

NO WORRIES INSURANCE

Insurance: do you know what you're covered for?



Travelling is an amazing experience. Most of us spend a long time saving for, planning and looking forward to our holidays and the last thing any of us want is problems while abroad. If chosen wisely, travel insurance can take all of these worries away and frequently comes at just a tiny fraction of the cost of your trip.

When on our travels we often do things we wouldn't do in our normal lives! We seem to let our guard down and take risks. Sadly, some dream holidays very quickly turn into a nightmare when we find ourselves in a foreign country realising we do not have the right cover.

As with your travel plans, you need to do your homework when it comes to choosing your travel insurance. All over the world people seem to be very relaxed when it comes to travel insurance. Travellers are being tempted into taking cheap or complimentary insurance deals and when things go wrong they find they are not covered for the most basic of mishaps.

People often don't read the fine print for their travel insurance and can get caught out when something happens. Some policies are so basic they even fail to protect families against things like missed flights, lost bags and medical bills.

Tony Venning, Managing Director of NoWorries Insurance has experienced firsthand the horror of being involved in an accident that required urgent medical attention while overseas, only to find out his insurance did not cover the accident.

Tony was travelling with his wife in Vietnam and they decided to throw caution to the wind and hire a motor-scooter. On the way back from a beautiful day of sight-seeing they lost control of the bike and both he and his wife fell off.

Their injuries were frightening! Tony had lost most of the skin on his left hand side, his ankle was broken and he had severed an artery in his ankle which led to blood spurting out about a foot high in the air.

They were rescued by a local and driven in a local banana truck, which doubled as an ambulance, to a very basic medical clinic with questionable hygiene standards and an even more questionable medical experience.

After requesting some crutches, one of the locals got a band saw and literally cut two wooden sticks out of the forest and presented them to Tony. It was then that they decided they needed to get off the island to receive proper medical treatment.

Tony and his wife travelled back to Australia only to discover their wounds were horribly infected as a result of sub-par medical care and they spent the following two weeks in Flinders Hospital in Adelaide receiving skin grafts, undergoing plastic surgery and having their broken limbs set.

Unfortunately, Tony's insurance didn't cover any of the medical costs as it did not provide cover for the operation of a motor-scooter unless you had a valid motorcycle licence in your resident country. It was an expensive and very stressful oversight.

Tony says he always dreamt of one day owning his own company but it was the scary experience in Vietnam that made him realise life is too short and after months of brain storming and planning, NoWorries Insurance was born.



With a bit of research Tony noticed that many travel insurance policies did not include common sporting and adventure activities. Being a keen sports person, bike rider and winter sports enthusiast himself Tony's decided to design a specialty travel product for the adventure traveller.

With NoWorries Travel Cover you can travel the world and be free to enjoy your holiday knowing you have comprehensive cover. Below is a list of adventure sports that NoWorries Insurance covers as standard.

- Skiing & Snowboarding (including off piste)
- Surfing
- Cycle Touring
- Scuba Diving (up to 30m for qualified divers or where accompanied by qualified instructor)
- Canoeing (up to grade 5 water rapids)
- Kayaking (up to grade 5 water rapids)
- Rafting (up to grade 5 water rapids)
- Plus cover for all motorcycles under 125cc if the driver has an internationally recognised licence.

You're probably wondering how much a comprehensive travel policy like this costs. Well rest assured, NoWorries Insurance is so confident that their prices are competitive they offer their customers a price beat guarantee for that extra no worries feeling.

In addition to NoWorries Travel Cover, Tony also designed NoWorries Bike Cover to provide cyclists with a comprehensive bike insurance product. Tony knows how expensive race bikes and mountain bikes can be, and through his connections within the sport he realised there wasn't really any insurance products out there that properly understood this market so he decided to

create a product that caters for the serious bike enthusiast.

Tony believes he has developed the broadest specialist bicycle insurance in the Australian market. He has carefully designed this product to give NoWorries customers the freedom to enjoy their bikes not only in Australia but all over the world.

As standard, NoWorries Bike Cover includes Worldwide Theft and Accidental damage including whilst in use, Bike and Cycle Touring, Racing Risk, Competition and whilst in Transit.

For extra peace of mind NoWorries Bike Cover also provides you with Personal Accident protection whilst riding your bicycle and, as an added bonus, if your bicycle is under 12 months old NoWorries offer New for Old Replacement.

They even cover custom parts and accessories - you simply have to tell NoWorries Insurance about them when you apply or when adding new parts to your bicycle.

So whether your thing is road bikes, mountain bikes, electric bikes, recumbent bikes or custom builds the NoWorries Bike Policy has got your covered!

Insurance is supposed to make us feel safe and secure if something were to happen. Consumers really should make sure they read and fully understand what is included in the cover and more importantly what isn't! Do your homework and make sure the cover is right for you.

For a quick quote on your travel or bike insurance please go to www.noworriesinsurance.com.au. Live more worry less!

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- Winter Sports Activities are included as standard
- We automatically include cover for off-piste
- Overseas Medical Expenses & Emergency Evacuation up to \$25million
- 24/7 Emergency Assistance Hotline
- We cover winter sports equipment whilst in use up to \$2,000
- Rental Vehicle Excess Reimbursement Cover up to \$3,000
- We cover Lift Pass & Hire Equipment costs if you're unable to use them due to accidental injury/illness, loss or theft
- We cover against lift closure if you can't ski due to adverse weather conditions up to \$5000
 - a. We will pay the additional costs to travel to the nearest ski resort with an open piste
 - b. We will pay the additional costs to buy a daily ski pass at the nearest resort with an open piste

Any advice provided is general advice only. NOWORRIES Insurance does not provide any advice based on your objectives, financial needs or situation. You should carefully read the relevant Product Disclosure Statement (PDS) to ensure the product is right for you. A copy of each PDS is available on our website or by contacting us. NOWORRIES Insurance is a trading name of NAO Insurance Pty Ltd (BNB 60460099) an Australian Financial Services Holder (AFSL Number 401403).