

Quantum
Market
Research

ICA & DFAT

Travel Insurance Survey 2024

Prepared: May 2024

Ref: 24024



Contents

Headline findings	3
About the research	6
Detailed findings	9
Travel insurance coverage	10
Travelling with prescription medication	18
Alcohol consumption	21
Smartraveller	24
Appendix: Sample profile	26
Appendix: Questionnaire	28



Headline findings



Headline findings – At-risk travel in 2023/24

1.

One in eight (13%) were not covered by travel insurance on their most recent overseas trip.

Younger Australians (25% of under 30s), those from low-income households (20% of those from households earning <\$50k), and those from culturally and linguistically diverse backgrounds (20% of those born overseas) had higher than average propensity to travel uninsured.

2.

The majority (71%) who travelled without insurance gave it some thought before deciding to go without.

Based on a personal risk assessment: A third (33%) decided against travel insurance coverage on an assumption their destination was a safe one. And a quarter (23%) felt confident they could cover emergency costs out-of-pocket.

Based on a value equation: A third (30%) opted out due to their perception of travel insurance being poor value for money. And 18% 'couldn't afford it'.

Based on a lack of information: A quarter (24%) simply weren't sure it was needed. And 21% 'just didn't think of it'.

3.

The vast majority were exposed to potential underinsurance: 93% of those who travelled with insurance were unaware or unsure of at least one common policy exclusion.

Lost baggage exclusions, including when lost due to inattention (64% were unaware / unsure of this exclusion), lost by an airline (67%), or stolen from a locked vehicle (73%) were not widely understood.

By some margin, travellers rate 'better understanding of what is / isn't covered' as the most beneficial future content from the industry / government to better understand insurance. Half (52%) rated this as the topic most in-demand.

Headline findings – Unknown risk factors

1.

One in five (20%) who travelled with prescription medication did not check the legal status or if they needed to carry evidence.

Those who travelled uninsured were significantly more likely to have not known, and not checked, whether they needed evidence to carry their medication on their flight (38%, vs. 18% insured) or what evidence they need at their destination (38%, vs. 18% insured). Asked where they would go to find this information, half (50%) indicated they were most likely to turn to the Smartraveller website. This was more prevalent than any other source, and indicates that Smartraveller is salient / credible, and an intuitive fit for such resources.

2.

Fewer than half (45%) of insured travellers who drank overseas were very clear on what their policy covered in relation to alcohol.

Illustrating a widespread knowledge gap: Fewer than half (40%) knew that travel insurance policies vary in alcohol coverage. This knowledge gap was common among both younger and older Australians and those from different household types / backgrounds.

3.

Of those insured travellers who did know about policy limits, one in five (17%) knowingly drank more alcohol than was covered by their travel insurance.

Those aged 18-39 years were significantly more likely than average to expose themselves to risk by knowingly drinking in excess of their coverage (31%, vs. 14% aged 30+).

About the research





Background and objectives

Insurance Council of Australia (ICA) and the Department of Foreign Affairs and Trade (DFAT) have the joint responsibility to raise public awareness of and preparedness for the risks that exist when travelling overseas. Of particular interest to this work is the importance of holding adequate travel insurance.

Among other uses, this survey will be leveraged to support continuity of media coverage.

The focus of the research is on those who had travelled internationally in the last 12 months.

Specific objectives of this research include:

1. Explore travellers' understanding of their risks and responsibilities when overseas.
2. Measure travellers' knowledge of travel insurance and what it covers / does not cover.
3. Understand how travellers seek information and where there are opportunities to ensure they're more well informed.

Quantitative methodology



Online survey with respondents sourced from an ISO-accredited panel



Fieldwork took place from 8th – 15th May 2024



10-minute survey



Data representative of Australians who have travelled overseas in the past 12 months

Total sample size, n=1,007

- A nationally representative mix of adults by age, gender and location interlocking, according to ABS statistics was approached. To qualify for the survey, respondents needed to meet the following criteria:
 - Australian citizens and permanent residents
 - Aged 18+
 - All have travelled outside Australia in the past 12 months
- The final sample is allowed to fall out naturally according to the actual population of 'Overseas Travellers'.
- The maximum margin of error (at the 95% confidence interval) on the total sample size is +/- 3.09%.
- Where significance testing has been shown, results are significant at the 95% significance level.
- The project was carried out in line with the Market Research International Standard, AS ISO 20252.

Detailed findings

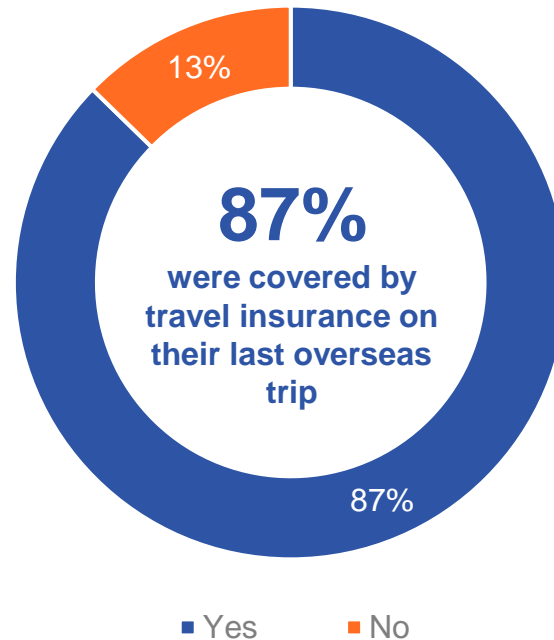


Travel insurance coverage

One in eight (13%) were not covered by travel insurance on their most recent overseas trip

Travel insurance coverage on last overseas trip

Base: All respondents (n=1,007)



Those **not covered** by travel insurance were significantly more likely to be:

- Aged under 30 (75% were insured, vs. 90% aged 30+).
- Those with a household income under \$50k (80% were insured, vs. 88% earning more than \$50k).
- Born overseas (80% were insured, vs. 90% born in Australia).
- Those visiting friends/relatives (77% were insured, vs. 91% travelling for holiday/recreation).

Younger Australians, those from low-income households, and those from culturally and linguistically diverse backgrounds are all at-risk audiences for travelling uninsured.

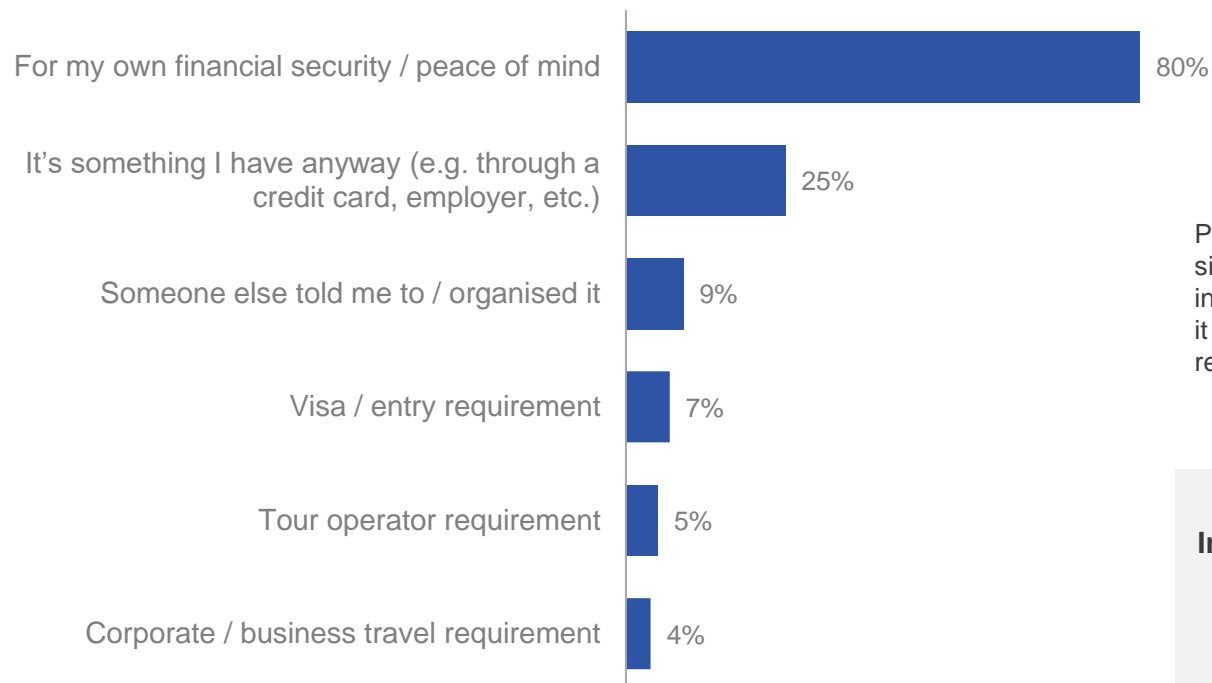
Q.9. On your last overseas trip to <country from Q.7>, were you covered by travel insurance?

