

Some of the most common exclusions where travel insurance is concerned are the types of things a lot of people assume will be covered. Your customers can avoid heartache by knowing what's covered and what's not under the policy.

DITCHING THE WHOLE THING (I.E. CHANGING YOUR MIND) There are multiple situations in which travel insurance will pay out on a policy for a trip your client can no longer go on. Simply changing their mind, however, is not one of those situations. Also not covered, is when travel documents (like visas and passports) don't arrive in time for the trip and therefore prevent the client from going on the trip. Moral of the story: Clients need to make a decision and stick with it, and don't procrastinate when it comes to securing those travel docs (and always take the advice of their travel agent!)

RECKLESS BEHAVIOUR Chances are while on holiday we may have a drink or two. But before you knock back one too many or you elect to take drugs, travel insurance won't pay out, regardless of what it is you're claiming for. So all travellers need to avoid the insurance situation getting messy by limiting just how messy they get.

GOING AGAINST THE GOVERNMENT No, this is not talking about the strict regime of a country you happen to be in. This is about our government. If the Australian Government has issued a warning against travelling to a certain region (refer www.smarttraveller.gov.au) and your clients choose to go there anyway, they say goodbye to their ability to make a travel insurance claim.

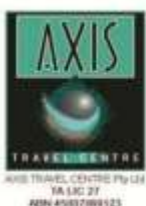
BEING A SPACE CADET If your clients leave belongings unattended and return to find they are missing, the person who took them is a "finder" and not a thief, and, therefore, travel insurance won't cover the loss. Clients need to make sure they keep their belongings with them at all times and when they can't, make sure they are somewhere safe – for example, in a safe in the hotel room.

PARTAKING IN ACTIVITIES THAT ARE CONSIDERED HIGH-RISK Considering bungee jumping? Good for you! Want to swim with sharks? You daredevil! Want to do these activities and then claim on your travel insurance if you get injured? NO. If you're clients are planning on being adventurous on their trip, they need to make sure the policy covers whatever adventure they are planning on diving into.

GETTING BEHIND THE WHEEL OF A CAR AND THEN BEING A COMPLETE DUMBO You know that your car insurance policy is voided if you drink and drive. Same thing applies overseas if you rent a car. While the insurance the rental car company makes clients take out will cover some things, travel insurance won't cover anything (including MEDICAL EXPENSES) if they disobey the road rules of the country they are driving in.

KEEPING A PRE-EXISTING MEDICAL CONDITION TO YOURSELF Anything bar a cold is pretty much considered a pre-existing medical condition. Diabetes, an injury, asthma, high blood pressure, a heart condition – these are just some of the things that are considered to be pre-existing medical conditions. While not all insurers will neglect to insure on the basis of a pre-existing medical condition, nearly all insurers will neglect to pay out on a claim relating to a pre-existing medical condition of which your client failed to notify them.

BEING TOO SIMPLE AND NOT CHECKING : Travel Agents setup each components of travel in chronological order, have the direct contacts and can communicate with offices and people that are unlisted in case of emergency or advice. You cannot do this alone as effectively and as efficiently. So this being the case, the travel insurance advised and issued by same Agent can then be contacted and explained in simple language to assist you and that same Agent can use their contacts to assist in claims. Agents reserve the right to levy higher fees to assist if insurance is unknown to them and issued by a 3rd party, especially after hours. Consider taking out proven and tested and known travel Insurance from the same Agency as they are intimately aware of travel plans and can assist 24 x 7.



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