

Credit Card Insurance?

Q CAN I rely on the free travel insurance given by my credit card provider? I have been told that there will be no policy document issued and the only document I have to prove cover is the credit card statement that shows I did use my credit card to pay for part of the travel expenses.

A There are many credit card options available, and some do include travel insurance but you will need to read through the product disclosure statement carefully before you decide whether it's for you. I'm an advocate of buying a travel insurance policy issued by a travel insurance provider. I have heard many horror stories of people having inadequate medical cover and getting caught overseas with giant medical bills and, even worse, being turned away from some American hospitals. The benefit of a travel insurance policy is you will be provided with an emergency assistance phone number direct to Australia. If something goes wrong, you can speak to an Australian – usually in the medical field – who will assess the situation and communicate with the local doctors, your own doctors here at home and, if needed, arrange for emergency evacuation. The other important thing is you will have proof of your policy to show a hospital you are completely covered and they can admit you.

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