costs, air evacuations, cancellations and alternative accommodation.”

With FIFA figures showing Australians are in the top 10 buyers of World Cup tickets, Mr Fuller urged Australia’s army of sports fans to heed travel warnings and consider taking out travel insurance.

“The Socceroos have a challenging draw in Brazil, facing off against reigning world champions Spain in their third match, so some Aussie soccer fans may be prepared for a loss,” Mr Fuller said.

“What they may not be prepared for is that if something goes wrong and they don’t have travel insurance, the biggest loss could be their financial future – particularly in a destination like Brazil, which the Australian Government considers high risk.”

DFAT has issued a World Cup travel bulletin via the [Smartraveller](#) website to help Australian travellers prepare for their trip. The bulletin includes advice to Australians travelling to Brazil to take out comprehensive travel and medical insurance that covers all their activities as well as any overseas medical costs, including medical evacuation.

- More -

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## CASE STUDY 1:

Emilia Rossi from Melbourne understands the value of travel insurance all too well, having had valuables stolen on three separate trips to Brazil over the past 10 years.

“I travel to Brazil regularly to visit my family but I would never go without travel insurance,” Emilia said. “On three separate trips – in 2005, 2007 and 2011 – my bags have been tampered with and items have been stolen from my suitcase.”

Fortunately Emilia had travel insurance each time and also took photos and kept records of her valuables to help with her insurance claim so she was not left out of pocket. “What you pay for insurance is nothing compared to the peace of mind it gives you. It’s definitely worth it,” she said.

## CASE STUDY 2 (video available):

Former travel agent Kate McGuirk, of Sydney, suffered an unknown illness during a holiday in Brazil and Peru in 2010. “A few days into the holiday, something wasn’t quite right. I couldn’t see out of the left side of my eye,” she said.

Her parents contacted her travel insurer on her behalf, and the insurer quickly arranged for Kate – who had left Brazil and had arrived in Peru – to visit a local hospital.

“The insurance company covered me for the big things, like my early flight back home to seek medical treatment here in Australia,” she said. “They also covered me for the small things, like phone calls to and from home, additional accommodation, meals and the taxis to and from the hospital.”

On her return to Australia, Kate was diagnosed with multiple sclerosis. However, this has not prevented her travelling again or taking out travel insurance.

For more travel tips, download the Understand Insurance Holiday Checklist:

<http://understandinsurance.com.au/assets/Checklists/Holiday%20Checklist.pdf>

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## ABOUT UNDERSTAND INSURANCE:

Understand Insurance is an initiative of the Insurance Council of Australia. For more tips, visit Understand Insurance’s website [www.understandinsurance.com.au](http://www.understandinsurance.com.au)

\* <http://www.smarttraveller.gov.au/zw-cgi/view/Advice/Brazil> last updated on May 27, 2014

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