

Survey of Australians' Travel Insurance Behaviour - 2017

Understand Insurance



Smartraveller



Prepared by Quantum Market Research
Additional demographic reporting – June 2017
Job number: 17021

Key headlines

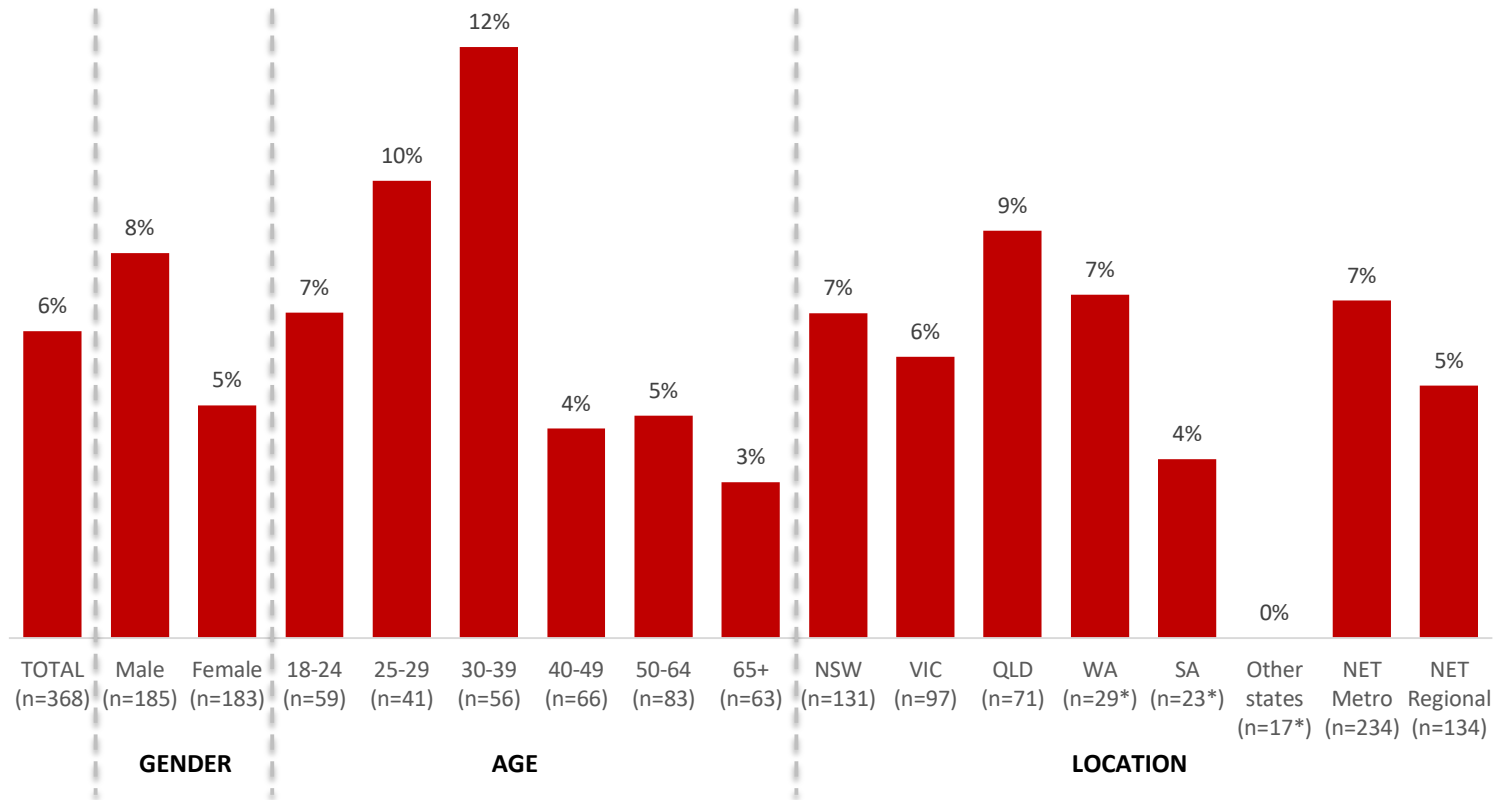
1.	<p>Overall, half (48%) of recent cruise goers who took out insurance were exposed to the risk of being unknowingly uninsured.</p> <p>This was a combination of those (38%) who took out a general travel insurance policy that may not have adequately covered them for a cruise, and / or those (30%) who were not certain that their travel insurance covered them for all countries their cruise liner visited.</p>
2.	<p>In addition to the above, 6% of cruise goers went on a cruise without purchasing insurance at all, giving a total of more than half (51%) of cruise goers who may have travelled without adequate insurance.</p>
3.	<p>More than a third (34%) of cruise goers believe travel insurance is less important for cruises than other overseas holidays because cruise ships have doctors on board to treat passengers if they get sick.</p>
4.	<p>There's widespread misunderstanding over what cruise insurance covers, and cruise goers commonly believe that travel insurance is less important for a cruise than for other types of travel for a range of reasons.</p>

Cruise goers' potential uninsurance

No significant differences in the proportion who are uninsured on their last cruise by gender, age or location

Cruise goers uninsured on last cruise:

Base: Cruise goers (n=368)

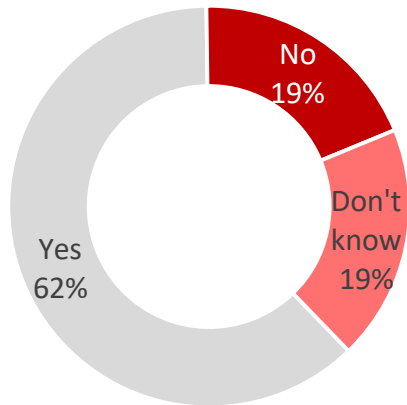


Q.6. On the last occasion that you went on an international cruise (outside Australia), were you covered by travel insurance?