Desire for financial security / peace of mind drove travel insurance purchase, rather than external requirements

Reasons for purchasing travel insurance

Base: Those covered by travel insurance on their last overseas trip (n=879)

87%
were covered by
travel insurance



Perhaps expectedly, those aged 18-29 years were significantly more likely to have been covered by travel insurance because someone else told them to / organised it (21%, vs. 7% aged 30+) or due to visa / entry requirements (11%, vs. 6% aged 30+).

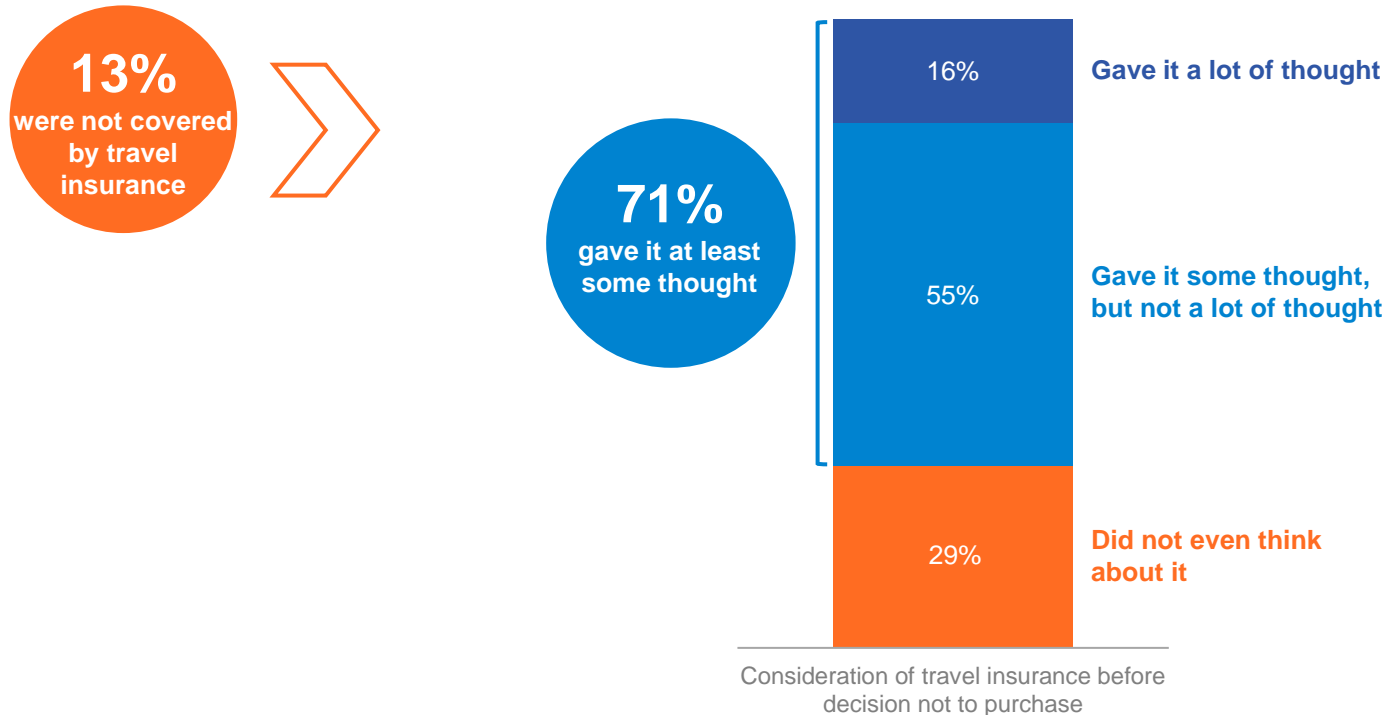
Influencers such as friends and relatives can be instrumental when targeting younger Australians to increase their travel insurance uptake.

Q.10. Which of the following were reasons you chose to purchase travel insurance?

Seven in ten (71%) of those who travelled without insurance gave it some thought before deciding to go without

Consideration of travel insurance before deciding to travel without

Base: Those not covered by travel insurance on their last overseas trip (n=128)



It is rare that people blindly travel uninsured without even thinking about their decision. There is an opportunity to intercept some of those who travel without insurance with a message which overcomes the barriers to their uptake.

Q. 12. We understand that you were not covered by travel insurance on your last overseas trip. To what extent did you consider purchasing travel insurance, before ultimately travelling without it?

A third (33%) decided against travel insurance coverage on an assumption their destination was a safe one

Reasons for not being covered by travel insurance

Base: Those not covered by travel insurance on their last overseas trip (n=128)

13%
were not covered
by travel
insurance



The most common reason for travelling uninsured was travelling to a destination perceived to be safe. This was significantly higher among those born overseas (43%, vs. 25% Australian-born), as well as those aged 30+ years (39%, vs. 21% aged 18-29).

Three in ten (30%) forwent insurance due to feeling it wasn't good value for money, and this was significantly higher than average among those travelling for holiday / recreation (39%).

Young people aged 18-29 years were most likely to forgo travel insurance because they were going on a very short trip (30%, vs. 15% aged 30+). This reason was even more common for them than not thinking it was good value for money (26%) or being unable to afford it (21%).

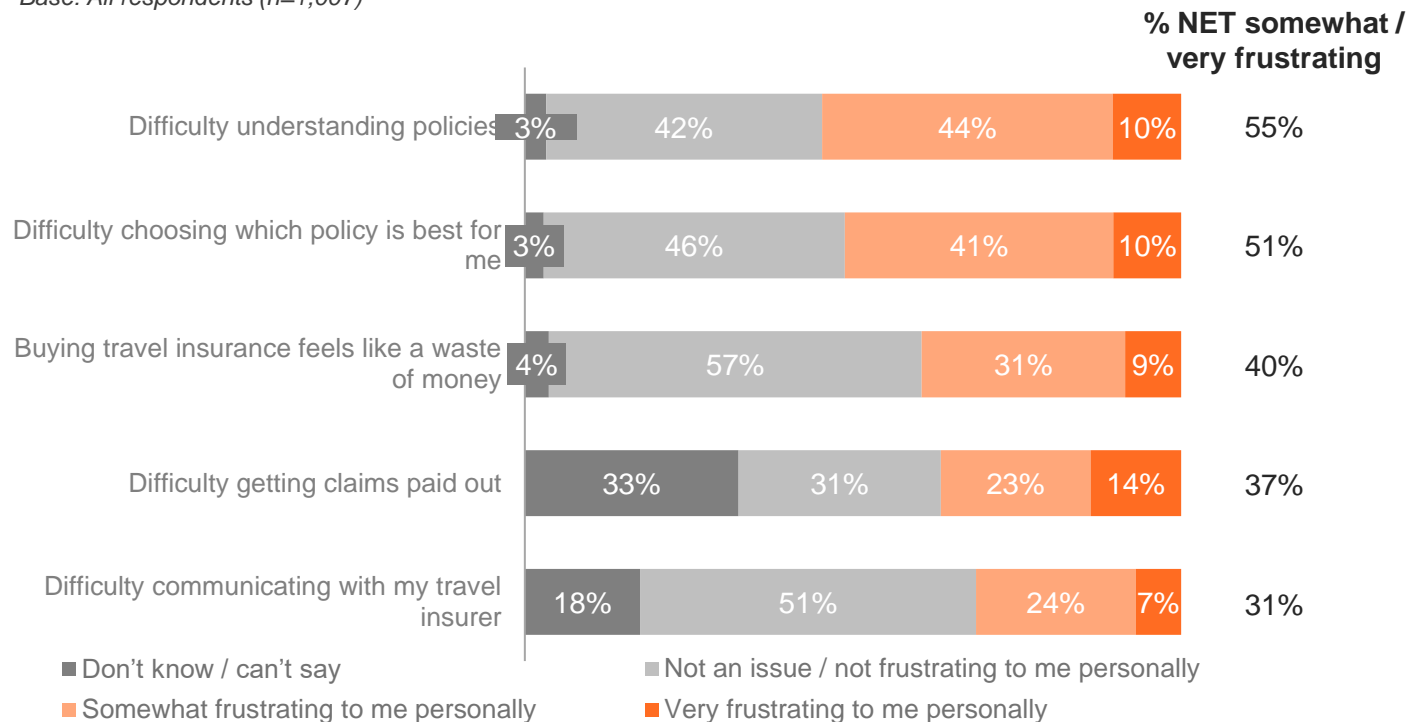
There is a job to be done to lift perceptions of travel insurance as being an essential travel purchase, regardless of travel destination or duration – i.e., a hygiene factor when travelling.

