

NO WORRIES INSURANCE

TRAVEL INSURANCE – WHAT YOU NEED TO KNOW



With so many options now available online, purchasing travel insurance can be a daunting experience. Here are some helpful tips to remember when buying your travel insurance.

The number of travel insurance providers has exploded since the early 2000s. In the days before travel became an online experience we all tended to buy our travel insurance through the high-street travel agent.

This was simple and seemed logical at the time. What most consumers now know is that the travel agent takes a commission on the insurance policy that they provided when booking your trip. Depending on the travel agent that commission could be as high as 40-50% of the premium.

With the introduction of the internet came the online travel insurance provider. This has provided the travel consumer with a huge amount of choice for their travel insurance needs. There is no doubt that today's traveller receives cheaper travel insurance relative to the pre-internet days. The reason this travel insurance is so cheap is because the cover provided is very basic.

And herein lies the danger for consumers.

The risk of departing overseas with the wrong travel insurance can be a big mistake! It happens all too easily to online consumers lured by the cheap price found via a google search or an insurance comparison website. Many travel insurance providers are now in the habit of providing cheap insurance options as a bait to get customers to click through their website. These cheap insurance options only cover the very basic travel activities and will often exclude activities such as surfing, skiing, snowboarding, cycling, kayaking, rafting, scuba diving and more. Things that we love to do when we're on our holidays.

You also need to consider your own state of health and any pre-existing conditions which may affect your travel insurance cover. This includes conditions such as asthma, pregnancy, migraines and other everyday conditions. NoWorries Insurance will automatically cover 38 pre-existing conditions, but the rule of thumb is to always check what is covered before you buy.

There is nothing worse than departing on your holidays and finding out that your cheap travel insurance doesn't cover you for all the fun stuff you want to do on an adventure holiday you've been planning for months. Actually there is something worse – finding out that you're not covered for an activity when it's too late. Too many unfortunate travellers have found themselves in hospital after emergency surgery only to find out they were not insured for their favourite adventure activity when abroad. A mistake that could cost you over \$100,000.



SO HOW DO YOU AVOID GETTING CAUGHT OUT BY CHEAP TRAVEL INSURANCE?

Be very aware of those cheap travel insurance options which seem too good to be true. The reality is that they usually are. They offer very basic travel insurance for those who like to stay in their hotel room, get room service and travel with carry-on luggage only. You may quickly find yourself uninsured if you decide to venture outside!

Watch out for all those upgrade options – they're expensive!

Another trap is selecting the cheapest option through a comparison website before getting slugged with any upgrade options selected through the buying process. The initial travel insurance premium seems great, but once you have pay to include things such as baggage, sports activities, winter sports and the like, the price mounts up. Be sure to compare the end price from online travel insurance providers that play the upgrade game.

Select the right region and countries you're travelling too.

Some online providers make you identify each country you're travelling to. This seems fine when you initially buy the travel insurance. The problem is when you're on your holiday and decide to adventure to a nearby destination or another region on a stopover that is not covered by your insurance. Make sure you select a travel insurance provider which covers large regions for you to travel within. It will save you a lot of time and worry. It could also save you hundreds of thousands of dollars.

Be sure to read the fine print if you're relying on free travel insurance from credit card providers.

This can be where a lot of travellers come unstuck. Firstly the cover isn't adequate and excludes those fun filled adventurous activities you love doing when on holiday. You also have to be careful about the extent of coverage, limits provided, pre-existing conditions and age limitations. Furthermore, many people may not be aware of the conditions relating to how the insurance is activated. For example, you may have decided to purchase the holiday via direct debit or by using another credit card to make the payment. By doing this you have not activated your "complimentary travel insurance" and are unwittingly uninsured. Make sure you do your homework if you go down this path.

Know your pre-existing conditions.

You need to make sure you know what pre-existing conditions you're covered for prior to buying your travel insurance. Some travel insurance companies provide no cover at all for any pre-existing condition. The cheap travel insurance you thought was a great buy probably provides no cover at all for pre-existing conditions. If you have a condition that is not listed, make sure you speak to your preferred travel insurance provider before you buy the travel insurance and certainly before heading abroad.

Age limitations

Once you are over the age of 65 you may find that your cover becomes more restricted. You may even find out that you're not covered over a certain age. Be careful when buying your travel insurance, particularly if you are planning to participate in sports activities or winter sports such as skiing or snowboarding. Make sure your travel insurance provider doesn't have an age limitation.

DO YOUR RESEARCH AND ENJOY NOWORRIES TRAVEL!

At NoWorries Insurance we're really proud of our NoWorries Travel Cover product. It's jam packed full of great cover all day, every day. Our aim is to give our customers Great Benefits, More Adventure & Outstanding Cover. For Outer Edge readers, we are offering a Promo code that gives 10% off our already amazing travel cover. When you purchase your travel cover with NoWorries Insurance just simply enter the Promo code EDGETRAVEL.

Happy Travels.
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