Two in five (38%) cruise goers may not be adequately insured for a cruise

Did insurance specifically include cruise cover:

Base: All cruisers with insurance (n=344)



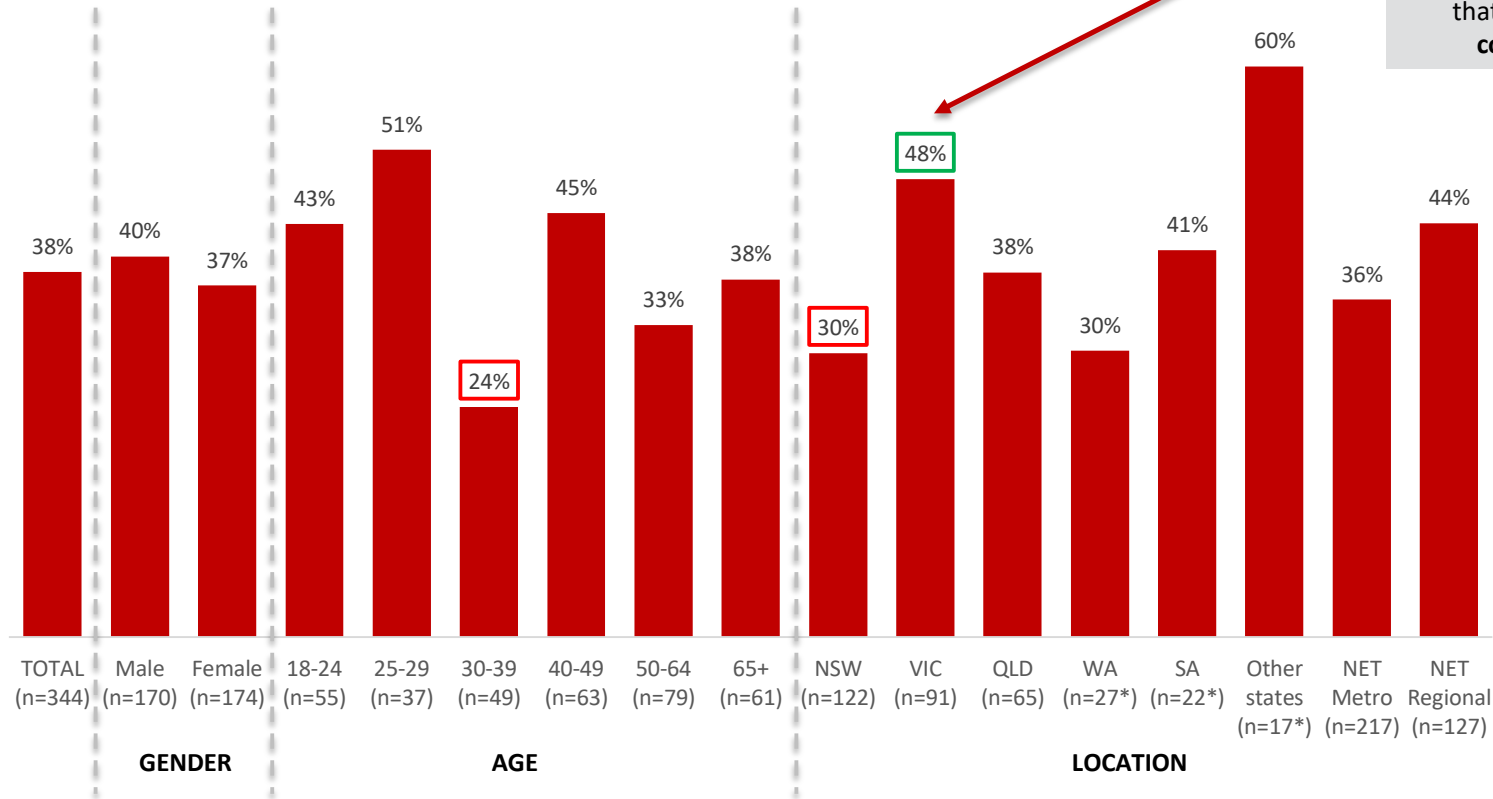
Up to two in five (38%) cruise goers exposed themselves to risk by taking out a general travel insurance policy that may not have adequately covered them for a cruise; and of these, one in five were certain that their insurance did not cover cruises.

Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

Two in five (38%) cruise goers may not be adequately insured for a cruise

Did insurance specifically include cruise cover – No or Don't know:

Base: All cruisers with insurance (n=344)



Significantly higher than other states, i.e. those in Victoria were **significantly more likely** than those in other states to expose themselves to risk by taking out a general travel insurance policy that **may not have adequately covered them** for a cruise.

 Significantly higher than other groups
 Significantly lower than other groups

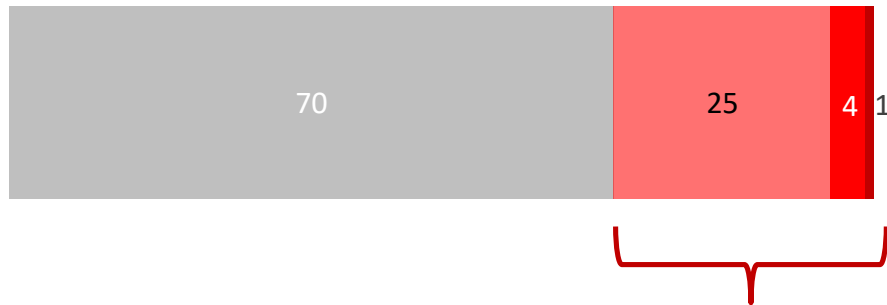
Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

Almost a third (30%) are not certain that their insurance covers all countries visited

Did travel insurance cover all countries visited:

Base: All cruisers with insurance (n=344)

- Yes, definitely
- Yes, I think so but not certain
- No, don't think so



Almost a third (30%) were **not certain** that their travel insurance covered them for all countries their cruise liner visited.

