

**SURE
SAVE**

World
Assistance

Travel Insurance Checklist

Before considering travel insurance from credit cards or other complimentary offerings there's a few things you should consider.

You **must have** a copy of the policy wording to find out the facts.

How do you know you're covered?

- How much of the travel arrangements must be paid for on your credit card?
- Do you have to pay the merchant fees or surcharges associated with a credit card transaction?
- Does it cover you from the date of trip purchase and include cancellation?
- SureSave cover commences from the date of issue no matter what payment choice you make.**

What are you covered for?

- Are the benefits comprehensive and suitable to your needs?
- Is there cover for existing medical conditions?
- Is every family member covered?
- Are there any age restrictions for over 65s?
- If you deviate from your itinerary while away will you be covered?
- Travel for family members with complex itineraries and existing medical conditions are all accounted for as part of SureSave's product range.**

What do you do in an emergency?

- Do you have a 24 hour emergency assistance number to call in Australia?
- The medical provider may require policy details prior to commencing care. Will you have a policy number prior to departure?
- Are existing medical conditions covered for family members who are both travelling and at home?
- SureSave's Emergency Assistance is 24/7 and details are provided when the certificate of insurance is issued.**

Insolvency

- Are you covered if your travel service provider becomes insolvent?
- SureSave's international plans cover travel service provider insolvency.**

Note the excess

- Do you have to pay an excess for each event claimed?
- Is there an option to reduce the excess to \$0?
- For an extra premium SureSave has plans which provide the option to reduce your standard excess to \$0.**

Making a claim

- Will you be out on your own when it comes to submitting a claim to the insurance provider or will your travel agent step in to assist?
- Travel Agents have expertise and can often assist with documentation and know-how when you submit your claim.**



Travel safety in your pocket.

Download and go with the SureSave App.

