



News release

Insurance Council
of Australia

Tuesday, 21 October 2025

Aussies at-risk travelling uninsured, new survey reveals

A new survey has revealed that one in seven Australian travellers (14 per cent) went on their most recent overseas trip without any travel insurance coverage – a trend particularly pronounced among younger travellers, with 23 per cent of under-30s going uninsured.

The survey of 1001 travellers, conducted by Quantum Market Research on behalf of the Insurance Council of Australia (ICA) and the Department of Foreign Affairs and Trade's Smartraveller, found that two thirds (65 per cent) of those who travelled without insurance gave it some thought before deciding to go without, with a third of those travellers (31 per cent) deciding to forgo insurance due to travelling to a destination they perceived as safe.

Other findings of the survey include:

- **Willingness to take risks:** A large portion of travellers (45 per cent) were willing to take risks in pursuit of unique or memorable experiences, such as trying unfamiliar foods (49 per cent) and visiting challenging environments (33 per cent). Alarming, a third (36 per cent) of travellers agreed they had seen risky destinations promoted in a positive way in media / social media.
- **Medical tourism:** Almost half (46 per cent) of travellers had, or would personally consider, travelling overseas for a medical procedure – most commonly dental care (30 per cent). The most common motivation among considerers was the lower cost of treatment, mentioned by 69 per cent, far above any other motivation.
- **Alcohol-related risks:** While 70 per cent of Australian travellers consumed alcohol while overseas, well under half (43 per cent) understood that travel insurance policies vary significantly in their alcohol coverage. Among all travellers, two in five (39 per cent) drank alcohol while either not covered (either completely uninsured or drank outside the limits of their insurance) or were unsure about their coverage.
- **The current global political environment:** Over half (56 per cent) of travellers agreed that the current global political environment has meant that there are countries they had planned to visit but they will now avoid. A similar proportion agreed they feel less comfortable travelling overseas (53 per cent), while two in five (41 per cent) said it had made them less likely to go overseas altogether.

Full survey results can be found on the [Smartraveller website](#).

Quotes attributable to ICA CEO Andrew Hall:

Travelling anywhere, whether it's overseas or domestically, is the highlight of many people's years, but even when travelling to destinations perceived to be safe the unexpected can still happen.

Understanding your policy and assessing what kinds of activities you plan on undertaking while you're travelling is the best way to make sure you're protected.

We encourage any travellers to understand their exclusions and assess whether they need additional cover for any risky behaviours they're considering. Check Product Disclosure Statements and speak directly to insurers with any questions.