

Compare the cover.

It's up to you to select the cover that suits your travel needs.

Are you sure you qualify for the credit card travel insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you checked out how much of your travel arrangements have to be purchased on your credit card to qualify for cover?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are your accompanying child, children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews covered free of charge?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Under the privacy act, an Agent is unable to pass on your personal information and travel details to a third party without your prior approval. This can make things difficult in an emergency situation, are you comfortable with this?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the credit card travel insurance have a 24/7, worldwide medical and emergency assistance service?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Can they arrange for payment guarantees direct to hospitals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Can they arrange for medical and non medical repatriation if required?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the credit card travel insurance cover you for any of the amateur sports QBE cover? For example: Bungee jumping, white water rafting.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is there any cover if you or a member of your travelling party are made redundant from usual full time employment in Australia and you need to cancel?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If your employer cancels the pre-arranged leave of you or a member of your travelling party who are in full time permanent employment is there any cover?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are your travel agents cancellation fees covered if you have to cancel your trip?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you checked the individual item limits that apply to your laptop, camera, video, golf clubs, watches, jewellery or any other items? How does your credit card travel insurance compare to QBE travel insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have an existing medical condition? If so, is it excluded? Can you apply for cover via the credit card travel insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a sick relative or business partner that can cause you to return home or delay your trip?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Can you also apply for cover for the existing medical condition of a non travelling relative or business partner?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will they cover any deposits you have made on arrangements prior to your departure date if you are forced to cancel?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will your credit card travel insurance cover for trips within Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your credit card travel insurance exclude travel to certain countries?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

The Financial Ombudsman Service (FOS) recommends that "If you are relying on travel insurance that is part of your credit card benefits, it is crucial that before you book your travel you:

- Obtain a copy of the policy wording from your bank or credit card provider
- Read the policy wording carefully to ensure that it meets your personal needs or situation
- Understand what you need to do to ensure that cover has been activated and is in place
- Check to see whether existing medical conditions can be covered

Ask the FOS for a copy of the "A guide to travel insurance" brochure for full details.

It's important to understand what you are covered for.

Please obtain a copy of the terms and conditions to compare before making a decision.



This document provides general information only. It does not cover all benefits offered by each policy or take into account all exclusions, conditions and limits that can impact on the extent of the benefit provided. Please read the combined Product Disclosure Statement (PDS) AND Policy Wording before acting upon anything on this document. Insurance is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 (AFSL 239545).

保障內容比較

由您全權決定最適合需要的保障

您是否肯定自己符合資格享用由信用卡提供的旅遊保險？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您是否了解需要以信用卡支付多少旅遊開支，才可符合保障資格？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
與您同行的子女、繼養子女、孫兒、侄兒及外甥等，是否免費獲得保障？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
基於私隱法案 (privacy act)，保險代理不可在未獲得您的同意前向第三者披露您的個人資料及旅程詳情。但這會在突發事件發生時令緊急處理困難，您可以接受嗎？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
由信用卡提供的旅遊保險是否包括24小時全球醫療及緊急援助服務？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
該保險會否安排直接向醫院繳付住院保證金？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
如有需要，該保險能否安排醫療或非醫療運送？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
由信用卡提供的旅遊保險是否保障您參與任何QBE所保障的消閒及非專業性質的運動？ 例如：吊索跳、激流木筏等。	<input type="checkbox"/> 是	<input type="checkbox"/> 否
如您或您的旅伴因裁員而遭解僱在澳洲的全職工作，並因此而取消旅程，該保險會否給予保障？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
如您或您的旅伴皆屬固定全職受聘，而您們已申請之休假遭僱主取消，這又是否受到保障？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
如您要取消旅程，由旅行社收取的取消旅程費用會否受到保障？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您是否了解個別物件的保障上限，如：手提電腦、相機、攝錄機、高爾夫球球棒、手錶、珠寶或其他物件等？相比之下，您的信用卡旅遊保險保障與QBE的旅遊保險有何分別？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您是否有投保前已存在的任何病況？如有，這是否不受保項目？您能否透過信用卡提供的旅遊保險申請保障？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您有否任何患病親屬或商業夥伴可能導致您於旅途中折返或延遲旅程？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您能否為有投保前已存在的任何病況的非同行親屬或商業夥伴同時申請保障？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
如您被迫取消旅程，該旅遊保險會否賠償您在出發前就旅程安排所預付的按金？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您的信用卡提供的旅遊保險是否保障澳洲本地遊？	<input type="checkbox"/> 是	<input type="checkbox"/> 否
您的信用卡提供的旅遊保險其保障是否豁除某些國家？	<input type="checkbox"/> 是	<input type="checkbox"/> 否

金融服務申訴專員 (Financial Ombudsman Service) (FOS) 建議：如您一向依賴由信用卡提供的旅遊保險，請您在預訂旅程前務必：

- 向您的銀行或信用卡商戶索取保單條文
- 詳細閱讀保單條文，以確保保障符合您的需要或情況
- 清楚明白您的責任，以確保保障生效
- 了解投保前已存在的任何病況是否受保

請向 FOS 索取「選購旅遊保險指引」小冊子，了解有關詳情。

請謹記必須清楚了解所受保障項目。作出購買決定前，請先索取保單條文以作比較。

