

July 5, 2012

## Going away this WA school break? Make sure you're covered

As parents across Western Australia prepare for the two-week school break the Insurance Council of Australia is reminding holidaymakers to consider their insurance needs before they travel.

ICA CEO Mr Rob Whelan said a few minutes of preparation and planning now could save financial hardship in the long run.

Mr Whelan said reports of an Albany man whose travel insurance covered a \$75,000 bill following a road accident in Bali highlighted the importance of travel insurance.

"Thousands of people are likely to use the school holidays as a chance to head overseas to destinations such as Bali or New Zealand, or to hit the highway and drive to see friends and family in other parts of the state," he said.

"Take time to think about what you will be doing while you are on holiday and remember to choose a travel insurance policy that meets your needs. Each policy is different.

"If you are unsure about what a policy includes and excludes give the insurer a call, and shop around for the best product that suits you. The cheapest policy may not always be the best for your holiday."

Mr Whelan said most Australians travelling overseas bought travel insurance policies before departure, but few took out insurance for domestic holidays.

"Domestic travel insurance can cover essentials such as loss of luggage, booking cancellations, personal liability and rental car excess," he said.

The Insurance Council offers the following advice:

If you are heading overseas, remember to:

- Buy cover that suits your individual circumstances and travel plans, and shop around for the best policy
- Make sure you are familiar with the product disclosure statement prior to buying travel insurance
- Be aware of any exclusions your insurer will not cover. Certain activities and existing illnesses may not be covered
- Prior to travelling, visit <http://www.smarttraveller.gov.au/> and familiarise yourself with advice about the destination to which you intend to travel

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Hitting the road? Remember:

- Compulsory Third Party (CTP) does not cover you for damage to your vehicle, other vehicles or property. CTP insurance covers the driver if they are responsible for an accident which causes someone else an injury. If you do not have other forms of vehicle insurance please contact an insurer to explore the options
- A collision that makes your vehicle undriveable could ruin your holiday. Some insurers offer add-ons such as discounted or free hire cars to enable you to continue your trip
- Domestic travel insurance can cover emergency accommodation
- Think about your journey, plan your route and ensure your vehicle is in good working order – preparation now could save hours later
- It may be safer to travel outside the usual peak times to avoid traffic

Protecting your property while you are away is also important, so remember:

- Make sure your home and contents policies are up-to-date
- Don't put your travel plans on social media sites such as Facebook and Twitter
- Have a qualified locksmith fit all doors and windows with good-quality locks, especially deadlocks for doors
- Consider installing security screens over doors and windows to impede burglars, and a back-to-base or monitored alarm
- Remove any keys you may have left hidden outside the property, such as under mats or pot plants
- Put all ladders, garden tools and implements away
- Install motion-sensitive external lighting
- Take steps to make sure your house looks lived in – the interior should be left tidy, the gardens well maintained
- Ask neighbours to regularly empty your letterbox, put your bins out and back in, and if you're away for more than a couple of weeks, have someone trim your lawn
- Trim any trees or bushes that are close to the house to remove hiding places
- Put any cars in your garage. If you don't have off-street parking, park your car in a highly visible place, preferably under a streetlight, and make sure it has an alarm

For further information on travel insurance, please visit:

<http://www.insurancecouncil.com.au/for-consumers/consumer-tips/travel-insurance>