



TRAVEL INSURANCE

This fact sheet explains what travel insurance is, what you can claim, and how people with mito can apply.

What is Travel Insurance?

Travel insurance is an insurance policy which covers medical issues, accidents and injury, travel delays, lost luggage and other incidents that may occur during travel. It can cover you for financial losses during such events. There are different types of travel insurance policies covering a multitude of situations.

When you purchase, you will receive a Products Disclosure Statement (PDS) which summarises the terms and conditions for your travel insurance plan.

Travel insurance is calculated based on the type of cover you select. Several factors are considered when insurers calculate your cover. These can include but are not limited to:

- Length of your trip
- Age of the traveller(s)
- The travel plan selected
- The type of cover requested
- The region in which you will be travelling
- Whether a single-person or multi-person policy is purchased
- Options and extras selected including extra cover for specified items, or cover for an extreme sport such as skiing
- Any pre-existing medical conditions

What can I claim through Travel Insurance?

Many companies offer travel insurance, and cover different items for different fees. Comparing travel insurance companies and their policies is important when deciding what you want to be covered, for example:

Non-medical

- You have to cancel your trip
- Your flight is cancelled or delayed
- Your passport/travel documents are lost/stolen
- Your luggage and personal effects are stolen
- You have to return home early

Medical

- You require medical help
- You are injured in an accident
- You need medical evacuation

What I should find out when comparing travel insurance policies?

Comparing policies is worthwhile to ensure the policy is covering you for your specific circumstances at a competitive price. When comparing, establish:

- What is included in the policy
- What is excluded and how this affects your intended activities
- How to contact your insurer when travelling
- What paperwork you must take with you
- The dollar limits for claims on individual items and as a whole
- Proof you may need to make a claim
- Cost of premium
- The amount of excess you would pay on a claim
- If the travel insurance company accounts for pre-existing medical conditions

Travel insurance and mitochondrial disease

Certain pre-existing conditions may not be covered by travel insurance policies. It is important to plan ahead to ensure you have all necessary documentation for your application, and if you need to appeal your case to a travel insurance company.

Allow plenty of time to visit your specialist, who can write a letter outlining details about your condition that can be used in your application and appeals. The letter should state that you are able to travel.

You must notify your travel insurer of all pre-existing medical conditions, otherwise you will not be covered if you are affected by your pre-existing condition overseas.

Helpful tips when planning travel:

- Before purchasing your travel insurance read the PDS as well as terms and conditions, online ratings and case studies
- Purchase your travel insurance well before your departure date, in case your insurance application is rejected and you need to appeal/re-apply
- Keep a copy of your specialist letter with you when you travel
- Plan ahead to manage your symptoms, carry medication in its original packaging, and take copies of your prescriptions
- Contact your airline for assistance on board of the airplane if required
- Have a list of important contact information, such as family and the Australian Embassy

Who provides travel insurance?

You can purchase travel insurance face to face, over the phone or online from:

- Travel agents
- Independent travel insurance companies
- Health fund
- Credit card providers

For more information, please visit:

<http://smartraveller.gov.au/guide/all-travellers/insurance/Pages/default.aspx>