

# Travellers risk being caught out by failing to check travel insurance for adventure sports

*Travellers may be exposing themselves to crippling overseas medical bills by engaging in adventure sports not covered by their travel insurance.*

SYDNEY, NEW SOUTH WALES, AUSTRALIA, July 25, 2017 /EINPresswire.com/ -- Over 50% of Aussie travellers go overseas without adequate insurance, according to research

A [recent survey](#) commissioned by the Department of Foreign Affairs (DFAT) and the Insurance Council of Australia (ICA) shows that over 50% of Aussie travellers go overseas without adequate insurance. One of the key issues highlighted in the survey is the failure to insure for risky activities like adventure sports. Even among travellers who do take out insurance, only around half check their policy to make sure their planned holiday activities are covered.



The USA is a popular destination for rock climbers. It is also one of the most expensive countries for medical treatment.

Travellers failing to check their policies for adventure cover is a major concern, especially among young Australian travellers. The DFAT and ICA-commissioned survey shows that almost three quarters of Aussie travellers aged under 30 engage in risky activities while overseas. According to travel insurer Columbus Direct's latest customer survey, over 50% of respondents between the ages of 18 and 49 are either actively planning an adventure holiday or have adventure travel on their bucket lists. 16% have already engaged in adventure sports while on holiday.

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*Antje Lauterbach*

Unfortunately, travel insurance cover for adventure sports is not yet commonly available with many travel insurance policies. Of the 29 travel insurance brands listed on popular comparison site [Finder.com.au](#), only five cover skydiving or outdoor rock climbing.

“Engaging in adventure sports on holiday significantly limits the range of travel insurance options available to Australian travellers” explains Antje Lauterbach, Columbus Direct's Marketing Manager. “Those who engage in more than one adventure activity, or who have complex travel insurance needs, such as pre-existing medical conditions, can find it difficult to get suitable cover.”

Columbus Direct recently launched a new range of activity-related travel insurance products on the Australian and New Zealand markets. The products address the shortage of cover options for adventurous travellers and those looking to work or volunteer while on holiday.

The wide range of [sports, adventure and work-related travel insurance](#) options Columbus Direct has added to its travel insurance offering aims to make it easier for those with non-mainstream travel needs to find suitable cover. The expansion is notable for the addition of several activities that many travel insurers exclude from cover, including on-road motor biking over 250cc, outdoor rock climbing and sky diving (all subject to terms and conditions and payment of an additional premium), and for the fact that the new cover will be available in combination with comprehensive medical screening. This gives travellers with pre-existing medical conditions a better chance of obtaining cover for their particular needs.

Columbus Direct is already well established for the niche cover it provides to those with pre-existing medical conditions, pregnant travellers, non-citizens and one-way travellers. “We’re excited to add the new activities cover to our range of specialist travel insurance products” says Lauterbach. “We know that every trip is different, and we want our travel insurance products to reflect that”, she explains.

“Travellers should always consider activities as part of their travel insurance selection process. Going on an active holiday without proper activities cover leaves travellers vulnerable to high overseas medical bills. So it really should be a no-brainer, before deciding on a policy, to check that all relevant activities are covered”.

Antje Lauterbach  
Columbus Direct  
+61294633399  
[email us here](#)

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