

Over 65s

Travel Insurance Behaviour - 2017

Understand Insurance



Smartertraveller

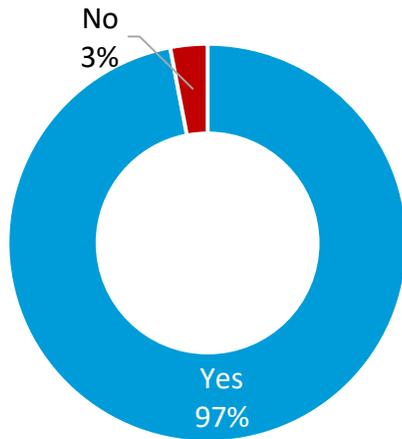


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Almost all over 65s were insured on their last cruise

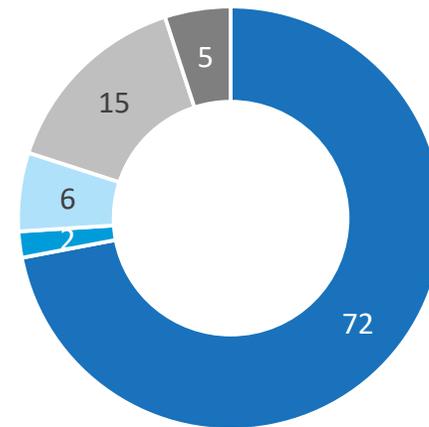
Insured on last cruise:

Base: Over 65s cruise-goers (n=63)



Type of travel insurance held on most recent trip:

Base: Over 65s cruise-goers with insurance (n=61)



- Single-trip policy
- Multi-trip policy
- Annual policy
- An ongoing policy
- Don't know / not sure

Over 65s cruise-goers are significantly more likely to hold an ongoing policy than under 65s (4%), and have been on an average of 6 cruises.

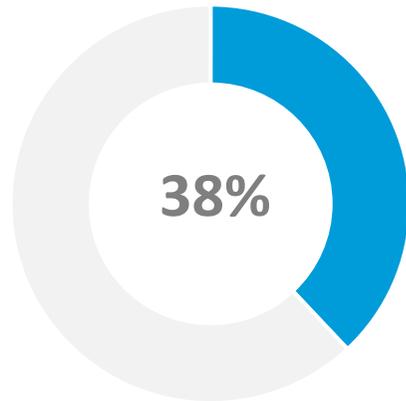
Q.6. On the last occasion that you went on an international cruise (outside Australia), were you covered by travel insurance?

Q.20. Which of the following best describes the type of travel insurance you had for your last trip overseas?

Two in five over 65s visited the Smartraveller website before their most recent cruise

Use of Smartraveller website:

Base: Over 65s cruise-goers (n=63)



Of those who had not visited the Smartraveller website, but had heard of it (n=31), the most common reason for not visiting before their last cruise was not feeling like they needed to (78%), followed by just not thinking about it (26%).

