

Compare the cover.

It's up to you to select the cover that suits your travel needs.

Are you sure you qualify for the credit card travel insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you checked out how much of your travel arrangements have to be purchased on your credit card to qualify for cover?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are your accompanying child, children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews covered free of charge?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Under the privacy act, an Agent is unable to pass on your personal information and travel details to a third party without your prior approval. This can make things difficult in an emergency situation, are you comfortable with this?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the credit card travel insurance have a 24/7, worldwide medical and emergency assistance service?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Can they arrange for payment guarantees direct to hospitals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Can they arrange for medical and non medical repatriation if required?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the credit card travel insurance cover you for any of the amateur sports QBE cover? For example: Bungee jumping, white water rafting.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is there any cover if you or a member of your travelling party are made redundant from usual full time employment in Australia and you need to cancel?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If your employer cancels the pre-arranged leave of you or a member of your travelling party who are in full time permanent employment is there any cover?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are your travel agents cancellation fees covered if you have to cancel your trip?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you checked the individual item limits that apply to your laptop, camera, video, golf clubs, watches, jewellery or any other items? How does your credit card travel insurance compare to QBE travel insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have an existing medical condition? If so, is it excluded? Can you apply for cover via the credit card travel insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a sick relative or business partner that can cause you to return home or delay your trip?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Can you also apply for cover for the existing medical condition of a non travelling relative or business partner?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will they cover any deposits you have made on arrangements prior to your departure date if you are forced to cancel?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will your credit card travel insurance cover for trips within Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your credit card travel insurance exclude travel to certain countries?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

The Financial Ombudsman Service (FOS) recommends that "If you are relying on travel insurance that is part of your credit card benefits, it is crucial that before you book your travel you:

- Obtain a copy of the policy wording from your bank or credit card provider
- Read the policy wording carefully to ensure that it meets your personal needs or situation
- Understand what you need to do to ensure that cover has been activated and is in place
- Check to see whether existing medical conditions can be covered

Ask the FOS for a copy of the "A guide to travel insurance" brochure for full details.

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

Please obtain a copy of the terms and conditions to compare before making a decision.