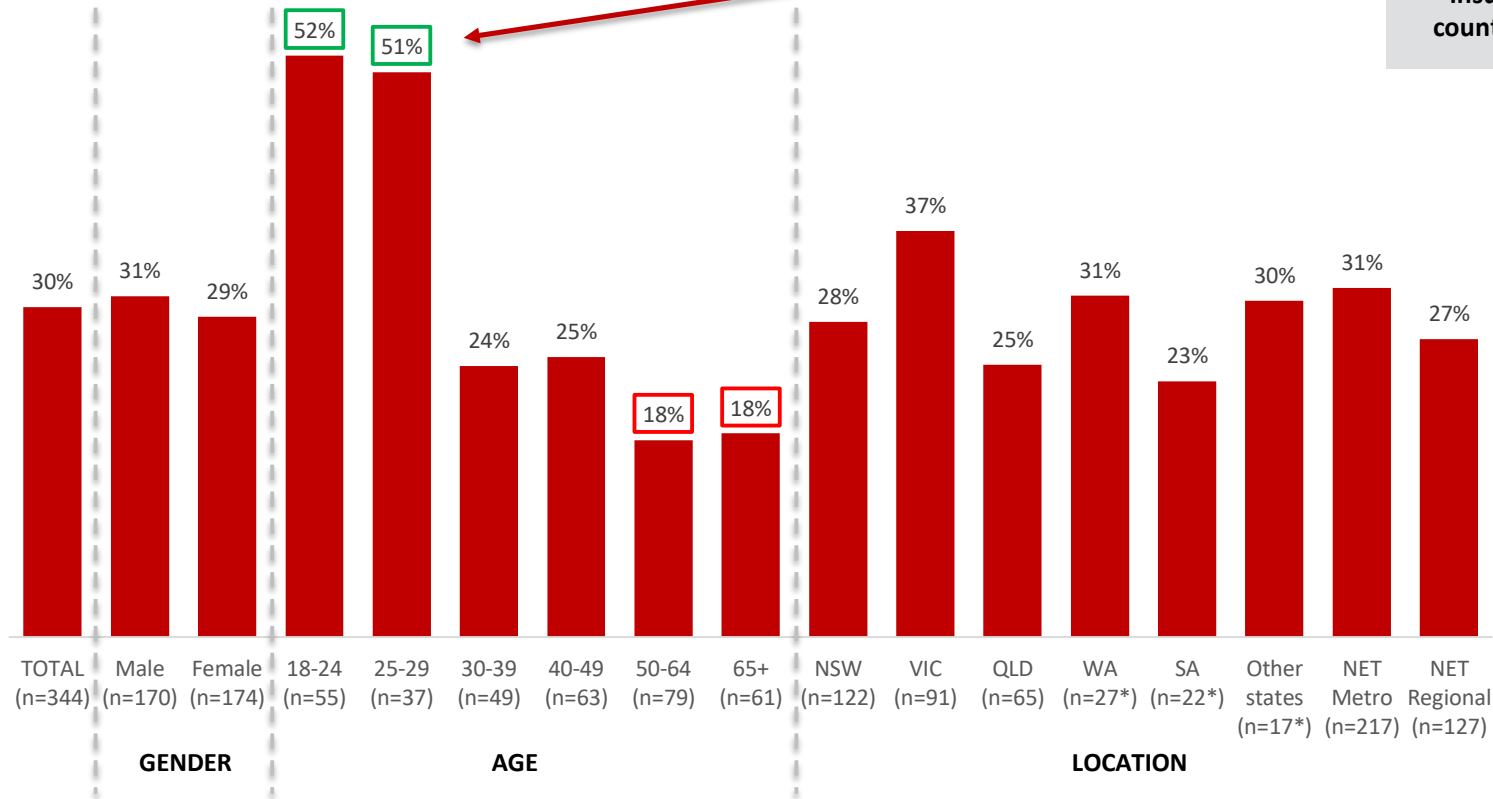
Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

Q.31. Did your travel insurance cover you for all the countries your cruise liner visited?

Almost a third (30%) are not certain that their insurance covers all countries visited

Did travel insurance cover all countries visited – No or Not certain:

Base: All cruisers with insurance (n=344)



Significantly higher among 18-24s and 25-29s, i.e. those age groups were significantly more likely than those over 30 to be uncertain that their insurance covered them for all countries their cruise liner visited.

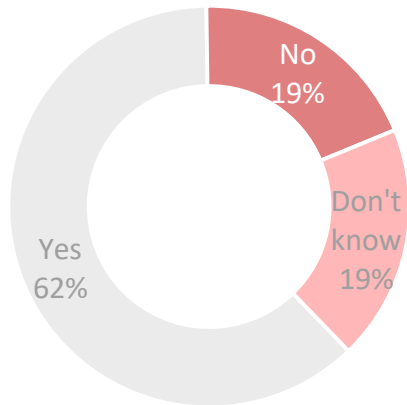
 Significantly higher than other groups
 Significantly lower than other groups

Q.31. Did your travel insurance cover you for all the countries your cruise liner visited?

Overall, half (48%) of insured cruise goers are exposed to the risk of being unknowingly uninsured

Did insurance specifically include cruise cover:

Base: All cruisers with insurance (n=344)



Up to two in five (38%) cruise goers exposed themselves to risk by taking out a general travel insurance policy that may not have adequately covered them for a cruise; and of these, one in five were certain that their insurance did not cover cruises.

Did travel insurance cover all countries visited:

Base: All cruisers with insurance (n=344)

■ Yes, definitely
■ Yes, I think so but not certain
■ No, don't think so



Almost a third (30%) were **not certain** that their travel insurance covered them for all countries their cruise liner visited.

48%

Of cruise goers may have been unknowingly uninsured.

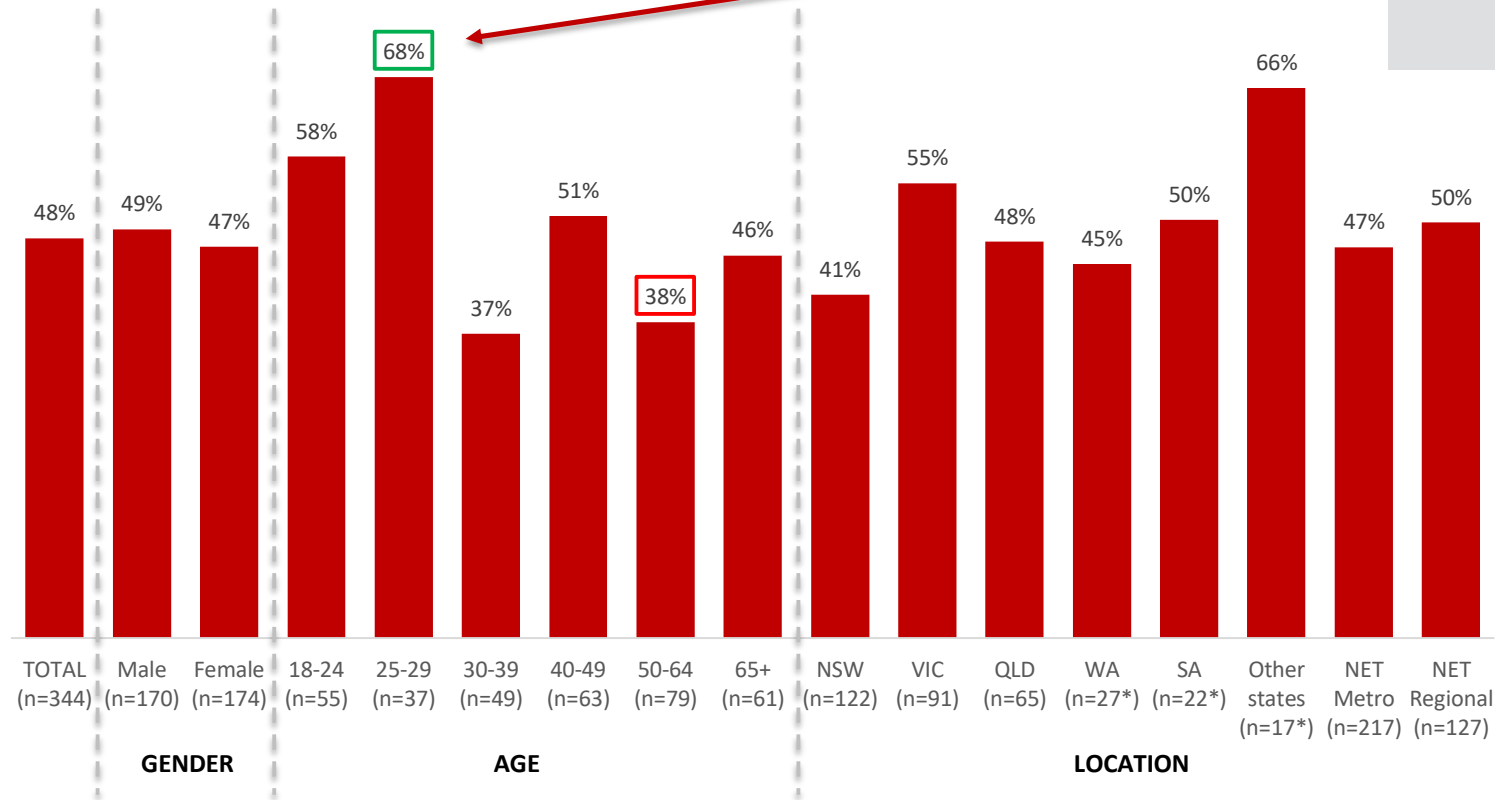
Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

