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## **If you can't afford insurance, you can't afford to travel,** *writes Jane E. Fraser.*

If you're one of the 30 per cent of Australians who still travel without insurance, what will it take to convince you? Would the threat of a \$250,000 bill make you think twice? That is the cost a young Australian traveller would have faced after a recent skiing accident in Canada, had he not taken out insurance before he left.

By the time the man received medical treatment, had members of his family fly over to help look after him and was transferred under medical care back to Australia, his insurer, Mondial Assistance, had paid more than \$250,000.

"Had he not been covered, the family would have had to foot the bill," a Mondial spokesman says.

In another recent case, a humble moose tick caused a young Australian traveller to rack up more than \$150,000 of expenses.

The man, 18, was on his first overseas trip, to a summer camp in the United States, when he suffered an adverse reaction to the tick bite, which put him in grave danger of suffering a heart attack or stroke.

The man spent two weeks recovering, after which Mondial replaced his original budget air ticket with a business-class ticket, to ensure he had an easy flight home.

A survey found that one in three Australians admit to never or only occasionally taking insurance when they travel. Most of those who take the risk are aged 18 to 24 and men are worse offenders than women.

The Department of Foreign Affairs says in a typical year consular staff deal with more than 700 hospitalisations, 600 deaths and 100 evacuations of Australians to another location for medical purposes. It says in cases where victims are not covered by travel insurance, the tragedy is compounded by a long-term financial burden and there have been instances where families have had to sell their homes or use their superannuation to pay the costs.

Departmental figures show the daily cost of hospitalisation in South-East Asia regularly exceeds \$800, while medical evacuations from the US typically range from \$75,000 to \$95,000 and can be as high as \$300,000.

Even from nearby Bali, medical evacuations handled by the department have cost more than \$60,000 per person. And if you should die overseas, without travel insurance in place, your family could face a bill as high as \$10,000 for the return of your remains.

Some travellers make the mistake of thinking they only need travel insurance if they are going off the beaten track or undertaking high-risk activities but illness can strike when you least expect it.

**And do not think for one minute that the so-called "FREE" Card Travel Insurances or the cheapies offered via Internet or even the extended coverages that some household Policies are worth it ! Many are not. Take a quality, recommended Travel Agency known and qualified Policy that also affords you protection against Airline, Cruise Company, Wholesaler collapse as well as emergency evacuation coverage, repatriation of Family plus the all important call-back that allows you to speak to an Aussie at home, with an Australian accent and logic and not to an Asian call-centre or overseas country who are devoid of Australian nuances.**