

Check Your Travel Insurance

you may not be as fully covered as you think

Whether going on vacation or even a short a business trip, travel insurance really is essential; especially if heading overseas. Frequent news reports seem to suggest that many travellers don't worry about it, believing it to be an added and unnecessary expense. Others do the right thing by themselves and take out what they assume to be an adequate policy, perhaps the same one they have set up in the past. Unfortunately, when something goes awry, they discover too late that their cover isn't as comprehensive as they thought, particularly with respect to health. And, if the worst happens in a foreign country, the financial cost can be crippling.

There was the case of a man hiring a motor scooter and having an accident on an Indonesian street. He did have insurance, but it didn't cover him for using this specific mode of transport. Family and friends had to pay a fortune to fly him home. The story was similar for an older man who, I recall, had a heart attack while overseas. He thought he was fully insured. The trouble was he was over 70 which, the policy clearly stated, was the cut-off age. There have been many more instances of a similar nature, most making the six o'clock news; but despite this, travellers continue to ignore the warnings.

Certainly, there are hospitals and medical facilities in foreign countries; but they aren't always as up to date as the ones at home; neither are their services as efficient; and none of them are free. Also, laws and legal matters can differ greatly, whereas court costs are typically as high as any. In a bid to help you avoid what may result in dire consequences, following are a few suggestions.

- Do take out travel insurance that covers you fully for any possible health issues.
- Be absolutely sure that you and anyone travelling with you fit the policy's criteria.
- Read carefully through the fine print to see if there are exclusions which may apply, particularly in regard to the use of motor vehicles and any existing medical conditions which may invalidate a claim.

- Activities such as Para-sailing, Sky-diving and Bungee jumping are risky and might not be covered.
- Anything that could result in physical injury to yourself or a third party must be catered for; and this also includes property damage. Should you be deemed to be legally at fault, you will be footing the bill.
- Double check your cover by asking a real person to confirm you have understood all the conditions of the policy you intend taking out.

The additional cost of travel insurance may cut into your spending money; but if something does go wrong, it can save you tens of thousands of dollars.

So, be wise before the fact and have a safe trip.

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