

1. Decide what cover you need

- What level of [medical cover](#) will you need?
- Are you taking any [valuables](#) on your trip?
- Will you be doing any [sports or activities](#) that have a likelihood of causing injury?
- If you have to cancel your trip, will you want your money back?
- Do you want to be insured from the time you book your flights, or just for the [period of travel](#)?
- What kind of cover will you want for your [personal belongings and baggage](#)?
- Do you want cover for just you, or will you be travelling with [family members](#)?
- Are you planning on [renting a car](#) while you are away?

2. Choose an insurance provider

- Get at least three quotes to compare (online, in person or via phone)
- Check what kinds of [excesses](#) apply on various policy inclusions
- Note any [limits](#) that apply on policy inclusions
- Do any [age restrictions](#) apply
- If you book your trip via credit card, is [complimentary travel insurance](#) provided and what does it cover?
- Consider using a broker – they will explain cover options and be your support in the event of a claim
- Consider using an online aggregator site ([are all aggregator sites equal?](#))
- Don't hide information from your insurer as it will risk your cover being voided when you need it
- Always call up and talk to an insurer if you require more information.

3. Take note of typical exclusions

- [Pre-existing medical conditions](#)
- Do any [age restrictions](#) apply
- Travelling against medical advice
- Travelling to a destination that the Government has [warned against travelling to](#)
- Leaving your [belongings unattended](#)
- Some [high-risk activities](#) (swimming with sharks, bungee jumping etc)
- [Disobeying road rules](#) while driving in a foreign country
- Drinking and driving
- [Reckless behaviour](#) (anything that happens while you are under the influence of drugs/alcohol)
- Changing your mind and [electing not to go on the trip](#)
- Passports or visas not arriving in time for you to go on your trip

4. Know what to do if you need to claim

- Write down and take emergency assistance, insurance and consulate phone numbers
- Save copies of insurance and travel documents to a secure email or cloud account
- Know what sorts of [documentation](#) will be required if you need to make a claim
- Understand there may be a [wait time](#) for your claim to be processed
- Have the [proof of ownership](#) required for claims on stolen items
- Note what your insurer advises in the event you need [medical treatment](#)
- Check if you need to claim while [overseas](#) or if it can wait until you get home and note any [time limits](#) on making a claim that might apply
- Read the fine print ([What is a PDS and why you need to read it](#))