

# COMPARE THE COVER

## DON'T GET CAUGHT OUT ON TRAVEL INSURANCE

### QBE TRAVEL INSURANCE

### CREDIT CARD TRAVEL INSURANCE

✓ Purchase a policy & be covered	✗ Must meet requirements to qualify for insurance
✓ No minimum purchase of travel arrangements	✗ Minimum purchase of travel required on card
✓ Cover included for accompanying children	✗ No coverage included for accompanying children
✓ Supply personal info & travel details in an emergency	✗ Unable to supply info & travel details in emergency
✓ 24 hours 7 days a week Emergency Assistance Service	✗ Varied hours assistance line with automated menu
✓ Provides payment guarantees direct to hospitals	✗ Require approval to provide payment guarantees
✓ Can arrange for medical & non-medical repatriation	✗ Difficult to arrange medical & non-medical repatriation
✓ Cover for amateur sports e.g bungee & rafting	✗ Often no cover for amateur sports
✓ Redundancy covered if you need to cancel your trip	✗ Redundancy often not covered if you need to cancel
✓ Cover against cancellation of pre-arranged leave	✗ Cancellation of pre-arranged leave often not covered
✓ Agent cancellation fees covered if you need to cancel your holiday	✗ Agent cancellation fees may not be covered if trip is cancelled
✓ Generous limits apply to valuable items	✗ Individual limits apply to valuable items
✓ Cover available if a sick relative causes you to return home or delay your trip	✗ May not be covered if a sick relative causes you to return home or delay your trip
✓ Deposits made on arrangements prior to departure covered if you are forced to cancel	✗ Deposits made on arrangements prior to departure often not covered if you are forced to cancel
✓ Policy includes coverage of trips within Australia	✗ Policy often doesn't cover trips within Australia
✓ Coverage available for travel to all countries	✗ Coverage can exclude travel to certain countries

**It's important to understand what you are covered for.**

**Please refer to a copy of the terms & conditions before making a decision.**

**The risk is too great to be complacent.**