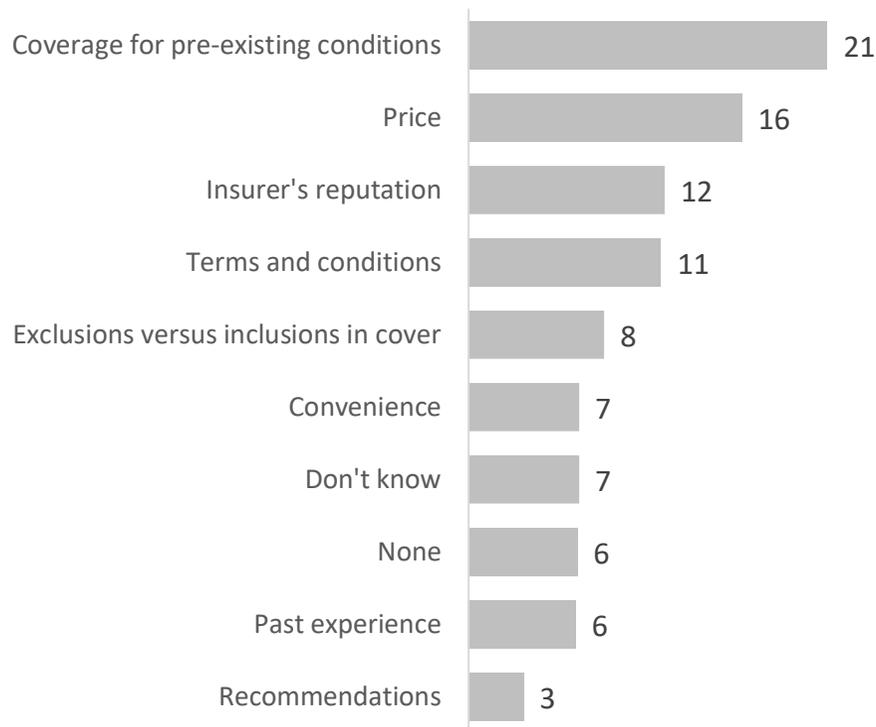
Q.13. Before you booked your [overseas travel / international cruise], did you visit the Smartraveller website to view the latest government travel warnings and advice?

Q.19. Why didn't you visit the Smartraveller website before your most recent trip overseas?

Coverage for pre-existing conditions was an important consideration for over 65s

Most important factor when choosing travel insurance:

Base: Over 65s cruise-goers with insurance (n=61)



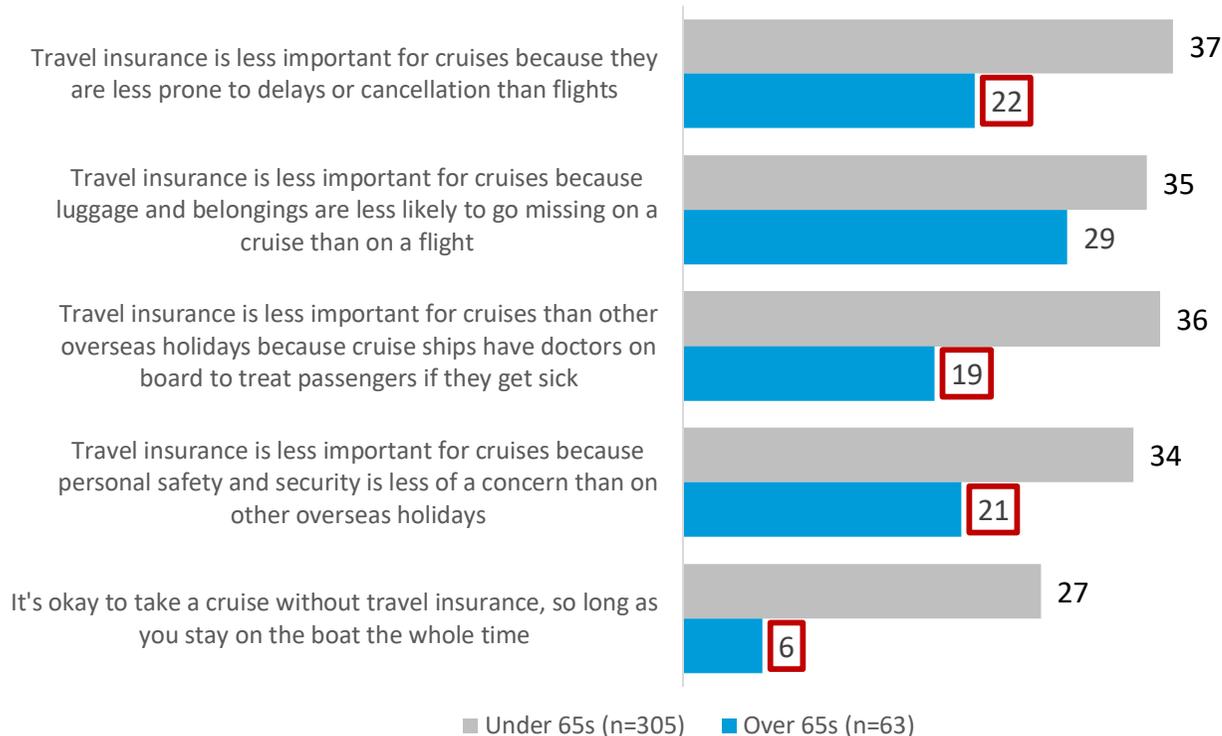
Over 65s cruise-goers are significantly more likely to make their insurance policy decision based on coverage for pre-existing conditions than under 65s (7%).

