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Talbot Henry, National Sales Director at SureSave says:

*“When on holiday, travellers are more likely to take part in activities which are outside their normal day-to-day routine. While this is all part of the fun, these activities can aggravate injuries or illnesses. In 2015, 42% of all claims through SureSave were related to medical incidences, such as emergency dental, illness or injury. Therefore, for travellers with existing medical conditions, travel insurance becomes even more vital, as the risk of further injury or illness is magnified. With that in mind, it’s worth highlighting to agents and customers that a standard level of cover won’t always automatically cover all existing medical conditions. According to our annual research, almost 20% of travellers were not sure if their medical condition was covered by their travel insurance policy the last time they travelled<sup>1</sup>.”*

*We like to offer ‘help that’s designed for travellers’ to ensure they have peace of mind to relax and enjoy themselves throughout their trip. At SureSave, we live and breathe travel and want to make it as easy as possible for everyone, including those with an existing medical condition, to explore the world. With SureSave’s Emergency Assistance team, ‘WE Assist’, we do as much as possible when something goes wrong for our customers, so they can continue their journey, without impacting their itinerary too much.*

*Agents really are the first line of defence for customers seeking information on travel insurance, so it’s vital for agents to be well-versed on the definitions and the options. It’s important that agents express the importance of selecting a travel insurance policy that is specifically tailored to their needs and includes adequate cover for any existing medical conditions.*

*We understand that for many customers, deciphering insurer Product Disclosure Statements (PDS) and included medical conditions can be confusing. Our research has identified that only 30% read their PDS in full and know exactly what they’re covered for by their travel insurance policy<sup>1</sup>. This is why we aim to continually invest in improving our products. It’s also important for us to provide agents with all the necessary tools to ensure they are well-equipped to assist their customers in order to find travel insurance information and a policy that suits their requirements.*

*While over the past five or so years, the number of policies with medical options remains steady at 10% of all policies sold, we have still seen a shift in behaviour. With Suresave, agents are trained to communicate the necessity of adequate coverage for existing medical conditions, and to advise their customers of the need to have a clear understanding of their own medical history. Since launching the agent console and introducing the opportunity for agents and customers to complete a medical screening online, agents are less reliant on our call centre to complete the screenings for their customers. We also offer a medical self-assessment service that enables customers to assess their own existing medical conditions online quickly. When it comes to medical screening for existing medical conditions, SureSave now offers this across all international outbound plans.”*

For more information on SureSave, please visit <https://www.suresave.com.au/>.

**ENDS**



<sup>1</sup> *SureSave's 2015 Travel Insurance Index*

**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 operated and is a coverholder at Lloyd's.

Now in its fourth year, the Travel Insurance Index is an annual piece of research conducted independently by SureSave to uncover trends in travel and travel insurance purchasing habits.

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