

Early insurance offers broader coverage

Travel Insurance companies , emphasize the financial benefits of booking insurance early, through a travel agent .

“Many travellers don’t realise how important it is to secure travel insurance early,” Wilkinson said. ***“By purchasing insurance with cancellation cover when you book your travel, you could be covered for situations that may arise before your trip starts – from job loss to health emergencies. If you wait until closer to departure, you could be left uncovered for key cancellation events, potentially leaving you out of pocket.”***

Unexpected events you might be covered for

Depending on the level of cover chosen, Travel insurance could provide coverage for a range of unexpected events, including:

- **An unexpected and unforeseen Medical issue develops .**
- **Natural disasters:** If your home or business in Australia is severely damaged by a natural disaster within 72 hours of departure, or if a natural disaster occurs at your destination before you leave.
- **Sudden job loss:** If your role is made redundant by your employer in Australia before your trip
- **Cancelled leave:** If your pre-approved leave is cancelled by your employer before your departure
- **Pre-trip medical emergency:** If you, your travelling companion, or a close relative or business partner in Australia or New Zealand becomes seriously ill, injured, or dies
- **Jury duty or court involvement:** If a travelling companion is required for jury duty or must provide evidence in court

Insurance companies encourage travellers to carefully consider their insurance needs early in the booking process to avoid potential financial risks.

This may mean having your Insurance policy issued at time of depositing or when the risk of losing what you will pay is at risk. Don't take risks ! Always read the Insurance companies PDS (Product Disclosure Statement) that you should read, understand and agree with as policy is based upon this!

Never rely upon the purported “free” Credit or Charge card Insurance policies and also steer away from a policy that may not protect you , especially the cheaper policies that have so many exclusions and ambiguous statements !