

Tips for Travellers – Insurance and Visas

Did you know that over 60% of travellers only get their insurance within a few days of leaving home? Some don't even bother!

Travel insurance is not cheap – but can you afford to leave home without it? Some travel writers would state that if you can't afford travel insurance, then you can't afford to travel. There are several different brokers around, but there is not a lot of difference between the policies. The biggest decision is whether you just want a policy for the one trip or whether you want one that will cover you for multiple trips for a 12 month period. This latter type of policy will cover you for both international and domestic, so if you intend to take more than just the one trip in a 12 month period then it is usually worthwhile. There is a significant difference in policies that include travelling to the USA and those that don't, so you need to decide whether or not you would be likely to go there or not.

Some of the frequent flyer programs have special deals and also other sites such as the Entertainment Book have special deals for insurance. There are several sites that compare the various travel insurance products on the market. One of these sites is:

<http://ww3.travelinsurancecompared.net.au/>

Recently, both Coles and Woolworths sell travel insurance at competitive rates. If you have a discount card with either of these businesses, then you can get even further discounts.

When you buy travel insurance, buy it on the date that you book your travel, do not wait just before the date of your travel. That way, if something happens between the date of your booking and the date of travel then you are covered. There is no extra cost in taking it out from that date.

Normally, if you travel on an Australian passport, you do not need a Visa to travel to Italy. Due to recent terrorist activities, sometimes the regulations are changed, so make sure you check what the current arrangements are. If you are not travelling on an Australian passport, then check with your Travel Agent to see if you need a visa. If you do, then make sure that you allow plenty of time for this to be granted prior to your travel. Remember that your passport must be current for at least 6 months prior to travel. If it is less than this, then you will not be allowed to leave Australia.

Prior to travel, you should register with the Australian Government "Smartraveller" website: <https://www.orao.dfat.gov.au/orao/weborao.nsf/homepage?Openpage>. This site allows you to register your itinerary with the Australian Government so that they can track your whereabouts if there is a disaster whilst you are overseas. They will also email you details of any dangerous or unusual events occurring to the areas that you are about to travel in.