



News release

Insurance Council
of Australia

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Aussie travellers advised to ensure they are properly insured

As millions of Australians head to warmer countries for the July school holidays, a new survey has provided a timely reminder for holidaymakers to ensure they have the right travel insurance for their plans – particularly when it comes to alcohol consumption.

Travel insurance provides protection against unforeseen accidents, damage or loss, and should be as essential for travellers as their boarding pass and passport.

Travel insurance policies list the exclusions that may apply when a policyholder is under the influence of alcohol when an accident or loss occurs

Many policies will cover accident or loss that occurs when the policyholder has a blood alcohol reading up to 0.19 per cent – about four times the legal limit to drive in Australia.

Despite this, [the survey](#) of 1,007 Australians who travelled overseas in the past year found:

- Of the 87 per cent of Australians who took out travel insurance on their last overseas trip, 69 per cent said they drank alcohol on that trip.
- Forty per cent of travellers were aware that alcohol consumption requirements in travel insurance policies can vary from insurer to insurer.
- Fifty-five per cent of those who took out travel insurance, knew about policy variations, and drank alcohol, were unsure about how their own travel insurance treated alcohol consumption in the event of an accident.
- One in eight Australians (13 per cent) were not covered by travel insurance at all on their most recent overseas trip.
- Younger Australians, those from low-income households, and those from culturally and linguistically diverse backgrounds had higher than average propensity to travel uninsured.

The survey was undertaken by Quantum Market Research for the Insurance Council of Australia (ICA) and the Department of Foreign Affairs and Trade's Smartraveller.

Quote attributable to ICA CEO Andrew Hall:

When you are planning your overseas holiday travel insurance is a must-have, as is ensuring that you are covered for the activities you have planned.

While enjoying a drink or two is a key part of holidaying for millions of Australians, travellers should be aware of what they are covered for so that a broken bone doesn't lead to a broken bank account.

Travellers should make sure they read their policy documents so they understand what they're covered for, whether that involves drinking alcohol, going for a hike or riding a motorcycle.

Shop around, compare options, and ask questions to find the right coverage so the trip of your dreams doesn't become a nightmare.