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Checklist for Individuals at risk of anaphylaxis wanting to obtain Travel Insurance

1. Be prepared to phone around for the most appropriate cover for your individual circumstances.
2. Declare all pre-existing medical conditions. This includes food allergy or being deemed at-risk of anaphylaxis. If you do not declare you are at-risk of anaphylaxis, you risk a claim being denied if you have an episode while travelling. Just because the Product Disclosure Statement (PDS) say allergies are covered, does not mean that being at-risk of anaphylaxis is covered. If your pre-existing condition is declared and your insurance is accepted – then you will be covered for any event that occurs while travelling.
3. Know your medical history including the last time you administered the adrenaline (epinephrine) autoinjector (e.g. EpiPen®), or required emergency treatment for your severe allergies. Be clear if you were treated only in Accident & Emergency or if you were admitted to the hospital. This may not make any difference to the premium or risk assessment.
4. For some insurance companies you will receive cover at standard rates. Others will charge you an additional premium. Some insurance companies will not provide cover.
5. Different countries are rated differently and this will affect how much additional premium you will be charged (if any). Some countries (or parts thereof e.g. an island) may not be covered.
6. Other issues that will affect your premium are: the insured person's age, the destination and the length of travel. The insurer will retain the right to assess the risk based on your medical conditions and may either decline to insure or charge an additional premium.
7. If you have an episode of anaphylaxis between the time of taking out the insurance cover and the departure date you should let your insurer know.
8. Check that your certificate of insurance lists any cover exclusions or declarations. Keep this document with your Policy when you travel. You may need to show that you have appropriate insurance in the event that you are admitted to hospital in some countries.
9. Australia has reciprocal healthcare agreements with some countries. This means that in these countries you can receive subsidised healthcare. The list of countries and the agreements with these countries can be found here <https://www.humanservices.gov.au/customer/enablers/participating-rhca-countries>. It is advisable to take out travel insurance even when travelling to participating countries, as not all medical treatment may be covered. You also need to consider that it is important to be covered for your flight and in case the flight needs to be diverted to a different country for your treatment.

For a guide to and information about buying travel insurance please refer to the Choice Buyers Guide at www.choice.com.au

Thank you to Karen Wong for her research and compiling this article

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