



# Credit Card Travel Insurance

*Peace of mind isn't automatic.  
Know what you're covered for.*

## Credit Card Travel Insurance Checklist

A quick guide to help you understand what's included — and what may be missing — in travel insurance provided through your credit card.

Every policy is different, so it's important to read the Product Disclosure Statement (PDS) or Policy Wording carefully before you travel.

### Activation & Eligibility



- What do you need to do to **activate the cover**? (For example, paying for your trip on the card or registering online.)
- Can you obtain a **Certificate of Insurance** if required by tour operators or hospitals?
- Is there a **maximum trip length** or limit on the number of trips covered each year?
- Does the cover extend to your **spouse or dependants** when travelling with you?
- Is there an **age limit**, or does cover reduce once you reach a certain age?
- Are there any spending or booking requirements before your trip is **eligible for cover**?

### Medical Cover



- Who do you contact in a medical emergency — and is assistance available **24/7 worldwide**?
- Will the insurer pay hospital bills directly, or are you required to **pay first and claim later**?
- What are the **limits** for overseas medical expenses and medical evacuation?
- Does the policy include **medical evacuation from cruise ships or remote areas**?
- Can you screen for **pre-existing medical conditions**?

### Trip Protection



- What level of **cancellation cover** is provided — and is it enough for your total trip cost?
- Are you covered for **travel delays, missed connections, or the insolvency of travel providers**?
- Is **luggage and personal belongings** cover included, and what are the item limits?
- Are you covered for **rental vehicle excess**?
- Will your planned activities (e.g. skiing, golf, scooter riding, cruise) be covered?
- Does the policy **cover one-way trips**, or do you need a return ticket to qualify?

## Claims & Support



- Are **claims managed directly** by the insurer or through a third-party administrator?
- Can you contact someone **locally in Australia** if you need help with a claim?
- What is the **excess** payable per claim?
- How long does it typically take to **process claims**?
- Will you have to **deal with both the bank and the insurer** if there's a problem?

## Important Considerations

Before relying on credit card travel insurance, take note of these common limitations:



- **Activation isn't automatic** – missing a step can mean you're not covered.
- **Trip duration caps** often apply (commonly 30-60 days).
- **Medical cover limits** may not meet the real cost of overseas treatment.
- **Pre-existing medical conditions** are often excluded or require pre-approval.
- **Dependent cover** varies – it may only apply if they're travelling with the cardholder.
- **Adventure and sports activities** may be excluded.
- **High excesses** or restrictive claim processes can reduce the value of "free" cover.

## The Go Insurance Perspective

Credit card travel insurance can provide a basic level of protection, but it's not designed to suit every traveller.

For those needing customised cover, higher limits, or added flexibility (such as optional benefits like cruise, snow sports or CFYR), a standalone policy may provide greater confidence and peace of mind.

Before relying on it, make sure you understand how it's activated, what's covered, and where the gaps might be.

Go Insurance is an Australian-based travel insurer, providing comprehensive cover and local support from our Brisbane offices.



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