Q.11. You indicated that you did not hold travel insurance on your last trip outside Australia. Which of the following are reasons why you did not hold travel insurance?

Around half of travellers felt frustrated with difficulty understanding policies (55%) and choosing the best one (51%)

Personal frustration with potential issues with travel insurance

Base: All respondents (n=1,007)



Those who were not covered by travel insurance on their last overseas trip were significantly more likely to be frustrated by all potential issues, except difficulty understanding policies, where the difference was not significant. This heightened level of frustration may have contributed to their decision to travel uninsured.

Perceptions of travel insurance being a waste of money were also relatively high, with two in five (40%) saying they found this frustrating, and this was significantly higher among those under 30 years (49%, vs. 38% aged 30+), and those born outside Australia (45%, vs. 38% Australian-born).

As well as positive perceptions of the product, positive perceptions of the travel insurance customer experience are also correlated with insurance uptake.

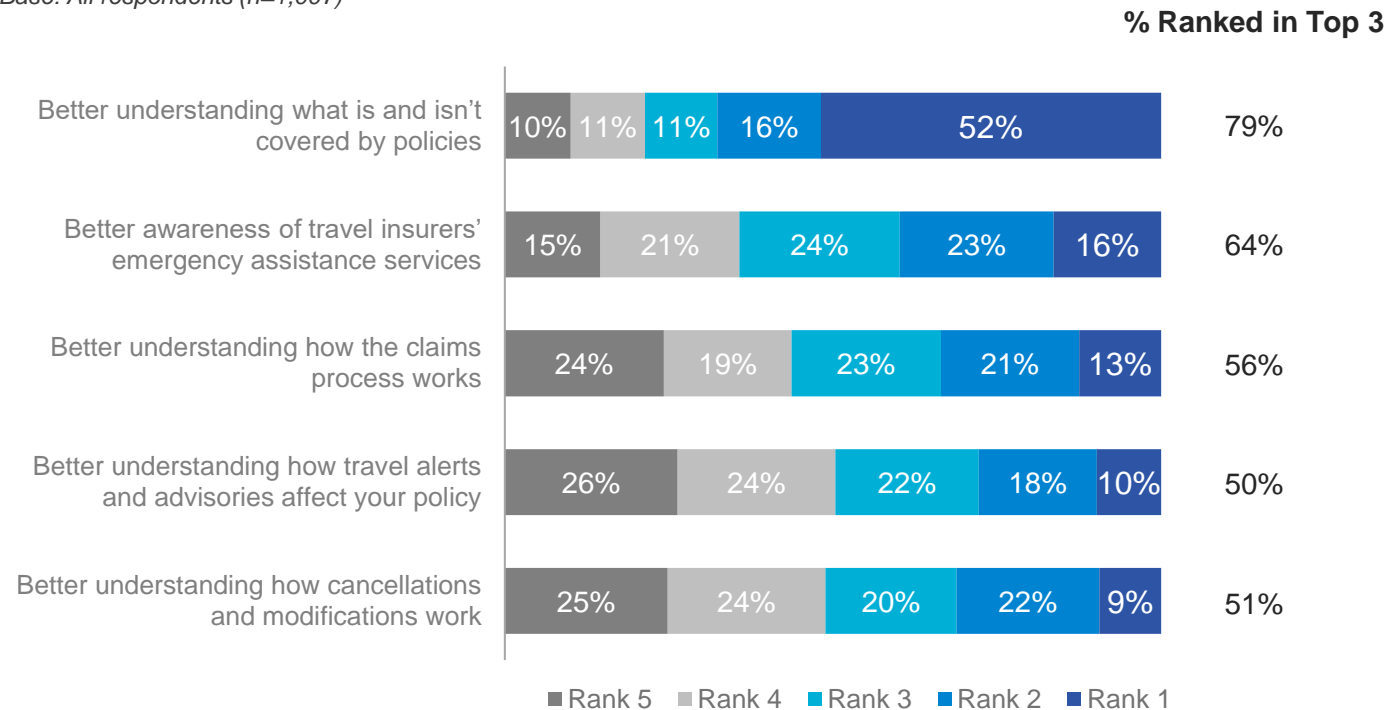
The industry is challenged to overcome the widely held misapprehension that 'buying travel insurance feels like a waste of money'.

Q.13. To what extent (if at all) are the following potential issues with travel insurance frustrating to you personally?

By some margin, travellers rate 'better understanding of what is / isn't covered' as the most beneficial content

Most beneficial content / coverage in helping travellers better understand travel insurance

Base: All respondents (n=1,007)



Reflecting that travellers were most likely to have frustrations with difficulty understanding policies and difficulty choosing which policy is best for them, the most beneficial content / coverage by far was better understanding what it and isn't covered by policies, with half (52%) ranking this as #1 most beneficial, and four in five (79%) ranking this in the top 3.

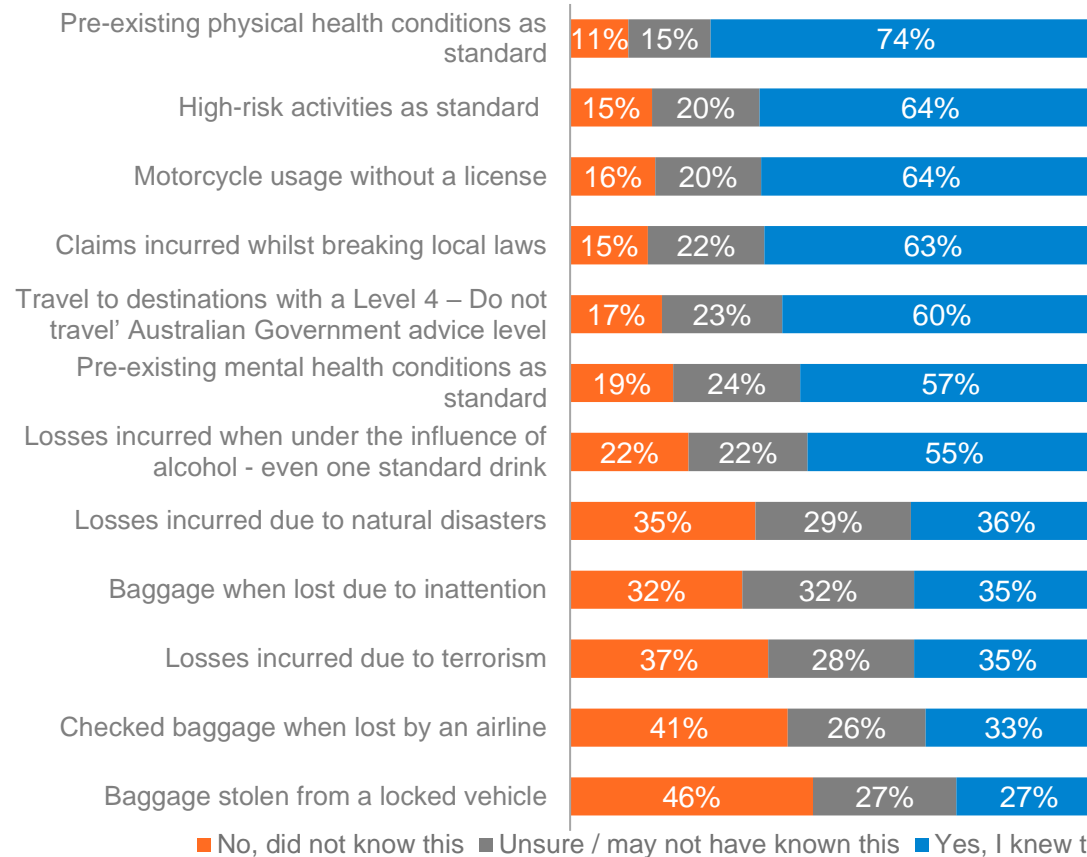
From travellers' own perspective, inclusions / exclusions is the area they're most compelled to learn more about. By providing this content, ICA and DFAT will be supporting Australians on their terms to be properly insured when travelling overseas.

