

Consider these facts when securing Travel Insurance - especially "free" credit card ones!



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- Do you know what the activation requirement is? Is it verified via a Policy Number or not?
- How much of the trip must you pay for on the card to be covered by the policy?
- (If you book a side tour while you're away will you be covered?)
- Are Existing Medical Conditions for both you + family members not travelling covered?
- Do you know what excess is applied?
- (some-times it is more than the quoted premium i.e. if you don't pay up front you pay later)
- Does your card cover you for rental car excess?
- Does it cover you for lost/stolen money?
- Does it apply the excess against claims for money?
- Do you have a copy of the policy wording?
- Are your travelling companions or family members covered or only the primary cardholder?
- Do you have a policy number to provide hospitals or other parties in an emergency?
- Is there an age limit on the policy?
- Do you have a 24 hour emergency assistance number to call in an emergency? (Are they based in Australia?)
- What is the maximum length of time you will be covered for?
- Travel agents can assist with submitting a claim and work with the insurers to make the process easier?
- Who will assist you with the claim before it is lodged, during the process and if need be to assist?
- Some Agents levy nominal fees when they issue your Insurance Policy but (rightfully so) will levy higher costs to assist in providing old ticket, voucher, Itinerary copies and advice that you must prepay in order to place a claim. You must consider these costs and determine if the Insurer underwriter will cover such costs as well as what you are claiming for . Such documentation and verification Voucher costs can exceed \$500 per person.

Usual Credit Card concerns that you must know answers for

- What is the activation requirement of your credit card insurance?
- From which date are you covered – payment date or departure date?
- How do you qualify for your free policy? Do all travel component costs or only portion need to be placed against card ? What Merchant Fees must be prepaid (added) to allow a Card to be used ?
- What happens if you pay in cash for additional travel whilst abroad - are these activities then covered?
- What happens if you change dates on your itinerary? Can you amend or extend?
- Who is the emergency assistance provider? Where are they located? What is their pre-approval amount on emergency medical?
- Are pre-existing medical conditions covered?
- What are the restrictions around luggage cover? Are you covered for lost items?
- Who is actually covered on the policy, and to what amounts?
- What about protection for non-travelling relatives?
- What are the limitations around car hire?
- What is the excess on the policy? Does this apply per claim or per event?
- Do age restrictions apply? What about natural disasters? What about strikes?

Will your travel insurance provide cover if:

- You require 24 hour emergency assistance. (Do you know the phone number to call?)
- You need the insurer to guarantee your hospital bills.
- You are injured as a result of a terrorist act.
- You have an existing medical condition.
- Your rental car is damaged and you need to pay the car rental company an excess.
- Your laptop is stolen. Your wallet is stolen from your pocket and you lose \$200.
- You are going to be away for more than 3 months.
- You are travelling domestically.
- You are over 60 years of age.
- You decide to participate in activities such as white water rafting, bungee jumping or parasailing.
- You are on a working holiday.