Q.31. Did your travel insurance cover you for all the countries your cruise liner visited?

Overall, half (48%) of insured cruise goers are exposed to the risk of being unknowingly uninsured

Insured cruise goers who may be unknowingly uninsured:

Base: All cruisers with insurance (n=344)



Significantly higher among 25-29s, i.e. that age group is **significantly more likely** than other age groups to be unknowingly uninsured on their last cruise.

 Significantly higher than other groups
 Significantly lower than other groups

Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

Q.31. Did your travel insurance cover you for all the countries your cruise liner visited?

Overall, half (51%) of all cruise goers may have travelled without adequate insurance

Uninsured on last cruise:

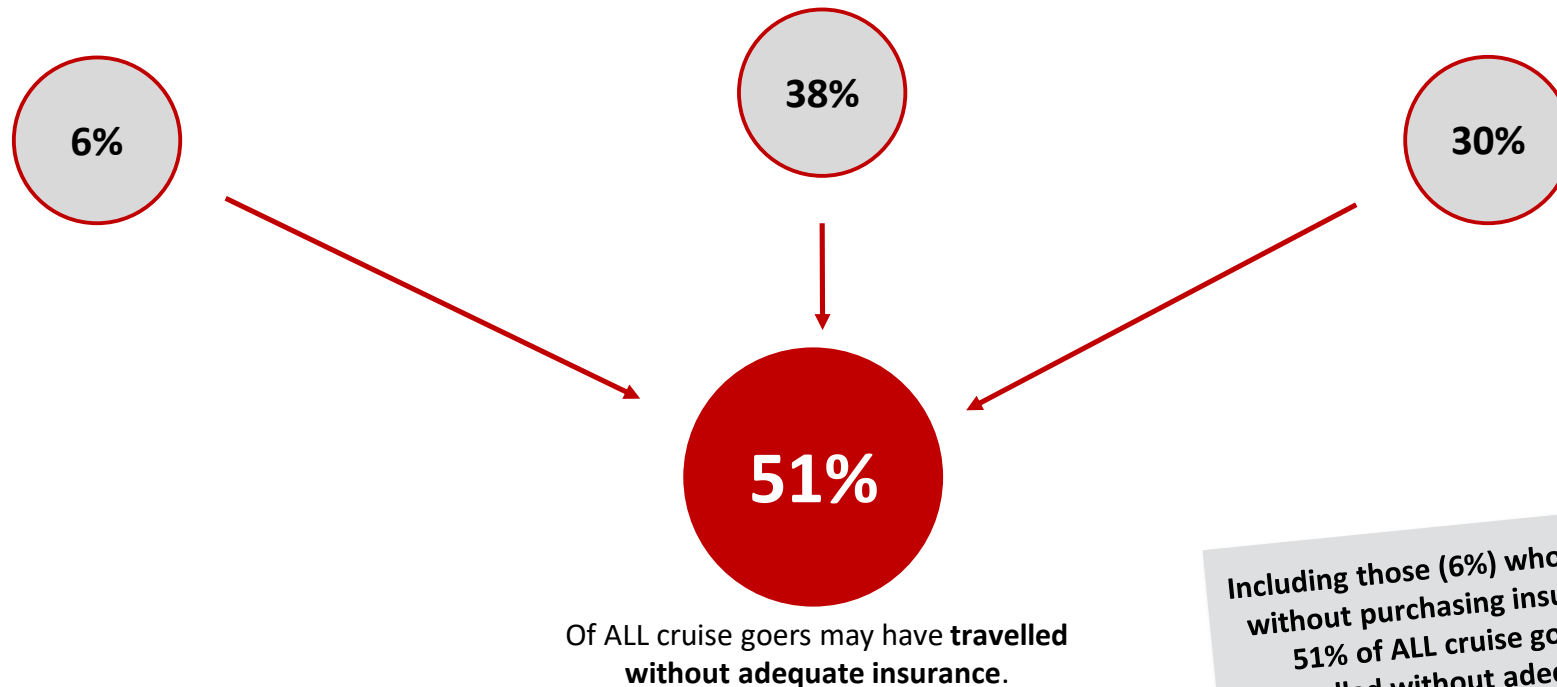
Base: ALL Cruise goers (n=368)

Did insurance specifically include cruise cover – No or Don't know:

Base: All cruisers with insurance (n=344)

Did travel insurance cover all countries visited – No or Not certain:

Base: All cruisers with insurance (n=344)



Including those (6%) who went on a cruise without purchasing insurance, a total of 51% of ALL cruise goers may have travelled without adequate insurance.

Q.6. On the last occasion that you went on an international cruise (outside Australia), were you covered by travel insurance?

