

# **DON'T GO OVERSEAS WITHOUT IT**

## **- Allistar Walker**

**30/04/10**

Travel Insurance is often the last thing anyone wants to pay for, after they have spent thousands on bookings for an overseas trip. So what if you lose a bag, get robbed or lose something personal. Small bikkies in the scheme of things isn't it? Travel Insurance does protect you against these incidental things, but the big claims are for matters medical and to a lesser extent flight curtailment. Think volcanoes in Iceland for the latter. You might think you can control things, that nothing could possibly go wrong and in your ignorance have no idea of the costs you might face if the 's...' hits the fan, so to speak.

Let's look at a few real live examples. Firstly the lesser of claims, but never-the-less a huge problem without insurance.

### **Don't Cry for Me Argentina**

Couple arrive in Buenos Aires, are standing in a queue to book into their hotel with bags at feet. A distraction and the bags are gone. In them were all belongings, including passports, cash, credit cards and drivers licenses. Luckily the visa they needed for another country was held by an agency in Mexico City, their next destination. The travel insurance company provided emergency cash; the New Zealand Embassy in Buenos Aires also gave them some instant cash and the credit card companies got emergency credit cards to them. You can't leave town without a passport and new ones all take time, as do arrival of replacement credit cards and luggage reimbursement. This meant missing connecting flights, which Travel Insurance also picked up the tab for.

Still inconvenient but possibly a holiday wrecker without insurance.

### **Stars & Stripes forever (if you're buried there)**

Client goes to the States for conference and has to go to hospital due to onset of sharp stomach pain. A malignant tumour was diagnosed. It had burst in the large intestine. Surgery and hospital costs over \$300,000. Cost of travel insurance \$900. Not a bad investment and that person thought they were healthy.

### **Oh, la, la!**

New Zealander in South of France steps off the curb, looks right instead of left and gets killed by a car driving perfectly legitimately. Thousands of dollars were involved in morgue and medical attendant costs as well as the additional costs to repatriate body back to NZ and changes to original air fares.

### **But I only go to Aussie?**

Brian and his wife had travelled to Gold Coast to stay in a time-share resort for two weeks. While staying there he suffered a heart attack and was admitted to hospital and was not expected to live. His daughters flew over to be with him and it was 'touch and go' for one week but Brian pulled through. He was hospitalised for a further 4 weeks before being able to fly home to New Zealand. He required a doctor escort and an upgrade to business class. The policy also covered his wife's additional accommodation costs and meals etc while he was hospitalised. Cost: \$20,000.

The list goes on for many, many reasons such as food poisoning, travel delays, chicken pox, leg injury, car accidents etc. Remember only NZ has ACC and we are lucky to have that.

Always check your travel policy as all are not the same. Certain credit card so-called free policies may only cover you for a limited period of time. These may not cover you for mislaid items, hireage on scooters, for the elderly and other events. Know what you can get and don't stint on the cost. Travel insurance really is a case of a penny in time may save nine.

*Care has been taken to ensure that any information is accurate. No liability is accepted for its use.*

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