

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.**

Insolvency

- Are you covered if your travel service provider becomes insolvent?
- SureSave's Comprehensive and Annual Frequent Traveller plans cover travel service provider insolvency.**

What are you covered for?

- Are the benefits comprehensive and suitable to your needs?
- Is there cover for pre-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 pre-existing medical conditions are all accounted for as part of SureSave's product range.**

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 \$20 premium SureSave has plans which provide the option to reduce your standard excess from \$100 to \$0.**

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 for family members who are both travelling or at home covered?
- SureSave's Emergency Assistance is 24/7 and details are provided when the certificate of insurance is issued.**

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 for iPhone.



Comprehensive Plan

A wide range of cover worldwide; including ski, cruise, golf and motorcycling. Option for business benefits.

Domestic Plan

A wide range of cover in and around Australia. Including cover for ski, cruise, golf and motorcycling.

Budget Plan

Travellers looking for a value for money plan. This policy can be purchased after a traveller has departed.

Deposit and Cancellation

Cancellation cover for any deposits paid if you need to cancel before departure.

Necessities Plan

Travellers who require basic cover, such as Visiting Friends and Relatives (VFR).

Annual Frequent Traveller

A wide range of cover for multiple journeys. With Single & Family cover, you can travel independently or together (includes accompanying dependents under 25).