Q.24b. And which of these was most important to you?

Over 65s are more likely to be risk-averse in their attitudes towards cruise insurance

Attitudes towards cruise insurance (% AGREE):

Base: Over 65s cruise-goers (n=63)



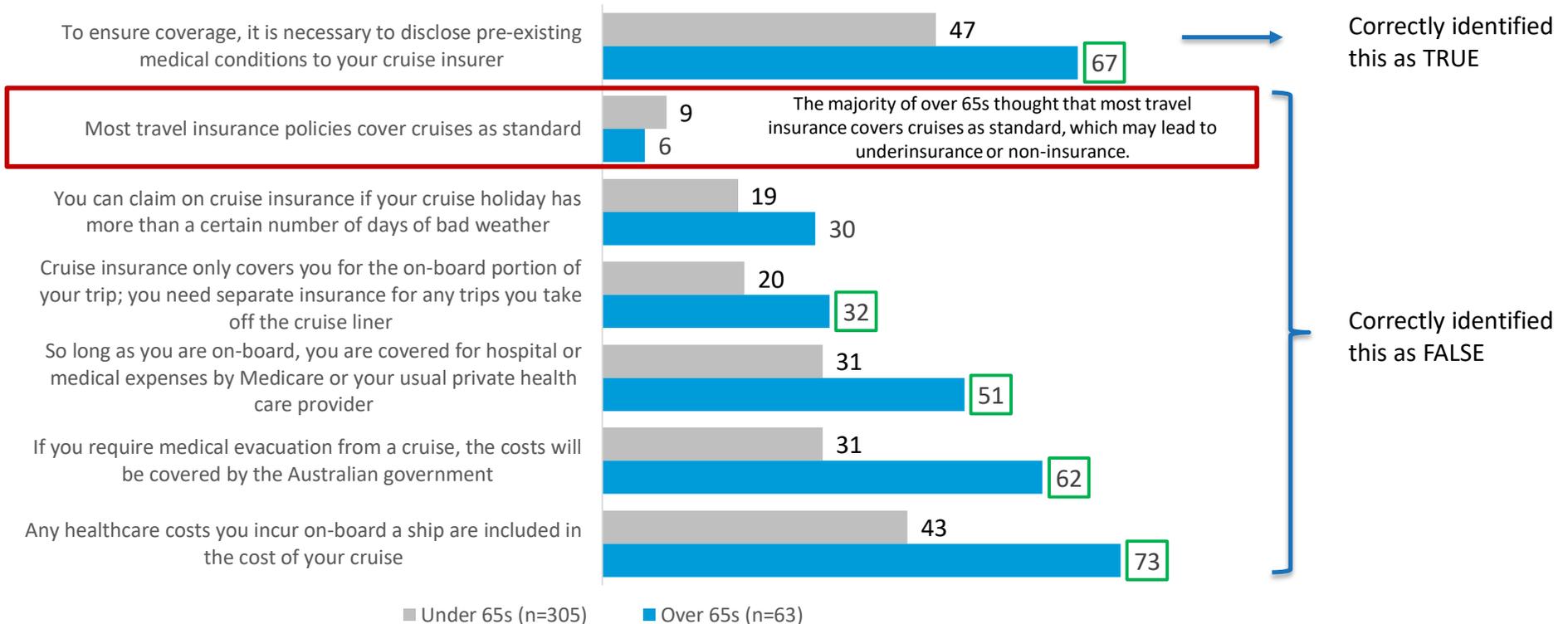
Over 65s cruise-goers are significantly LESS likely to agree that travel insurance is less important for cruises than under 65s.

