

Taking a local holiday? Here's how to protect yourself

After months of staying home, housebound Australians are looking for new territory to explore. COVID-19 restrictions are lifting, the ski season has started, and winter school holidays are here.

Before heading away on a carefree holiday, the Insurance Council of Australia's www.understandinsurance.com.au spokesperson Lisa Kable recommends families do a stocktake of their insurance needs to protect against the unexpected.

Kable said: "When planning a trip away, few of us think about what could go wrong. But each working day insurers pay \$169 million in claims – so the unexpected does happen.

"Before you leave home it's worth considering whether you have the right insurance policies and whether they're up-to-date.

"Taking a snow holiday? Most of us don't consider travel insurance for local trips but it can be especially worthwhile for high-cost snow holidays."

Snow holiday travel insurance tips:

- Buy your travel insurance when booking. This means you may be covered for unexpected events that force cancellation
- Many policies cover cancellations due to bad weather conditions
- Most snowsports policies will cover emergency evacuation and the cost of unused lift and lesson passes due to an injury or non-COVID 19-related illness
- Snow sport travel policies can cover damage or theft of expensive equipment and luggage, and can also cover hiring equipment if yours is stolen
- Not all travel policies automatically include skiing and snowboarding. It's commonly available as an add-on, which you must choose to include for an additional cost
- Follow the requirements of driving in alpine areas, in particular the use of snow chains

Taking a road trip? Many families will see international travel restrictions as the catalyst to explore this great country by road over the next few months. Check that your motor vehicle and home and contents policies are up-to-date before you leave home.

It's likely many more drivers will be using regional roads and may be unaccustomed to country driving. Here are some handy tips to consider before clocking up the kilometres:

- Watch out for Skippy and friends. Animal collision claims rose from 9000 in 2017-18 to 21,000 in 2019-20 for one Australian insurer.

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- Motor vehicles are at risk from two-legged creatures too. Tech-savvy thieves are targeting vehicles with keyless entry fobs, using technology to bypass security systems to gain access. Don't keep a vehicle's keyless entry fob in an accessible spot, particularly in holiday accommodation or caravans
- Make sure your vehicle is roadworthy and well maintained before you leave
- Review your motor vehicle insurance policy and understand what it covers. Many policies don't cover claims caused by driving on unsealed or private roads

Before you close the front door, take precautions to protect your home.

- Check you have enough household cover by using the free building and contents calculators at <http://understandinsurance.com.au/calculator/building-calculator> and <http://understandinsurance.com.au/calculator/contents-calculator>
- Check for leaks before you leave. No one wants to arrive home to a soggy mess. Insurers received more than 30,000 claims and paid out more than \$320 million in 2018 for interior water damage caused by the failure of braided flexible hoses
- If you plan to be away for a long time be aware your insurance may be affected. An unoccupied home may not be covered, so check the policy before leaving and contact your insurer if you have questions
- Try to make your home look occupied – ask neighbours to clear your letterbox, cancel newspaper deliveries, keep gardens well maintained and don't leave spare keys hidden around the property
- Check if personal valuables (such as jewellery, phones, computers and cameras) are covered by your contents insurance when away from home. Some contents policies cover both local and overseas locations

Kable said: "The most important aspect of any insurance policy is to ensure it fits the individual needs of the policyholder and don't choose it only on price.

"Read the Product Disclosure Statement and know the inclusions and exclusions to ensure peace of mind for valuable assets."

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