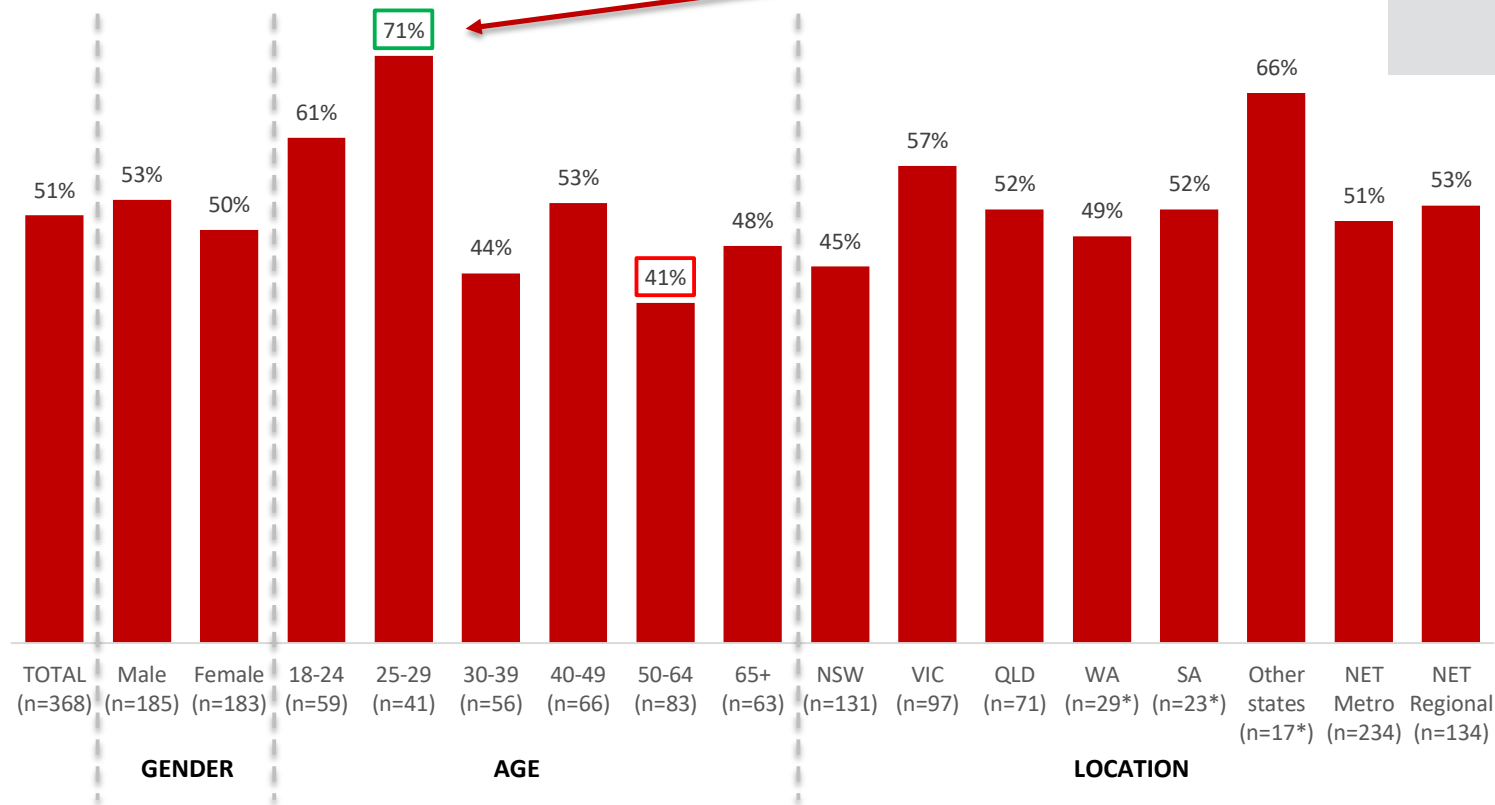
Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

Q.31. Did your travel insurance cover you for all the countries your cruise liner visited?

Overall, half (51%) of all cruise goers may have travelled without adequate insurance

Cruise goers who may have travelled without adequate insurance:

Base: ALL Cruise goers (n=368)



Significantly higher among 25-29s, i.e. that age group is **significantly more likely** than other age groups to **have potentially travelled without adequate insurance**.

 Significantly higher than other groups
 Significantly lower than other groups

Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

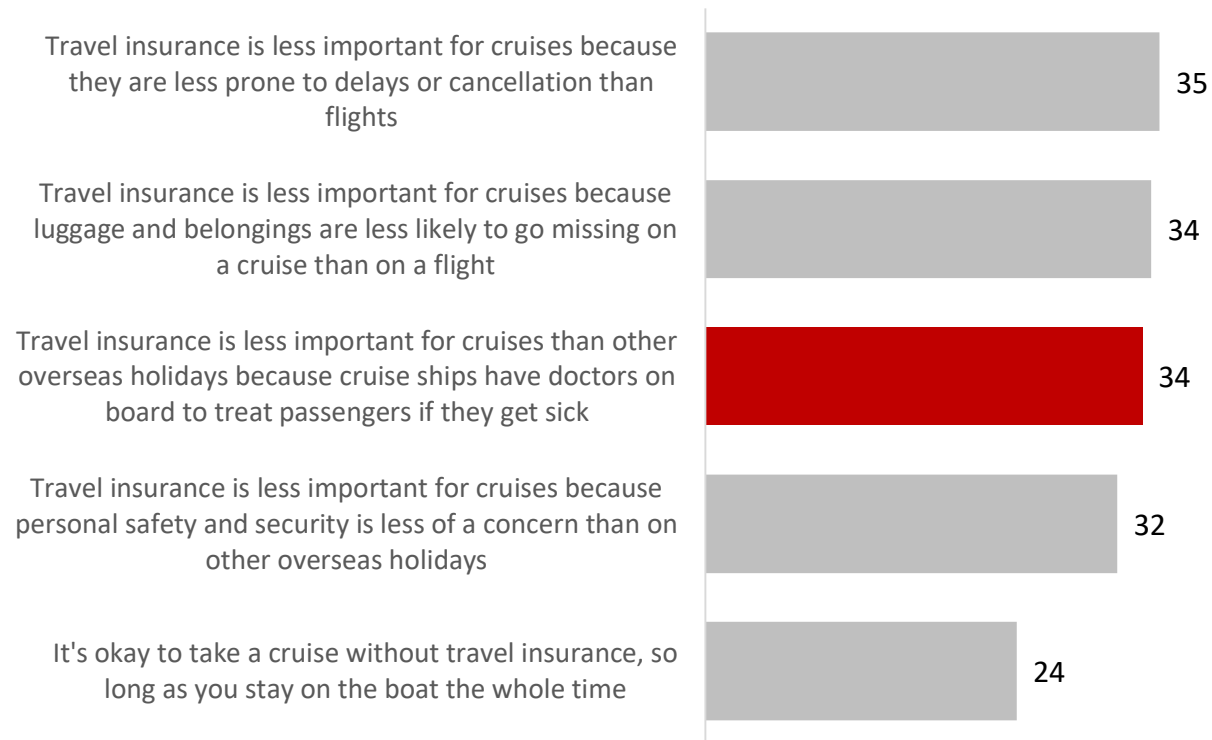
Q.31. Did your travel insurance cover you for all the countries your cruise liner visited?

