Travel Insurance: An Absolute Necessity

Travel insurance provides essential financial protection against unexpected events that can occur before or during your trip. It is particularly important for international travellers, as Medicare and private health insurance generally provide limited or no cover outside Australia.

Medical Emergencies

Medical treatment overseas can be extremely expensive. Travel insurance can cover emergency medical expenses, hospital stays, and medical evacuation.

Trip Cancellation and Interruption

If you need to cancel your trip due to illness, family emergencies, or other unforeseen circumstances, travel insurance can reimburse you for non-refundable costs like flights, accommodation, and tour bookings.

Lost or Delayed Luggage

If your baggage is lost, stolen, or delayed, travel insurance can cover the cost of essential items you need to purchase and help replace your belongings.

Travel Delays and Missed Connections

When flights are cancelled or delayed, travel insurance can cover additional accommodation, meals, and alternative transport arrangements to get you to your destination.

Personal Liability

Should you accidentally cause injury to someone or damage property whilst travelling, travel insurance can provide liability cover for potential legal costs and compensation claims.

Peace of Mind

Travel insurance allows you to travel with confidence, knowing you're protected financially if something goes wrong. The relatively moderate cost of a policy can be worthwhile protection against potentially significant financial losses.

Pre-Existing Medical Conditions

Pre-existing medical conditions may be automatically excluded. Declare pre-existing medical conditions to any prospective insurer. Specific circumstances may be such that the insurer will provide you with cover, or partial cover, for a pre-existing condition. Check with the insurer, read the policy certificate and the PDS.

High Risk Activities, Sports & Other Exclusions

Skydiving, motor cycling or riding scooters, snow & water sports, cliff jumping, climbing, caving, helicopter and non-scheduled flights are just some activities that can be excluded. Before you embark on your trip, read the PDS to understand what's not covered. On request, some insurers might cover you for things normally excluded if circumstances allow it.

Leisure Travel Insurance

Talk to your travel agent or use your internet browser to search "travel insurance". Look for insurers who have local representation or are based in Australia and pay claims from Australia. Consider our advice above, and read the PDS before you purchase. Find and read reviews.

PassportCard Travel - an option for your consideration

PassportCard Travel Insurance have a unique and "on the spot" settlement procedure for many valid and approved claims, particularly when you are still abroad and immediate financial assistance is required. Other claims may need to wait until your return.

We are telling you about PassportCard as a courtesy only; we are not recommending their products, or suggesting that PassportCard is right for you compared to other travel insurers. We have not considered your personal or financial situation, needs or requirements. Click **here** if you wish to go to PassportCard.

Always Read the PDS

Any decision to purchase a PassportCard Travel policy is yours to make. Read their PDS to ensure the cover provided is right for you before you purchase cover. If you have any queries about the PDS and the cover it provides, or the exclusions that apply, contact PassportCard.

Commission Disclosure

If you purchase a PassportCard travel insurance policy we may receive a commission of up to 30% of the insurer's premium, not calculated on any fees or government charges such as Stamp Duty or GST.

Corporate Travel Insurance

If you have a business and regularly travel overseas for business purposes, we can arrange corporate travel insurance to cover your business and leisure trips combined under the one policy. If you would like further information please do not hesitate to contact us.

General Advice Warning
This advice is general in nature and does not replicate the terms, conditions, or exclusions of any insurer's policy whether mentioned in this advice or not. When determining the indemnity available for a claim, the terms, conditions and exclusions of the applicable Product Disclosure Statement (PDS) will prevail. Read the PDS and understand the cover before purchasing cover.