

March 30, 2012

## Be prepared this Easter holiday

As hundreds of thousands of Australians start packing for well-deserved Easter breaks, holidaymakers are being urged to check an often overlooked essential: their insurance.

Insurance Council of Australia CEO Rob Whelan says the week leading up to the holidays is an opportune time for holidaymakers to make sure they have appropriate insurance policies in place.

“Insurance claims rise during the holidays and insurers often hear from holidaymakers lamenting they’d forgotten to renew a vehicle policy or take out travel insurance,” he says.

“The three forms of general insurance most relevant at this time of year are motor vehicle, travel and contents, and we advise Australians to think about their insurance needs before they go away, even if their trip is only for a few days.

“Extra traffic on the roads means motorists are much more likely to be involved in collisions, so make sure your car insurance policy is up to date and consider whether your level of cover is right for you.

“If you’re going overseas the Federal Government recommends travel insurance, so review what your policy covers before you depart, especially for risky activities and pre-existing illnesses.

“Also check your insurer’s website for any advice on destinations or service providers and carriers that may not be covered.

“Finally, insurers see a rise in break-ins and burglaries during holidays, so it’s wise to take precautions to reduce the risk of a break-in as well as ensuring you’re covered if it does happen. This includes making sure your building and contents policies are up to date.”

The ICA offers the following holiday tips:

### **Jet-setting**

- Buy cover that suits your individual circumstances and travel plans, and shop around for the best policy
- Make sure you are familiar with the product disclosure statement prior to buying travel insurance

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- Be aware of any exclusions that your insurer will not cover, such as certain activities and illnesses
- Prior to travelling, holidaymakers should visit <http://www.smarttraveller.gov.au/> and familiarise themselves with warnings about the destination to which they intend to travel

## **Hitting the highway**

- Compulsory Third Party does not cover you for damage to your vehicle, other vehicles or property, or for liability in accidents. If you do not have other forms of vehicle insurance please contact an insurer to explore the options
- A collision that makes your vehicle undriveable could ruin your holiday. Some insurers offer add-ons such as discounted or free hire cars to enable you to continue your trip; domestic travel insurance can cover emergency accommodation
- Think about your journey, plan your route and ensure your vehicle is in good working order – five minutes of preparation now could save hours later
- It may be safer to travel outside the usual peak times to avoid traffic

## **Protecting your home and contents**

- Don't put your travel plans on social media sites such as Facebook and Twitter
- Have a qualified locksmith fit all doors and windows with good-quality locks, especially deadlocks for doors
- Consider installing security screens over doors and windows to impede burglars, and a back-to-base or monitored alarm
- Remove any keys you may have left hidden outside the property, such as under mats or pot plants
- Put all ladders, garden tools and implements away
- Install motion-sensitive external lighting
- Take steps to make sure your house looks lived in – the interior should be left tidy, the gardens well maintained
- Ask neighbours to regularly empty your letterbox, put your bins out and back in, and if you're away for more than a couple of weeks, have someone trim your lawn
- Trim any trees or bushes that are close to the house to remove hiding places
- Put any cars in your garage. If you don't have off-street parking, park your car in a highly visible place, preferably under a streetlight, and make sure it has an alarm