

Travel Insurance Information

We have outlined below some suggestions of travel insurance companies that have been able to help fellow travellers with diabetes (all types).

If you have a credit card, ask the company if they offer travel insurance. Some bank credit cards provide this insurance to some customers at no cost.

If you have home & contents, car or health insurance already this company may offer travel insurance as well and it is worth checking out if there's a special deal for existing customers.

Others living with diabetes have told us that the following companies have been able to meet their needs for both domestic and international travel:

1. AllClear Travel Insurance <https://www.allcleartravel.com.au/> Tel: 1800 78 58 70
2. GoInsurance <http://www.goinsurance.com.au/> Tel: 1300 819 888
3. Fastcover fastcover.com.au Tel: 1300 409 322.
4. InsureandGo <https://www.insureandgo.com.au> Tel: 1300 552 701.
5. Hello World <https://www.helloworld.com.au/hello-travel-insurance> Tel: 13 14 15.
6. Donna Barlow Travel* http://www.dbt.com.au/team_dbt.htm *Diabetes Victoria members receive a 20% discount on travel insurance.
7. CoverMore <https://www.covermore.com.au/> Tel: 1300 72 88 22.
8. Easy Travel <https://easytravelinsurance.com.au/>. Tel: 1300 327 984.
9. Travel Insurance Direct <https://www.travelinsurancedirect.com.au/> Tel: 1300 843 843

Here is the link to our website on [Travel insurance, diabetes and Covid 19](#) that you could also have a look at.

When buying travel insurance as a person with a pre-existing medical condition, please be aware you need to:

- Declare/disclose your diabetes when applying for travel insurance so that you can obtain the right level of cover for your holiday. Failing to declare your health condition to your insurance provider can make your policy void/cancelled and you could find yourself overseas without cover.
- Be alert for exclusions in the travel insurance documents - for example companies will provide insurance if you have been diagnosed with diabetes for over 12 months. They do not insure those diagnosed for less than 12 months.

Other exclusions can include:

- Being over the age of 50 years.
- Diabetes complications- eye, kidney or vascular issues.
- Cardiovascular (heart) or hypertension (high blood pressure).

Some insurance companies will refer you to their specialist medical team before providing travel insurance.

[Tips from other travellers with diabetes:](#)

- Buy your travel insurance at the time of buying your travel tickets
- Shop around beyond what is offered from a travel agent
- Compare travel insurance coverage as some website based policies do not make provision for disclosing a health condition. They may seem cheaper at first look and this changes once diabetes is disclosed
- Insure yourself and your belongings
- Have coverage for the whole time you are away
- Fully disclose your health condition (s)
- Look for exclusions in the policy
- Seek coverage for adventure tourism if this is your interest.

A travel insurance company can refuse to offer insurance coverage on the basis of diabetes and other co-occurring health conditions. You can appeal an insurer's decision; be prepared to submit specialist medical reports and expect time delays while decisions are made to insurer or not.

If you are travelling overseas:

- Make sure the policy offered covers emergency treatment, medical evacuation, hospitalisations and repatriation back to Australia
- Consider registering with Smart Traveller (a service of the Australian Government): <http://smartraveller.gov.au/Pages/default.aspx>
- Talk with your doctor/GP and diabetes educator about access to diabetes medicines and supplies, customs/security clearance etc.
- Check out reciprocal health care agreements that Australia has with some countries: <https://www.servicesaustralia.gov.au/reciprocal-health-care-agreements>

If you need to make a complaint about an insurance product, visit the website of the Australian Financial Complaints Authority <https://www.afca.org.au/> or call 1800 931 678.