

Media release

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Top 30 travel insurance claims by under 30s nears half million dollars in just one year

Leading global travel insurance and assistance provider, Allianz Partners, has revealed that its 30 highest insurance claims made by customers under the age of 30 totalled nearly half a million dollars in the last 12 months.

The claims ranged from \$6,000 to almost \$50,000 with the largest claims being for medical treatment, ambulances, air evacuations and hospitalisation.

While many perceive Asian countries to be the riskiest for young Australian travellers, four of the top five most expensive claims made by under 30s were actually as a result of illness or injuries incurred while travelling in Europe.

Executive Head of Travel at Allianz Partners, Damien Arthur said “Nobody plans for things to go wrong when they travel and many don’t consider the cost of medical cover in the country they visit.”

“Countries like the USA for example, appeal to young travellers because it’s English speaking and may be considered safe, but a hospital stay can cost a staggering amount of money as they do not have a public health system like Australia” he said.

Among the largest claims Allianz Partners received was a young traveller who presented with a migraine, but once examined also had a kidney infection, while another had a sore throat caused by bacterial infection that escalated and required hospitalisation. Of the highest 30 claims only one related to lost luggage or personal effects.

“While people will readily consider insuring their luggage for loss or damage, more thought needs to be given to the unexpected consequences and costs of simply becoming ill while travelling overseas,” Mr Arthur said.

Mr Arthur said the 30 young travellers who made up the top claims for the last 12 months were actually the lucky ones because they had insurance.

“We regularly see cases for what we in Australia consider to be minor sickness or accidents that have resulted in claims of tens to hundreds of thousands of dollars due to medical and other associated costs. For a young person without insurance, this puts them in a very challenging financial position”

A recent study by the Insurance Council of Australia and the Department of Foreign Affairs and Trade* showed 12 per cent of under 30 year olds who had booked an overseas trip did not intend to take travel insurance – twice as many as any other age group.

Of the over 1,000 people surveyed, almost half were not sure insurance was needed or worth taking out.

“Young Australians should not be complacent with travel insurance. Understanding the risk of travel and following the Australian Government’s travel advice will help ensure you are well informed. And should the unexpected happen, a way to minimise your loss if an incident happens is to make sure you have the appropriate travel insurance,” Mr Arthur said.

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**2022 Quantum Market Research survey on behalf of Smartraveller.gov.au and ICA, 1,001 Australians, who had either booked or were actively planning an overseas trip in coming months*

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About Allianz Partners

Allianz Partners is a world leader in B2B2C insurance and assistance, offering global solutions that span international health and life, travel insurance, automotive and assistance. Customer driven, our innovative experts are redefining insurance services by delivering future-ready, high-tech high-touch products and solutions that go beyond traditional insurance. Our products are embedded seamlessly into our partners’ businesses or sold directly to customers, and are available through two commercial brands in Australia: Allianz Global Assistance and Allianz Care. Present in over 75 countries, our 19,400 employees speak 70 languages, handle over 58 million cases each year, and are motivated to go the extra mile to offer assistance to our customers around the world.

For more information, please visit: www.allianzpartners.com.au

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