



Media release

Brisbane, 25 October 2023

Allianz Partners awarded industry-first accreditation for travel insurance product clarity

[Allianz Partners Australia](#) – one of the world’s largest insurance and assistance organisations – is making the complex simple for customers with an initiative to simplify policy wording.

Allianz Partners Executive Head of Travel, Damien Arthur, said the changes were part of a proactive step towards enhancing their customers’ confidence in the transparency of their policy.

“We are proud to be leading the industry towards a more transparent and practical approach to travel insurance,” he said.

Allianz Partners engaged with the Plain Language Certified consultancy to clarify the wording of their travel insurance policy. Jargon was replaced with everyday language and a review was undertaken to ensure that there are no contract terms that may be potentially unfair to customers.

In the process, Allianz Partners gained independent verification of their support for plain language by achieving Australia’s first travel insurance Gold Certified Trustmark.

The simplified policy wording takes many forms, but always makes it easier for customers to understand their entitlements. For example, Allianz Partners are transitioning to a dollar (\$) value limit across all product benefits, to remove any ambiguity connected to the common industry term ‘unlimited benefits’, as well as any sub-limits applying to these benefits.

This means the benefit limits for Overseas Emergency Assistance and Overseas Medical & Hospital Expenses will be changed from Unlimited to \$20 million for single and duo (per person) cover types, and to \$40 million for family cover types.

The dollar values were formulated based on Allianz Partners’ claims experience over the last decade. Allianz Partners Australia has experienced only three medical claims over \$1 million, with the highest being \$1.5 million, so the new benefit amounts are more than 10 times the expected maximum claim.

“The service we provide is not changing, it’s just going to be easier for our customers to understand. We will continue to look for ways to improve the cover we offer for overseas emergency and medical needs, and adapt our plans to meet emerging challenges,” Mr Arthur said.

To see Allianz Partner's new travel insurance PDS, visit: <https://travel.allianz.com.au/pds>

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Press contact


Thrive PR allianzpartners@thrivepr.com.au

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 peace of mind to our customers around the world.

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

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