



# Travel Insurance Checklist

Before considering travel insurance from credit cards or other complimentary offerings there are a few things you should consider. You must have a copy of the policy wording to find out the facts.

## How do you know you're covered?

- How much of the travel arrangements must be paid for on your credit card?
- Do you have to pay the merchant fees or surcharges associated with a credit card transaction?
- Does it cover you from the date of trip purchase and include cancellation?

**COTA's travel insurance cover commences from the time the Certificate of Insurance is issued, no matter what payment choice you make.**

## Insolvency

- Are you covered if your travel service provider becomes insolvent?

**COTA's international plans cover travel service provider insolvency.**

## What are you covered for?

- Are the benefits comprehensive and suitable to your needs?
- Is there cover for existing medical conditions?
- Is every travelling family member covered?
- Are there any age restrictions for over 65s?
- If you deviate from your itinerary while away will you be covered?

**Cover for family members with complex itineraries and existing medical conditions are all accounted for as part of COTA's product range.**

## Note the excess

- Do you have to pay an excess for each event claimed?
- Is there an option to reduce the excess to \$0?

**For an extra premium COTA has plans which provide the option to reduce your standard excess to \$0.**

## What do you do in an emergency?

- Do you have a 24 hour emergency assistance number to call in Australia?
- The medical provider may require policy details prior to commencing care. Will you have a policy number prior to departure?
- Are existing medical conditions covered for family members who are both travelling and at home?

**COTA's Emergency Assistance is 24/7 and details are provided when the Certificate of Insurance is issued.**

## Making a claim

- Will you be out on your own when it comes to submitting a claim to the insurance provider or will your travel agent step in to assist?

**COTA provides expertise and can often assist with documentation and know-how when you submit your claim.**