Q.30. Which of the following content / coverage would be most beneficial in helping you better understand travel insurance?

Lost baggage exclusions, including when lost due to inattention, lost by an airline, or stolen from a locked vehicle were not widely understood

Awareness of common travel insurance exclusions

Base: All respondents (n=1,007)



Almost all (93%) travellers were unaware or unsure of at least one common travel insurance exclusion, and 6% were unaware or unsure of all exclusions. These travellers may be exposed to underinsurance if they incur a loss they incorrectly believed they were covered for.

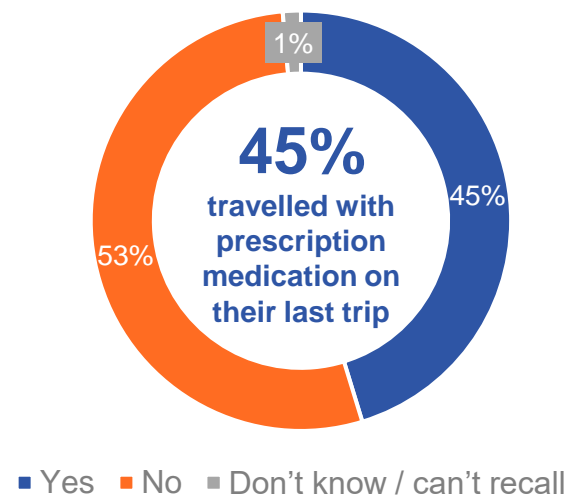
Q.14. The following are all common exclusions from travel insurance. Before today, were you aware of the following?
In most cases, standard travel insurance policies do not cover...

Travelling with prescription medication

One in five (20%) who travelled with prescription medication did not check the legal status or if they needed to carry evidence

Travel with prescription medication

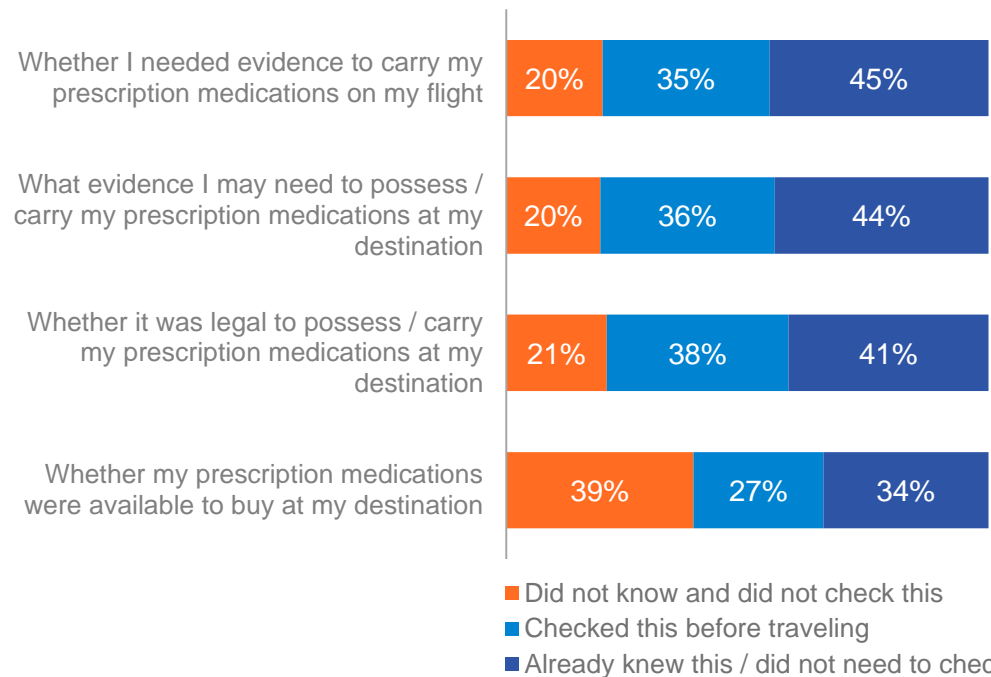
Base: All respondents (n=1,007)



Q.15. Last time you travelled, did you travel with any prescription medications?

Factors checked when travelling with prescription medication

Base: Those who travelled with prescription medication (n=456)



Concerningly, those who were uninsured on their last trip were significantly more likely to have not known, and not checked, whether they needed evidence to carry prescription medication on their flight (37%, vs. 18% insured) or what evidence they may need to possess / carry their prescription medication at their destination (37%, vs. 18% insured).

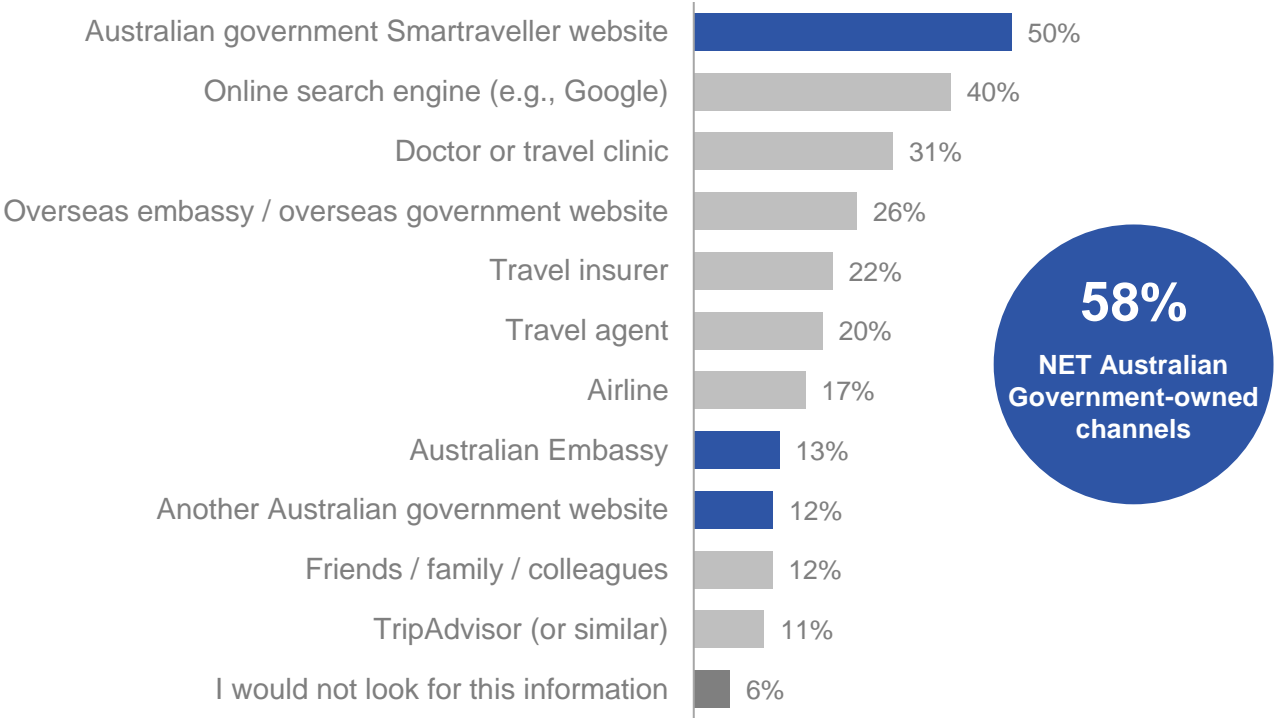
Those with an annual household income of \$50k or more were also significantly more likely to have not known and not checked whether they needed evidence to carry their prescription medications on their flight (22%, vs. 9% under \$50k).

