



MEDIA RELEASE

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Existing Medical Conditions- bringing down the barriers to travel

SureSave, the leading provider of travel insurance within the agency channel, reveals that *33 per cent of travellers with an existing medical condition normally travel without an adequate level of insurance. In addition, *21% of travellers with an existing medical condition knowingly travel with insurance that does not cover their condition. SureSave's Product Disclosure Statement (PDS), launched earlier this year, aims to make travel insurance accessible to more travellers, including those with existing medical conditions.

Talbot Henry, National Sales Director, SureSave, said:

"At SureSave, we live and breathe travel. We believe that an existing medical condition shouldn't get in the way of discovering your dream destination or exploring all that the world has to offer. That's why, in our new PDS, we've broadened our criteria for cover to better cater to customers with existing medical conditions and pregnancy. It's our aim to make travel insurance as accessible as possible to even more travellers."

In 2015, almost half of all of SureSave's claims were related to medical events. SureSave has found that, when travelling, customers are more likely to take part in activities outside their normal day-to-day routine or regular comfort zone. These activities can aggravate existing injuries or illnesses; therefore, travel insurance becomes even more vital, especially if they have an existing medical condition.

SureSave automatically covers over 40 medical conditions as part of standard policies. Travellers also have the option to screen and apply for cover for any other conditions as 'specified medical conditions'.

In our PDS, we have simplified the definition of what we consider to be an "existing medical condition". We're taking a new approach: instead of analysing a traveller's entire medical history, our new definition looks at medical conditions in the three years prior to policy purchase.

"We also have clear definitions relating to pregnancy. For instance, we now cover multiple pregnancies (for example, twins), and pregnancies with current and/or previous complications when added to the policy as a 'specified medical condition'." said Henry.

"We also offer a medical self-assessment service that enables customers to complete screenings for existing medical conditions online or in-store with travel agencies. Alternatively, customers can complete the screening over the phone with one of our Sydney-based support team, who are part of SureSave's award winning contact centre. SureSave now offers these screenings across all domestic and international outbound plans." said Henry.

*These insights were uncovered by the 'SureSave 2016 Travel Insurance Index', which is annual, independently commissioned research by the travel insurance brand, involving 1,000 respondents in Australia.

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Notes to Editors:

SureSave is a leading travel insurance provider that offers 'help that's designed for travellers'. SureSave provides World Assistance through its agent support team, claims and in-house 24/7 Emergency Assistance operation, 'WE Assist'.

SureSave covers more than 300,000 travellers each year in Australia, is Australian owned and is a coverholder at Lloyd's.

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