



TRAVEL INSURANCE

Comprehensive Travel Insurance, including Cancellation Insurance, is mandatory on all our tours. There are many companies who sell travel insurance in Australia and most travel editors and many advisory sites would say that purchasing travel insurance is preferable to relying on something included, for free, with your credit card.

While never able to actually recommend one company over another, the following are widely used in the travel industry and/or well recommended by industry or financial comparison sites. Most offer just 12 months cancellation cover prior to your departure, but we understand that Medibank Private offers a longer cover.

We cannot do the cover for you, as it is a personal matter, requiring disclosure of personal issues, including the all-important 'pre-existing conditions'. In our opinion, this is the most contentious issue with a travel insurance claim and failure to disclose a condition from the last few years (often this is 5 years) can result in a claim being refused. Often there is no extra charge, but it must be disclosed. When there is an extra charge, this is clearly better than having your claim refused. We suggest you try at least a couple of the following, as prices can vary greatly depending on where the trip is to, your age and those pre-existing conditions. Of course, ensure you are 'comparing apples with apples', in terms of

cover and level of cancellation insurance (compulsory on our tours). [CLICK HERE](#) to read about Southern Cross' definitions of Pre-Existing Conditions and [CLICK HERE](#) to read Covermore's.

- Medibank Private (open to non-members) [CLICK HERE](#) to go to your online quote and/or application. Phone 134 190 if you prefer.
(*we understand Medibank Private will offer policies, including cancellation cover, for tour departures more than 12 months in advance*)
- Covermore Travel Insurance. [CLICK HERE](#) to go to your online quote and/or application. Phone 1300 72 88 22 if you prefer.
- Southern Cross Travel Insurance [CLICK HERE](#) to go to your online quote and/or application. Phone 1800 196 484 if you prefer
- Australian Seniors Travel Insurance [CLICK HERE](#) to go to your online quote and/or application. Phone 1300 051 095 if you prefer
- 1Cover Travel Insurance [CLICK HERE](#) to go to your online quote and/or application. Phone 1300 192 021 if you prefer
- Suncorp travel insurance (recent great experience from a valued client of ours) Phone 1800 246 045
- You may also like to try your local Auto club (RACV etc) or Medibank / BUPA etc.

Whoever you consider, please remember not all insurance companies are the same and they do not all approach claims in the same way. Some are quite confrontational while others are very caring (for example some understand that not everyone is a computer/email/mobile phone wiz). Some are extremely slow and have a 10 day response time for any email or phone call you make (following a query on the claim). Others are very much just 'retail brokers' for an insurance company, so, for example, if you buy a policy from a little local Credit Union, your claim with not be processed by them. Always see who the underwriter is and what their record is like for making timely and fair claim payments. ¹