Q.16. To what extent did you check the following in relation to your prescription medications last time you travelled overseas?

Travellers were most likely to turn to the Smartraveller website when looking for information about prescription medications

Resources travellers would use to find out information regarding prescription medication limits and regulations

Base: All respondents (n=1,007)



The Smartraveller website is a logical host for information supporting travellers to understand their prescription medication limits and regulations.

These results demonstrate that Smartraveller is a salient and credible resource. Even more so than online search engines like Google, travellers will turn to Smartraveller for advice on such matters.

There is a job to be done to lift the presence of Smartraveller among younger Australians: Those aged 30+ years were significantly more likely to use the Smartraveller website (54%) than those under 30 years (31%), who were instead significantly more likely to turn to friends / family / colleagues (19%, vs. 11% aged 30+).

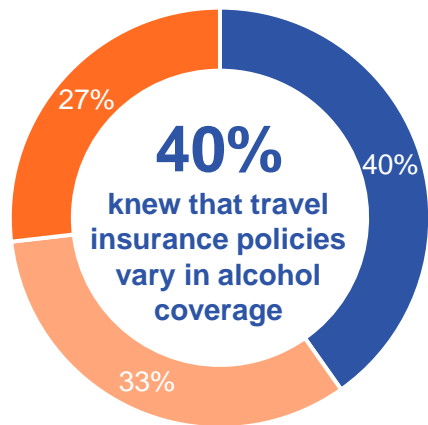
Q.17. Where would you go to find out information regarding prescription medication limits and regulations when travelling in other countries?

Alcohol consumption

Fewer than half (45%) of insured travellers who drank overseas were very clear on what their policy covered in relation to alcohol

Awareness of policy variations in alcohol

Base: All respondents (n=1,007)

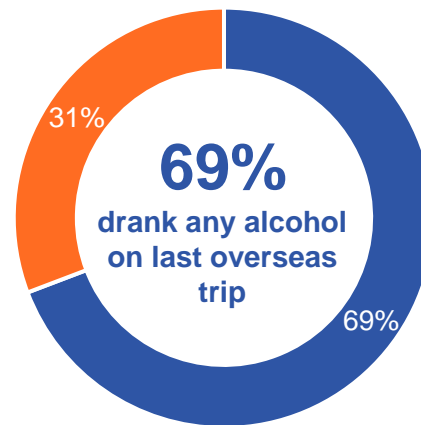


- Yes, I knew this
- Unsure / may not have known this
- No, did not know this

Q.26. Travel insurance policies vary in relation to how they cover / exclude alcohol consumption. Were you aware of this before today?

Consumption of alcohol on last trip

Base: All respondents (n=1,007)

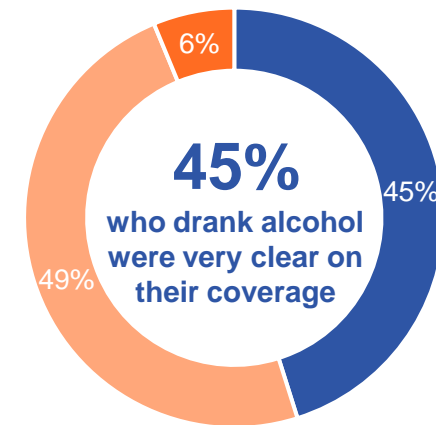


- Yes
- No

Q.25. Did you drink any alcohol whilst on your most recent overseas trip to <country from Q.7>?

Awareness of own policy's alcohol exclusions

Base: Those who were covered by travel insurance, knew about policy variations, and drank alcohol (n=288)



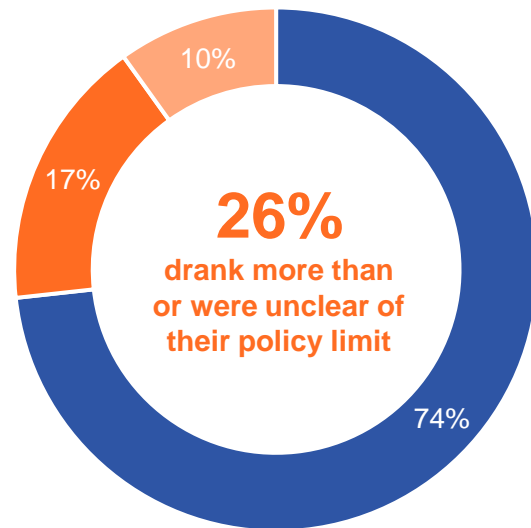
- Very clear – knew exactly what I was / wasn't covered for
- Somewhat clear – knew approximately what I was / wasn't covered for
- Not clear – did not know what I was / wasn't covered for

Q.27. On your most recent overseas trip to <country from Q.7>, to what extent were you aware of any exclusions in relation to alcohol consumption for your specific travel insurance policy?

One in five (17%) who knew about policy limits knowingly drank more alcohol than was covered by their travel insurance

Adherence to policy's alcohol coverage limitations

Base: Those who were covered by travel insurance, knew about policy variations, and drank alcohol (n=288)



Those aged 18-29 years were significantly more likely than average to expose themselves to risk by knowingly drinking in excess of their coverage (31%, vs. 14% aged 30+).

- I remained within the limits of what was covered by my travel insurance
- I drank more alcohol than was covered by my travel insurance
- I don't know / am not clear on whether the amount I drank was covered or not

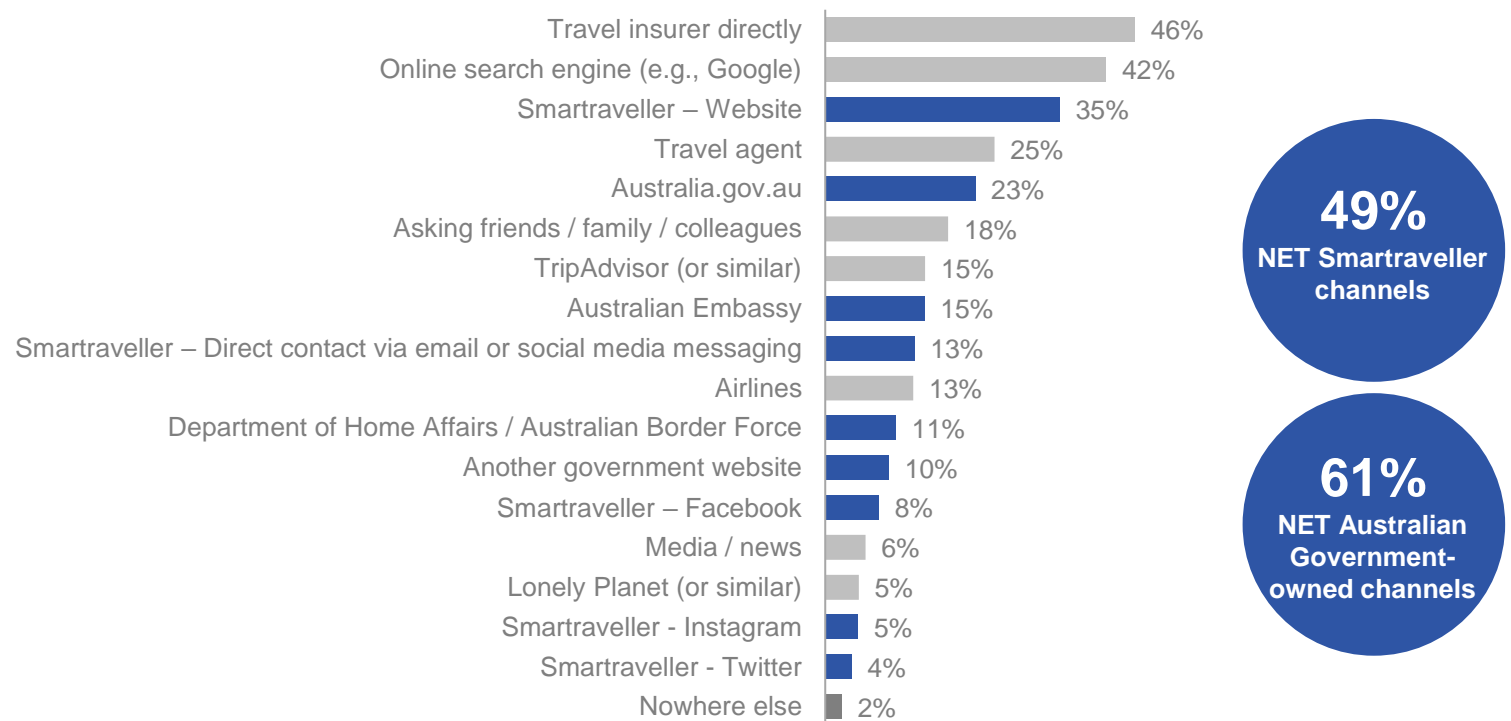
Q.28. When drinking alcohol whilst on your most recent overseas trip to <country from Q.7>, which of the following best applied to you?

