



Your credit card insurance checklist

Before considering free credit card insurance, remember not all travel insurance is the same.

Checklist of questions to ask yourself

<input type="checkbox"/>	Do you know what the activation requirement is? How much of the trip must you pay for on the card to be covered by the policy? (If you book a side tour while you're away will you be covered?)	<input type="checkbox"/>	Are Existing Medical Conditions for both you and any family members not travelling covered?
<input type="checkbox"/>	Do you know what excess is applied? (sometimes it is more than the quoted premium i.e. if you don't pay up front you pay later)	<input type="checkbox"/>	Does your card cover you for rental car excess?
<input type="checkbox"/>	Does it cover you for lost/stolen money? Does it apply the excess against claims for money?	<input type="checkbox"/>	Do you have a copy of the policy wording?
<input type="checkbox"/>	Are your travelling companions or family members covered or only the primary cardholder?	<input type="checkbox"/>	Do you have a policy number to provide hospitals or other parties in an emergency?
<input type="checkbox"/>	Is there an age limit on the policy?	<input type="checkbox"/>	Do you have a 24 hour emergency assistance number to call in an emergency? (Are they based in Australia?)
<input type="checkbox"/>	What is the maximum length of time you will be covered for?	<input type="checkbox"/>	Travel agents can assist with submitting a claim and work with the insurance company to make the process easier? Who will assist you with your claim?

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