Cruise goers' attitudes towards cruise insurance

Cruise goers commonly believe that travel insurance is less important for a cruise than for other types of travel

Attitudes towards cruise insurance (% agree):

Base: Cruise goers (n=368)



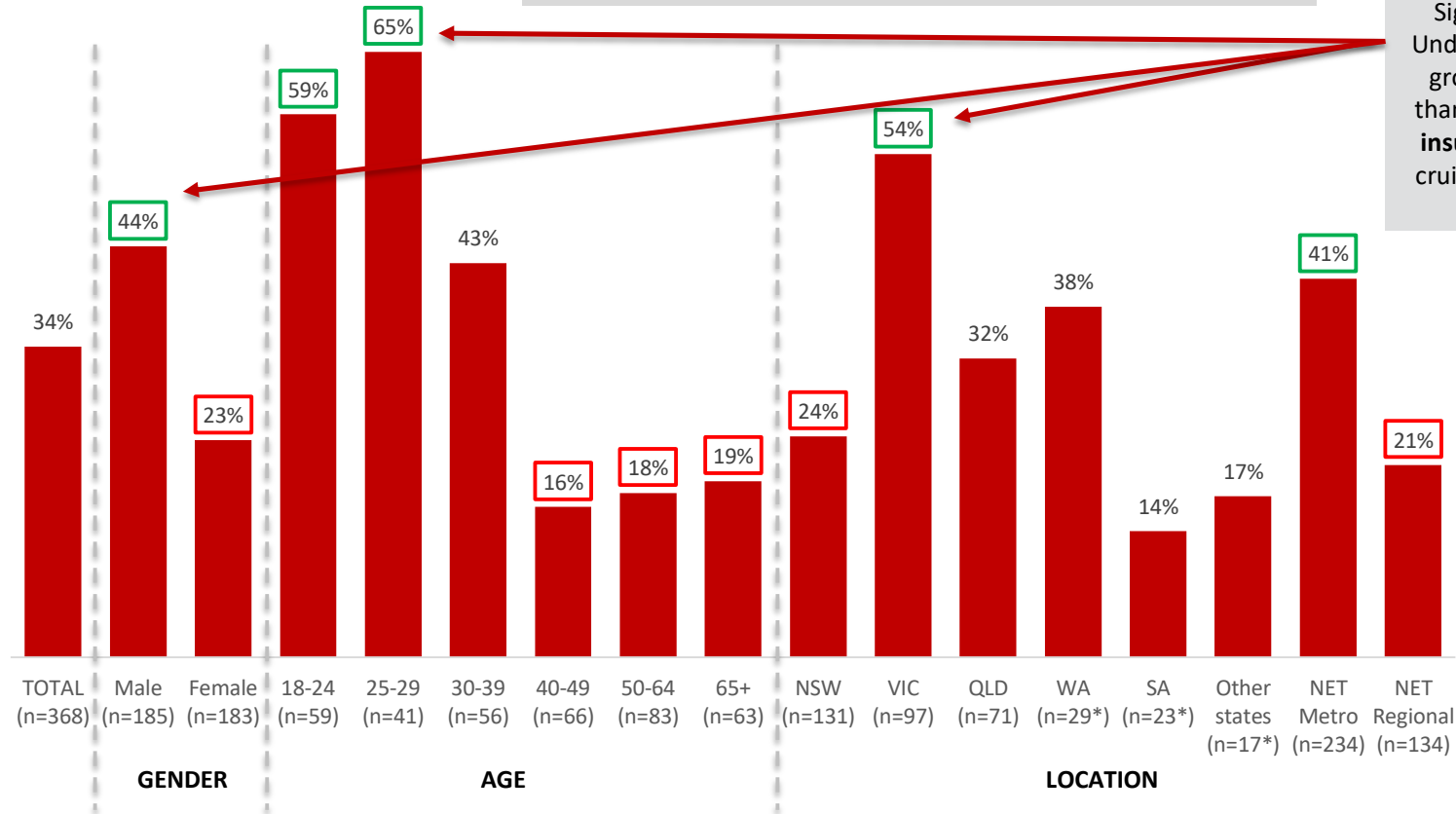
Q.33. The following statements cover a range of different attitudes toward travel insurance for international cruises. Please indicate to what extent you agree with each of them?

A third (34%) of cruise goers believe insurance is less important for cruises because cruise ships have doctors on board

Attitudes towards cruise insurance:

Base: Cruise goers (n=368)

% agree that... Travel insurance is less important for cruises than other overseas holidays because cruise ships have doctors on board to treat passengers if they get sick



Significantly higher among Males, Under 30s, and those in Vic, i.e. those group are **significantly more likely** than the average to agree that **cruise insurance is less important** because cruise ships have doctors on board in case travellers get sick.

 Significantly higher than other groups
 Significantly lower than other groups

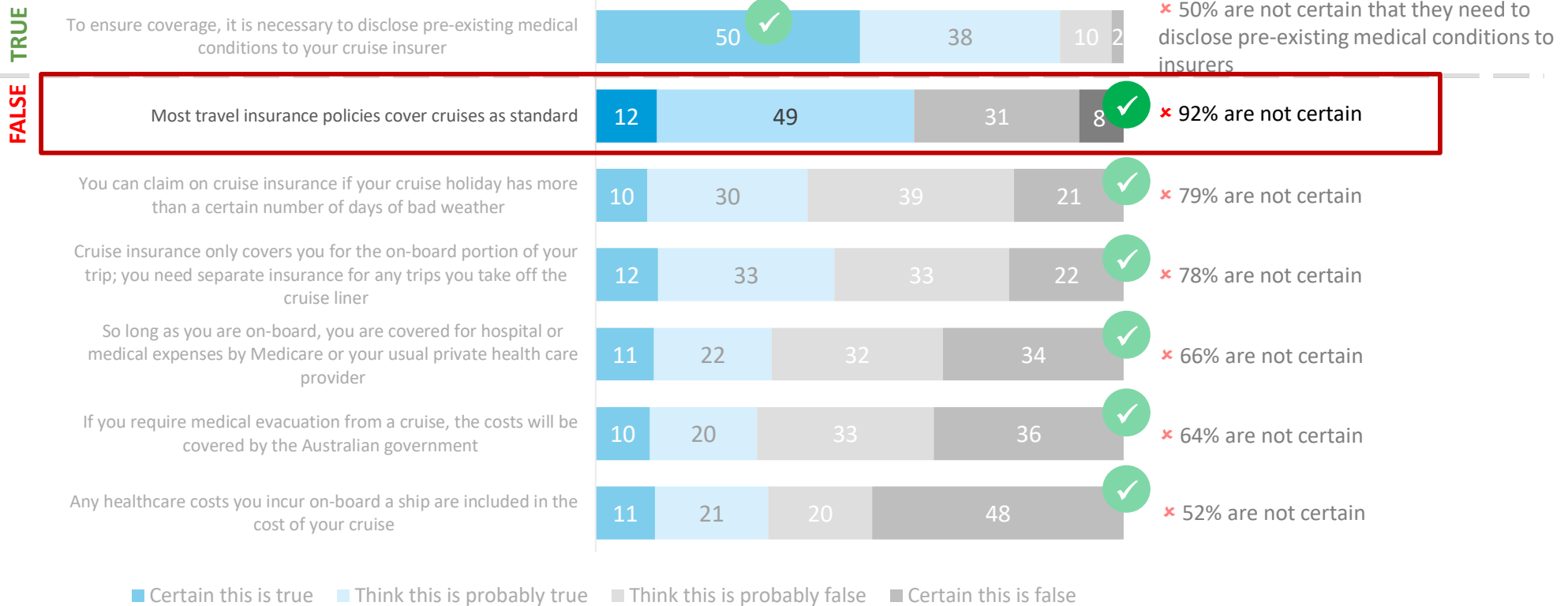
Q.33. The following statements cover a range of different attitudes toward travel insurance for international cruises. Please indicate to what extent you agree with each of them?