Smartraveller

Half (49%) would use any Smartraveller channel to find general information about travel insurance

Resources travellers would use to find out information about travel insurance in general

Base: All respondents (n=1,007)

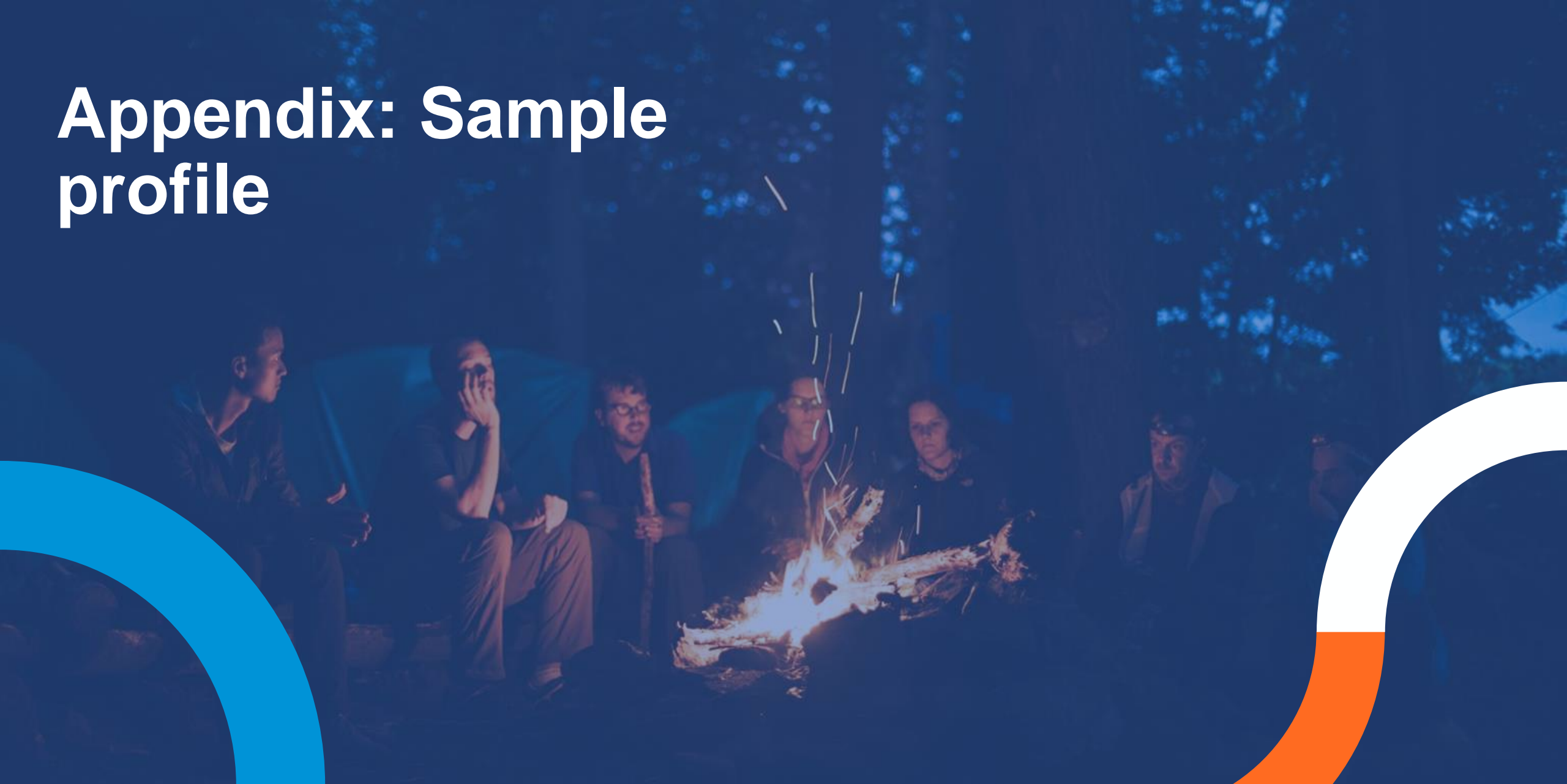


Likelihood to use the Smartraveller website for information about travel insurance in general (35%) was lower than likelihood to use it for information about prescription medication limitations / regulations (50%). This suggests that it is not such an intuitive source for travel insurance advice.

Given that Smartraveller is by far the dominant Government-owned channel, there is surely merit in ensuring Australian travellers get the right insurance advice by boosting the profile of the service in relation to insurance specifically.

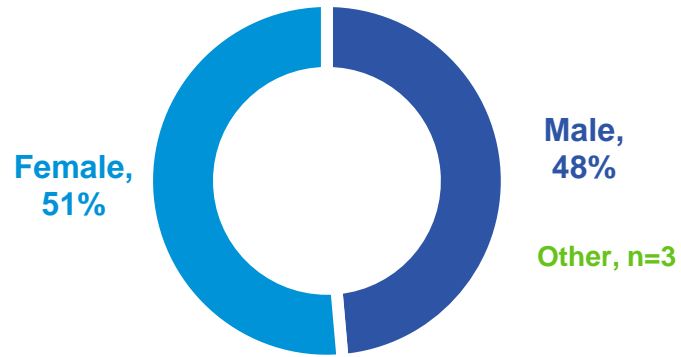
Q.29. Where are you most likely to look for information about travel insurance in general?

