

# DOMESTIC TRAVEL INSURANCE

## DO I REALLY NEED IT?

With domestic travel set to increase in 2021 many are focused on the option of Covid cover. Let's discover another great reason to have domestic cover.

For those who think you will risk it, as it is only a domestic trip and not an international one? Let's discover some valid reasons to protect the value of your holiday with domestic travel insurance.

Medically we are protected by Medicare and private health in the unlikely case of an emergency, but this does not cover you for medical bills, Example having to be evacuated off a cruise ship ( your expense), a hotel stay for your partner whilst hospitalised, flight rescheduling or even business class for your comfort.

Travel Insurance covers for theft. Yes we live in a safe country. But in the event someone broke into your rental car or hotel room taking your camera, laptop, iPad, mobile phone or you lost baggage. With a domestic policy in place you will make a claim to purchase and replace your stolen items. Car hire - Rental excess starts from \$4,000 in the event of theft or accident. Taking out a policy with Cover-

More for example, your policy will cover you up to \$6,000

Natural disasters - We are no stranger to natural disasters here in Australia! Bush fires, floods, cyclones and hail storms to name a few. If you were affected on your adventure by a natural disaster resulting in your trip being delayed on the onwards journey or making your way home, thus ending in additional costs to you. Insurance will allow you to make a claim based on reasonable additional costs.

We know as extensive travellers, when holidaying around Australia we can fall into the mindset of 'it won't happen to me'. There will always be people who risk not buying travel insurance with the hope that nothing will go wrong - but insurance is there to safeguard you in case it does.

The advice to anyone who doesn't take out travel insurance is, "If you can't afford travel insurance, you can't afford to travel," regardless of whether you're travelling international or domestic. Choosing the right travel insurance lets you focus on the extraordinary, and be confident you've got cover for the unexpected.

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## COVERMORE COVID COVER

With 30 years' experience in travel insurance and over **3.8 million covered journeys**, Cover-More is back to offer you protection, confidence and peace of mind.

**Cover-More COVID-19 ready benefits protect your clients with COVID-19 related expense cover including:**

- Overseas medical expenses if they're diagnosed with COVID-19 during their travels to a destination where there is no 'Do Not Travel' advice on [smartraveller.gov.au](https://www.smartraveller.gov.au)
- Quarantining expenses after a COVID-19 diagnosis\*
- Amendment or cancellation expenses up to the amount chosen if diagnosed with COVID-19 in Australia prior to departure and can't travel
- Travel delays or missed connections if COVID-19 causes delays to their land or air transport^

See us in store for more details on protecting your travels during the Covid-19 Pandemic