Cruise goers' understanding of cruise insurance

There is widespread misunderstanding over what cruise insurance covers

Understanding of cruise insurance:

Base: Cruise goers (n=368)



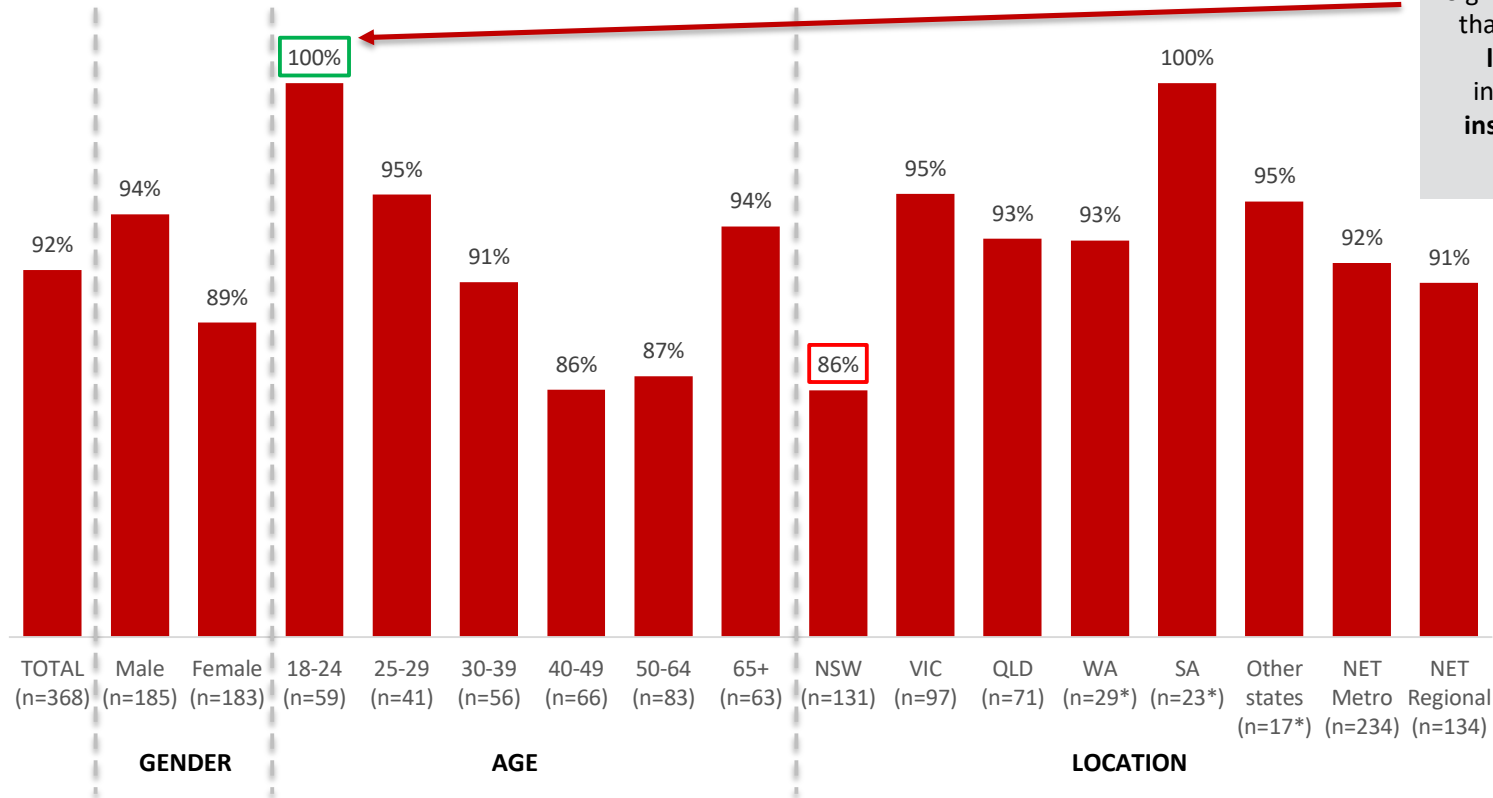
Q.34. We would like to learn more about your understanding of international cruise insurance. Please tell us whether you think the following statements are true or false?

There is widespread misunderstanding over what cruise insurance covers

Understanding of cruise insurance:

Base: Cruise goers (n=368)

% incorrectly thought that... Most travel insurance policies cover cruises as standard



Significantly higher among 18-24s, i.e. that age group is **significantly more likely** than other age groups to incorrectly think that **most travel insurance policies cover cruises as standard**.