Appendix: Sample profile

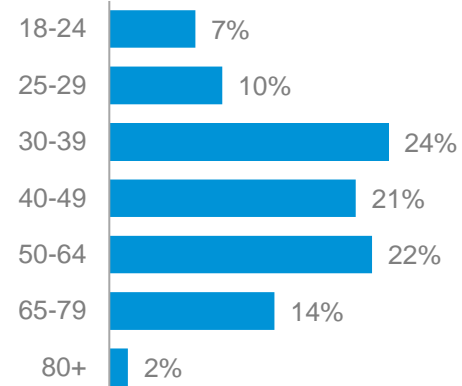


'Overseas travellers' sample profile

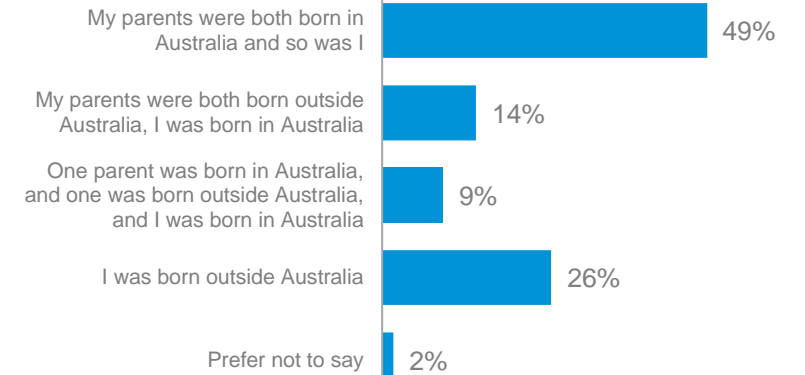
Gender



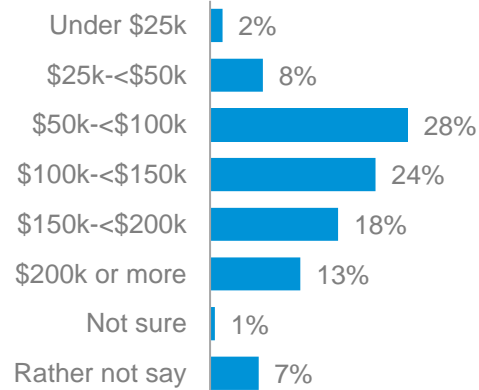
Age



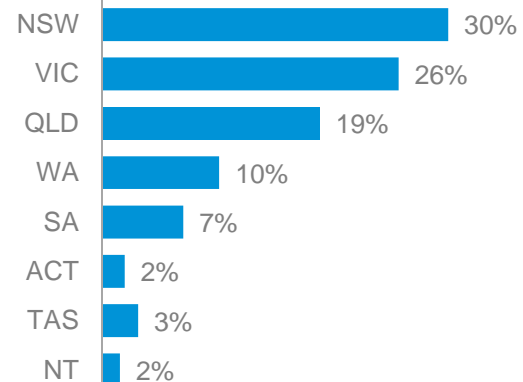
Relationship with Australia



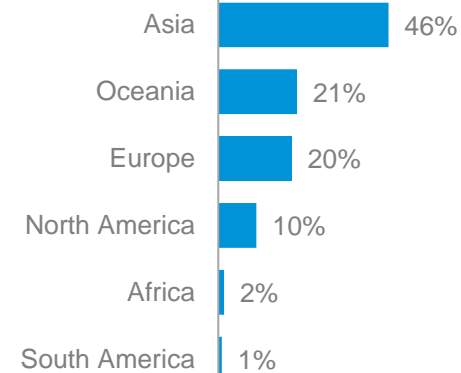
Household income



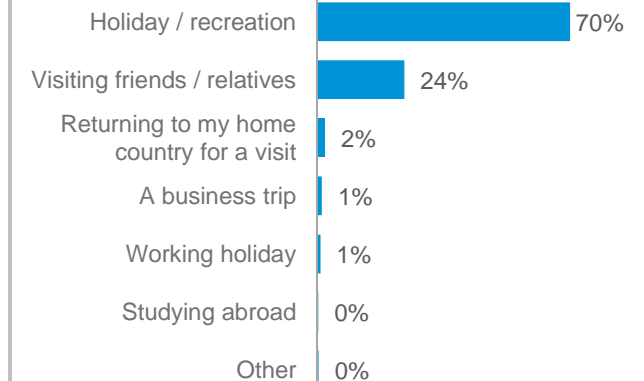
State



Destination



Purpose of travel



Appendix: Questionnaire



ICA & DFAT

Survey type: Online

Project consultants:	Tom Leslie, Vanessa Ernst
Programmer(s):	Gevorg Ordyan
Total number of interviews to be completed:	n=1,000
Questionnaire length:	10 minutes
Definition of target audience:	Australians aged 18+ who have travelled overseas in the last 12 months. Anticipate 30% IR.
Panel Provider (panel sample only):	PureProfile
Fieldwork dates:	8 th – 22 nd May 2024
Data to be merged with a previous datafile?	No
Does this job require a representative screener sample? (Typically required for segmentation and market sizing)	Yes – important – sample must reflect the actual population who have travelled overseas in the last 12 months.
Any quotas on the sample? If yes, specify below	No

Introduction – Online

Thank you for taking part in this survey!

This survey is about travel. We are looking for a range of opinions. The survey should take no more than 10 minutes to complete.

Please be reassured that this survey is anonymous, and we will never use your individual responses on their own. Quantum is an independent market research company and complies with the Australian Privacy Act 1988 and The Research Society's Code of Professional Behaviour. Our privacy policy can be found [here](#).

Screener

ASK ALL

Q.1. Where do you live?

SINGLE RESPONSE

Sydney	1	
Other NSW	2	
Melbourne	3	
Other VIC	4	
Brisbane	5	
Other QLD	6	
Perth	7	
Other WA	8	
Adelaide	9	
Other SA	10	
Hobart	11	
Other TAS	12	
ACT	13	
NT	14	
Other	98	TERMINATE

ASK ALL

Q.2. What gender do you identify with?

SINGLE RESPONSE

Male	1	
Female	2	
Non-binary	3	
Another gender (please specify):	4	

ASK ALL

Q.3. Which of the following age groups do you fall into?

SINGLE RESPONSE

Under 18	1	TERMINATE
18-24	2	
25-29	3	
30-39	4	
40-49	5	
50-64	6	
65-79	7	
80+	8	

ASK ALL

Q.4. Have you travelled outside Australia in the past 12 months?

SINGLE RESPONSE

Yes	1	
No	2	TERMINATE

ASK ALL

Q.5. Are you an Australian citizen or permanent resident?

SINGLE RESPONSE

Yes, Australian citizen	1	
Yes, Australian permanent resident	2	
No	3	TERMINATE

ASK IF Q.5=1 (AUSTRALIAN CITIZENS)

Q.6. Are you a dual national (i.e. do you hold nationality of more than one country)?

Yes	1	
No	2	

Main survey

Thank you, you have qualified for the main survey.

ASK ALL

Q.7. Which overseas country did you most recently visit? *If you visited multiple countries, please choose the country where you spent the most time.*

SINGLE RESPONSE, DROP DOWN MENU

ASK ALL

Q.8. Which of the following best describes the purpose of your most recent travel to <country from Q.7>?

SINGLE RESPONSE

- Holiday / recreation 1
- Visiting friends / relatives 2
- A business trip 3
- Studying abroad 4
- Working holiday 5
- Returning to my home country for a visit 6
- Other 7

Travel insurance

ASK ALL

Q.9. On your last overseas trip to <country from Q.7>, were you covered by travel insurance?

SINGLE RESPONSE

- Yes 1
- No 2

ASK IF Q.9=1 (HELD INSURANCE)

Q.10. Which of the following were reasons you chose to purchase travel insurance?

MULTIPLE RESPONSE, RANDOMISE

- For my own financial security / peace of mind 1
- Visa / entry requirement 2
- Tour operator requirement 3
- Corporate / business travel requirement 4
- Someone else told me to / organised it 5
- It's something I have anyway (e.g. through a credit card, employer, etc.) 6
- Other (specify) 7

ANCHOR

ASK IF Q.9=2 (DID NOT HOLD INSURANCE)

Q.11. You indicated that you did not hold travel insurance on your last trip outside Australia. Which of the following are reasons why you did not hold travel insurance?

MULTIPLE RESPONSE, RANDOMISE

- I was confident I could cover any emergency costs out-of-pocket 1
- I wasn't sure if it was needed 2
- Someone else advised that it was okay to go without 3
- I just didn't think of it / it didn't cross my mind 4
- I couldn't afford travel insurance 5
- I didn't think it was good value for money 6
- I was travelling somewhere I knew I'd be safe 7
- I was going on a very short trip 8
- My travel and luggage were inexpensive 9
- I was travelling to a country where I hold nationality / citizenship 10
- Other (specify) 11

ANCHOR

ASK IF Q.9=2 (DID NOT HOLD INSURANCE)

Q.12. We understand that you were not covered by travel insurance on your last overseas trip. To what extent did you consider purchasing travel insurance, before ultimately travelling without it?

