

TRAVEL

INSURANCE MATTERS



Make sure your travel insurance offers you the cover that you need

TRAVEL TIPS

- Visit your doctor well before you leave to make sure your asthma is under good control
- Ask your doctor to provide you with a letter describing your asthma and your current medications
- Check that your travel insurance policy specifically includes asthma, that you can meet any conditions or requirements, and that it offers the cover you need
- Remember to take your written Asthma Action Plan with you
- Where possible, take with you all the medication you will require, as well as some extra
- Carry your medication in your hand luggage

Whether for business or pleasure, thousands of Australians with asthma travel every year. People with asthma who travel interstate or overseas should consider taking out travel insurance, including cover for medical expenses.

For people with asthma, including well-controlled asthma, their condition will often be described under travel insurance policies as a 'pre-existing medical condition'. In order to obtain cover for a pre-existing medical condition like asthma, you may have to meet certain conditions and requirements.

INSURANCE POLICY CONDITIONS

For insurance policies that cover asthma, the conditions generally include:

Certain age restrictions.

A specified period of time in which you have had:

- no exacerbations of asthma
- no hospital admissions or emergency department attendance
- no change in medication
- no change in usual treatment required

If you cannot meet these conditions, you might also have to:

- have a medical assessment prior to the policy being issued
- pay an extra premium

This varies across insurers and underwriters, so you should check the various policies available to ensure you can meet the conditions and requirements of the particular policy you choose.

SHOP AROUND

It is best to 'shop around' and compare policies to make sure you find one that provides adequate insurance cover for your travel needs. Make sure that you read the Product Disclosure Statement (PDS) of the individual policy to find out the exact cover provided and any conditions that may apply, including those for pre-existing medical conditions such as asthma.

Some financial institutions provide travel insurance cover as part of the benefits of certain credit cards. As with all insurance policies, please check the exact details of the cover to make sure it meets your needs.

Family members or travelling companions with asthma

Some travel insurance policies also cover you for emergency travel arrangements that are not directly related to your own health, for example if you have to return home because of a family member's illness. In this situation, the policy definition of a pre-existing medical condition such as asthma can also apply to your unwell travelling companion or family member.