

## **Insurance specialist warns ‘be prepared’ - travel cover now more important than ever**

- **International travel insurance provider Mondial Assistance Group says industry must play a greater role in ensuring proper cover for travellers**
- **Mondial’s advice, hints and tips for travellers will help minimise risks**

**Sydney, 10 May, 2005** - One of Australia’s leading travel insurance specialists, Mondial Assistance, says the recent natural disasters that have hit parts of South East Asia highlight the need for the travel industry – and for travellers themselves - to take more responsibility in making sure overseas trips have adequate insurance cover.

With more than 50 years experience (within the Mondial Assistance Group worldwide) in providing travel insurance products, sold now through organisations such as Jetset and Travelworld, Mondial Assistance warns that travellers should check policy details before they leave home to make sure they are prepared for the types of risks they could face.

Peter Edwards, managing director of Mondial Assistance, said: “Events over the first part of 2005 have demonstrated how easy it is to be caught in situations we haven’t planned for. And while a certain amount of responsibility lies with the travellers themselves, we, as an industry, have a responsibility to ensure those heading overseas are suitably prepared.

“Travellers need to check the services available to them and the limits imposed by their policies. For example; will your policy help you get home to Australia in the event of an accident and will your insurer take responsibility for finding you an English-speaking doctor? In conjunction with this, travel agents should be looking at the different types and levels of insurance cover that are now available and think carefully about whether they are providing their customers with the best advice, every time,” he added.

Mondial Assistance says recent events also underscore the need for travellers to protect themselves against infectious diseases and other health risks. Travellers should check the range of immunisations that are available to them and determine which ones are recommended for the regions they’re visiting.

The following additional hints and tips are provided by Mondial Assistance as a guide for all travellers, regardless of their destination:

- Take copies of the front pages of your passport including any other pages that may contain visas. Keep one copy in a safe place, somewhere other than where you keep your passport. Leave the other copy with a relative or friend, preferably someone with access to a fax, so they can forward a copy of the documents if required.
- Take copies of travel insurance certificates and 24-hour assistance card (if applicable). Keep one copy in a safe place and leave another copy with a relative or friend.
- Take copies of traveller's cheques; keep them with you in a safe place but separate to your original traveller's cheques.
- Before packing take a photo of all items that you are taking. Often travelers will place all the articles they intend to carry on a table or bed and take a picture. Leave the photo at home, in a safe place.
- If you are taking regular medication make sure you have sufficient medication for the duration of your trip. Find out if you need to declare the medication or quantity of medication you are carrying when entering the countries you intend to visit.
- For any items you are carrying that require a power supply, investigate the need for adaptor plugs.
- If you have allergies keep the information on your person.
- If you fall ill and are concerned about the local medical facilities contact your 24-hour assistance helpline or your local embassy to obtain information on facilities of a suitable medical standard.
- Carry a small first aid kit with you – a packet of adhesive dressings, some insect repellent, antiseptic cream and water-sterilisation tablets will take up little space and could be useful.
- Ensure water is safe for drinking. Also check the water you use for cleaning your teeth and washing your mouth. Unless you know it is safe (bottled water usually is) sterilise drinking water by boiling or using sterilisation tablets.
- Be careful with eating raw vegetables, salads, unpeeled fruit, raw shellfish, cream, ice-cream and ice-cubes, under-done meat or fish, and uncooked, cold or reheated food generally can all be contaminated. Fresh cooked foods are safer.
- Personal hygiene is vital. Always wash your hands after going to the toilet and always before eating or handling food, particularly if you are camping or caravanning.
- Avoid swimming, bathing and wading in fresh water streams, marshes or rice paddies. You may see locals doing it but they are more likely to have developed

some immunity to the various illnesses that could place a traveler at risk. Swimming in salt water is usually safe. Check to ensure that there are no dangerous species in the swimming area such as sea snakes or crocodiles.

- It is unwise to have your skin pierced (as in acupuncture, tattooing, ear piercing) unless you can be sure that the equipment used is sterile. A needle wiped with an alcohol swab is not necessarily sterile. Keep a note on your person of any significant medical condition affecting you eg diabetes, angina pectoris, hemophilia.
- When planning a trip, always check the advice available on <http://www.smarttraveller.gov.au/>

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