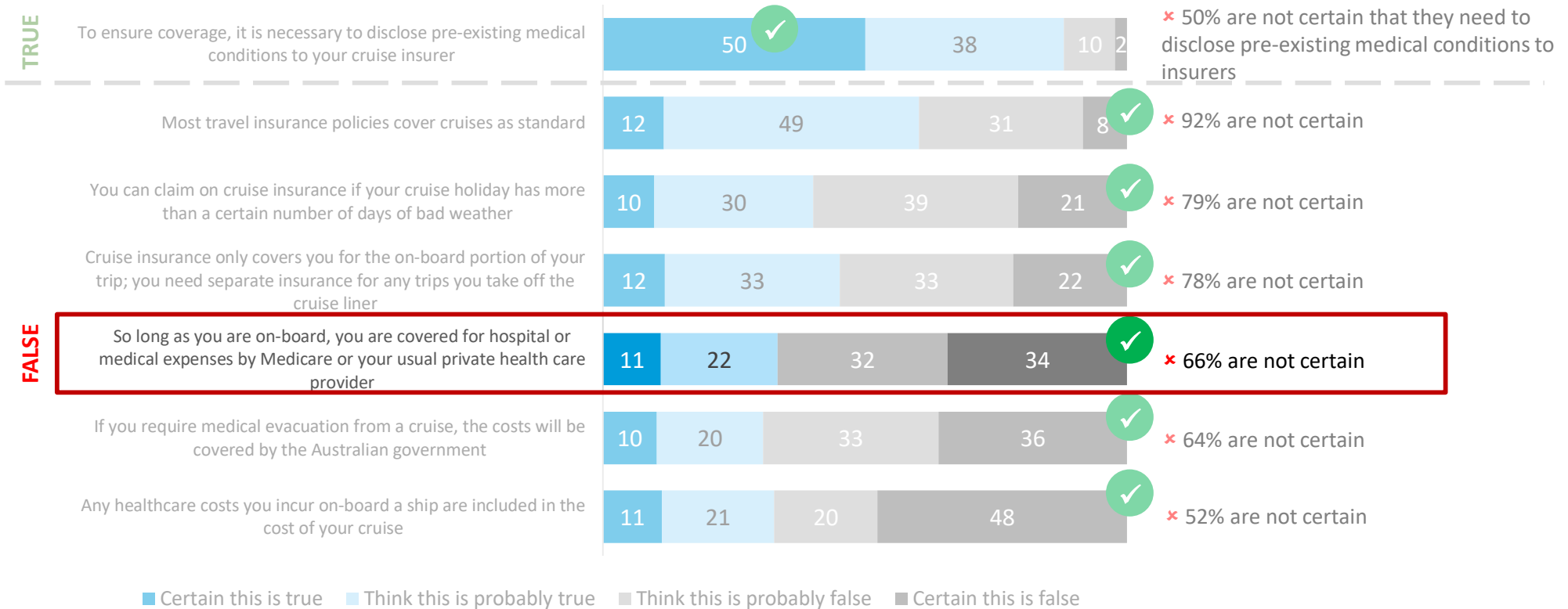
 Significantly higher than other groups
 Significantly lower than other groups

Q.34. We would like to learn more about your understanding of international cruise insurance. Please tell us whether you think the following statements are true or false?

There is widespread misunderstanding over what cruise insurance covers

Understanding of cruise insurance:

Base: Cruise goers (n=368)



Q.34. We would like to learn more about your understanding of international cruise insurance. Please tell us whether you think the following statements are true or false?

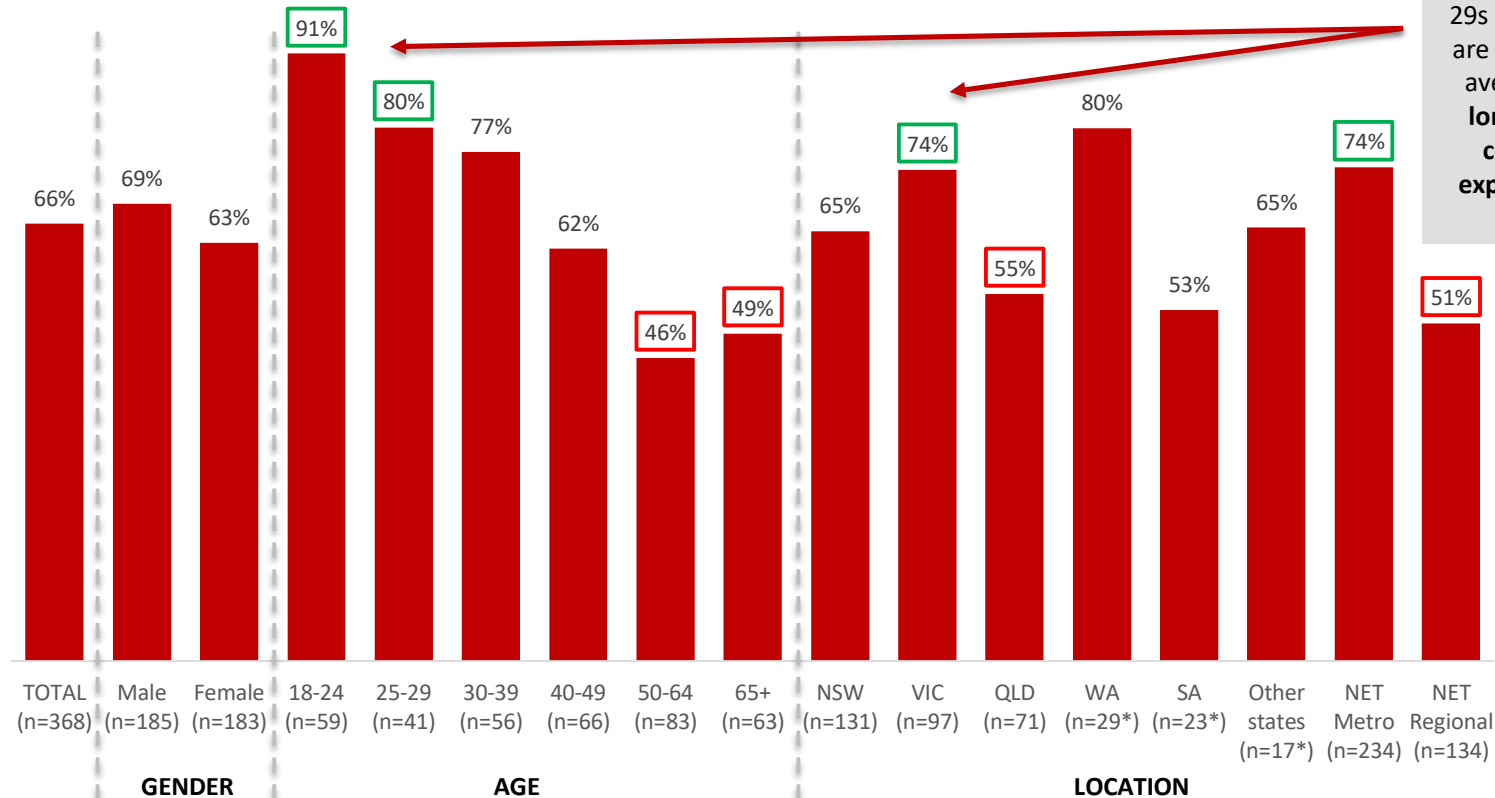
✓ = correct answer

There is widespread misunderstanding over what cruise insurance covers

Understanding of cruise insurance:

Base: Cruise goers (n=368)

% incorrectly thought that... So long as you are on-board, you are covered for hospital or medical expenses by Medicare or your usual private health care provider



Significantly higher among 18-24s, 25-29s and those in Vic, i.e. those groups are **significantly more likely** than the average to incorrectly think that **so long as you are on-board, you are covered for hospital or medical expenses** by Medicare or your usual private health care provider.

 Significantly higher than other groups
 Significantly lower than other groups

Q.34. We would like to learn more about your understanding of international cruise insurance. Please tell us whether you think the following statements are true or false?