SINGLE RESPONSE

- Gave it a lot of thought 1
- Gave it some thought, but not a lot of thought 2
- Did not even think about it 3

ASK ALL

Q.13. To what extent (if at all) are the following potential issues with travel insurance frustrating to you personally?

SINGLE RESPONSE PER ROW, GRID

	RANDOMISE	Very frustrating to me personally	Somewhat frustrating to me personally	Not an issue / not frustrating to me personally	Don't know / can't say
A	Difficulty understanding policies	1	2	3	4
B	Difficulty getting claims paid out	1	2	3	4
C	Difficulty communicating with my travel insurer	1	2	3	4
D	Difficulty choosing which policy is best for me	1	2	3	4
E	Buying travel insurance feels like a waste of money	1	2	3	4

ASK ALL

Q.14. The following are all common exclusions from travel insurance. Before today, were you aware of the following?

In most cases, standard travel insurance policies do not cover...

SINGLE RESPONSE PER ROW, GRID

	DO NOT RANDOMISE	Yes, I knew this	Unsure / may not have known this	No, did not know this
A	Travel to destinations with "Level 4 – Do not travel" Australian Government advice	1	2	3
B	Losses incurred when under the influence of alcohol	1	2	3
C	Checked baggage when lost by an airline	1	2	3
D	Baggage when lost due to inattention	1	2	3
E	Baggage stolen from a locked vehicle	1	2	3
F	High-risk activities including extreme sports and snow skiing	1	2	3
G	Pre-existing physical health conditions	1	2	3
G	Pre-existing mental health conditions	1	2	3
H	Claims incurred whilst breaking local laws	1	2	3
I	Losses incurred due to terrorism	1	2	3
J	Losses incurred due to natural disasters	1	2	3
K	Motorcycle usage without a license	1	2	3

Prescription medications

ASK ALL

Q.15. Last time you travelled, did you travel with any prescription medications?

SINGLE RESPONSE

Yes 1
 No 2
 Don't know / can't recall 3

ASK IFQ.15=1 (TRAVELLED WITH PRESCRIPTION MEDICATIONS)

Q.16. To what extent did you check the following in relation to your prescription medications last time you travelled overseas?

SINGLE RESPONSE PER ROW, GRID

	RANDOMISE	Already knew this / did not need to check	Checked this before traveling	Did not know and did not check this
A	Whether it was legal to possess / carry my prescription medications at my destination	1	2	3
B	Whether I needed evidence to carry my prescription medications on my flight	1	2	3
C	Whether my prescription medications were available to buy at my destination	1	2	3
D	What evidence I may need to possess / carry my prescription medications at my destination	1	2	3

ASK ALL

Q.17. Where would you go to find out information regarding prescription medication limits and regulations when travelling in other countries?

MULTIPLE RESPONSE, RANDOMISE, ALWAYS SHOW 6 AFTER 5

Online search engine (e.g., Google)	1
Travel agent	2
Travel insurer	3
Friends / family / colleagues	4
Australian government Smartraveller website	5
Another Australian government website	6
Australian Embassy	7
TripAdvisor (or similar)	8
Overseas embassy / overseas government website	9
Airline	10
Doctor or travel clinic	11
Somewhere else (specify)	12
I would not look for this information	13

ANCHOR
 ANCHOR, EXCLUSIVE

Travel insurance exclusions and limitations

ASK ALL

Q.25. Did you drink any alcohol whilst on your most recent overseas trip to <country from Q.7>?

SINGLE RESPONSE

- Yes 1
- No 2

ASK ALL

Q.26. Travel insurance policies vary in relation to how they cover / exclude alcohol consumption.

For example:

- Some policies use general language. For example, they may state that they exclude claims made in relation to an event where a person is “impaired” or “under the influence” of alcohol.
- Some policies use blood alcohol content (BAC) as a measure. For example, may state that they exclude claims made in relation to an event where a person has over 0.05% BAC, or in some cases over 0.19% BAC depending on the policy.

Were you aware of this before today?

SINGLE RESPONSE

- Yes, I knew this 1
- Unsure / may not have known this 2
- No, did not know this 3

ASK IF Q.9=1 (TRAVELLED WITH INSURANCE) AND Q.25=1 (DRANK ALCOHOL) AND Q.26=1 (KNEW ABOUT ALCOHOL EXCLUSION)

Q.27. On your most recent overseas trip to <country from Q.7>, to what extent were you aware of any exclusions in relation to alcohol consumption for your specific travel insurance policy?

SINGLE RESPONSE

- Very clear – knew exactly what I was / wasn’t covered for 1
- Somewhat clear – knew approximately what I was / wasn’t covered for 2
- Not clear – did not know what I was / wasn’t covered for 3

ASK IF Q.9=1 (TRAVELLED WITH INSURANCE) AND Q.25=1 (DRANK ALCOHOL) AND Q.26=1 (KNEW ABOUT ALCOHOL EXCLUSION)

Q.28. When drinking alcohol whilst on your most recent overseas trip to <country from Q.7>, which of the following best applied to you?

SINGLE RESPONSE

- I remained within the limits of what was covered by my travel insurance 1
- I drank more alcohol than was covered by my travel insurance 2
- I don’t know / am not clear on whether the amount I drank was covered or not 3

Education and information

ASK ALL

Q.29. Where are you most likely to look for information about travel insurance in general?

MULTIPLE RESPONSE, RANDOMISE

- Online search engine (e.g., Google) 1
- Travel agent 2
- Travel insurer directly 3
- Asking friends / family / colleagues 4
- Smartraveller – Website 5
- Smartraveller – Facebook 6
- Smartraveller - Twitter 7
- Smartraveller - Instagram 8
- Smartraveller – Direct contact via email or social media messaging 9
- Australian Embassy 10
- TripAdvisor (or similar) 11
- Department of Home Affairs / Australian Border Force 12
- Australia.gov.au 13
- Media / news 14
- Lonely Planet (or similar) 15
- Airlines 16
- Another government website 17
- Somewhere else (specify) 18
- Nowhere else 19

ANCHOR
ANCHOR, EXCLUSIVE

ASK ALL

Q.30. Which of the following content / coverage would be most beneficial in helping you better understand travel insurance?

RANK, RANDOMISE

- Better understanding how the claims process works 1
- Better understanding how cancellations and modifications work 2
- Better understanding what is and isn’t covered by policies 3
- Better understanding how travel alerts and advisories affect your policy 4
- Better awareness of travel insurers’ emergency assistance services 5

Validation question

To check you have been completing the survey thoughtfully, please indicate whether each of the following is correct for you.

Please select one response per row

	Yes it's correct	No it's incorrect
Age: 25	<input type="radio"/>	<input type="radio"/>
Gender: Female	<input type="radio"/>	<input type="radio"/>
Postcode: 3682	<input type="radio"/>	<input type="radio"/>

Demographics

And finally, just a few more questions about you, so that we can understand how different people have answered these questions. All your answers will be kept confidential and will only be used for research purposes.

ASK ALL

Q.31. Which of the following best describes your relationship with Australia?

SINGLE RESPONSE

- My parents were both born in Australia and so was I1
- My parents were both born outside Australia, I was born in Australia2
- One parent was born in Australia, and one was born outside Australia, and I was born in Australia3
- I was born outside Australia.....4
- Prefer not to say.....5

ASK ALL

Q.32. What is your current annual household income, before tax?

SINGLE RESPONSE

- Less than \$25,0001
- \$25,000-\$49,9992
- \$50,000-\$74,9993
- \$75,000-\$99,9994
- \$100,000-\$124,9995
- \$125,000-\$149,9996
- \$150,000-\$174,9997
- \$175,000-\$199,9998
- \$200,000 or more9
- Not sure10
- Rather not say11

Online thanks

Thank you for assisting us today. Your response to this questionnaire will be kept strictly confidential and will be used only for research purposes. If you have any queries or concerns, please contact us on surveys@qmr.com.au

All data and information collected from the survey will be stored appropriately and in accordance with the Australian Privacy Act 1988 and the New Zealand Privacy Act 2020. Our Privacy policy can be found [here](#).



Quantum Market Research

Level 3, 650 Chapel Street,
South Yarra, VIC 3141, Australia

research@qmr.com.au