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?

Over 65s have a better than average understanding of cruise insurance...BUT a large proportion think travel insurance covers cruises as standard

Understanding of cruise insurance (% who gave the CORRECT answer):

Base: Over 65s cruise-goers (n=63)

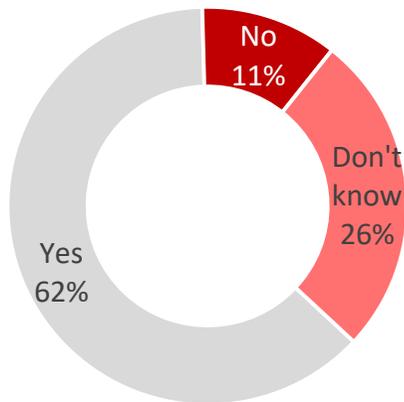


Q.34. We would like to learn more about your understanding of international cruise insurance. Please tell us whether you think the following statements are true or false?

While the majority of over 65s had insurance, when questioned, they were not certain of their cruise coverage

Did insurance specifically include cruise cover:

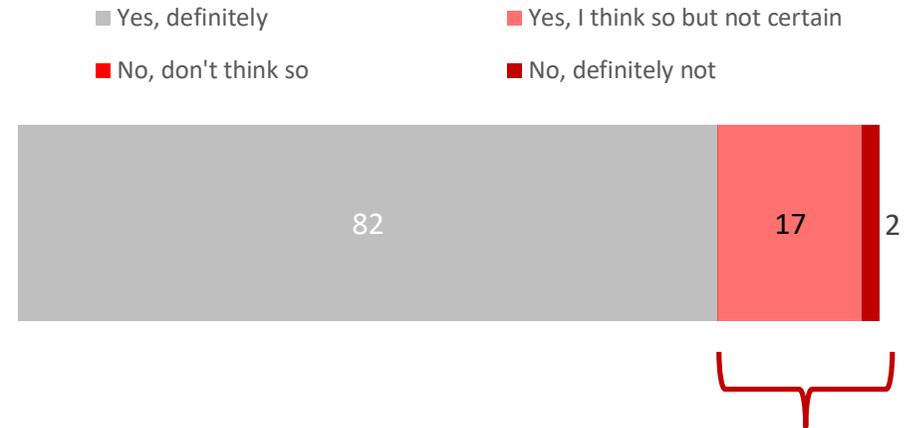
Base: Over 65s cruise-goers with insurance (n=61)



Up to two in five (38%) cruise goers aged 65+ exposed themselves to risk by taking out a general travel insurance policy that may not have adequately covered them for a cruise.

Did travel insurance cover all countries visited:

Base: Over 65s cruise-goers with insurance (n=61)



One in five (18%) cruise goers aged 65+ were not certain that their travel insurance covered them for all countries visited on the cruise.

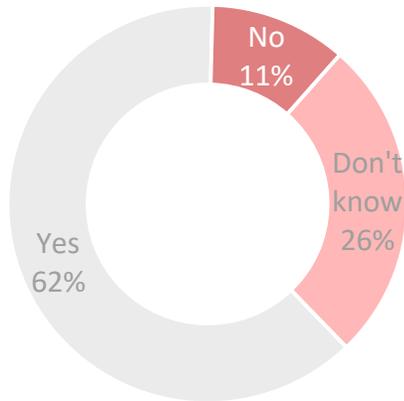
Q.30. On the last occasion that you went on an international cruise, were you covered by insurance that specifically included cruise cover?

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

Overall, nearly half (46%) of insured cruise goers aged 65+ are exposed to the risk of being unknowingly uninsured

Did insurance specifically include cruise cover:

Base: Over 65s cruise-goers with insurance (n=61)



Did travel insurance cover all countries visited:

Base: Over 65s cruise-goers with insurance (n=61)



46%

Of cruise goers aged 65+ 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 (51%) of all cruise goers may have travelled without adequate insurance

Uninsured on last cruise:

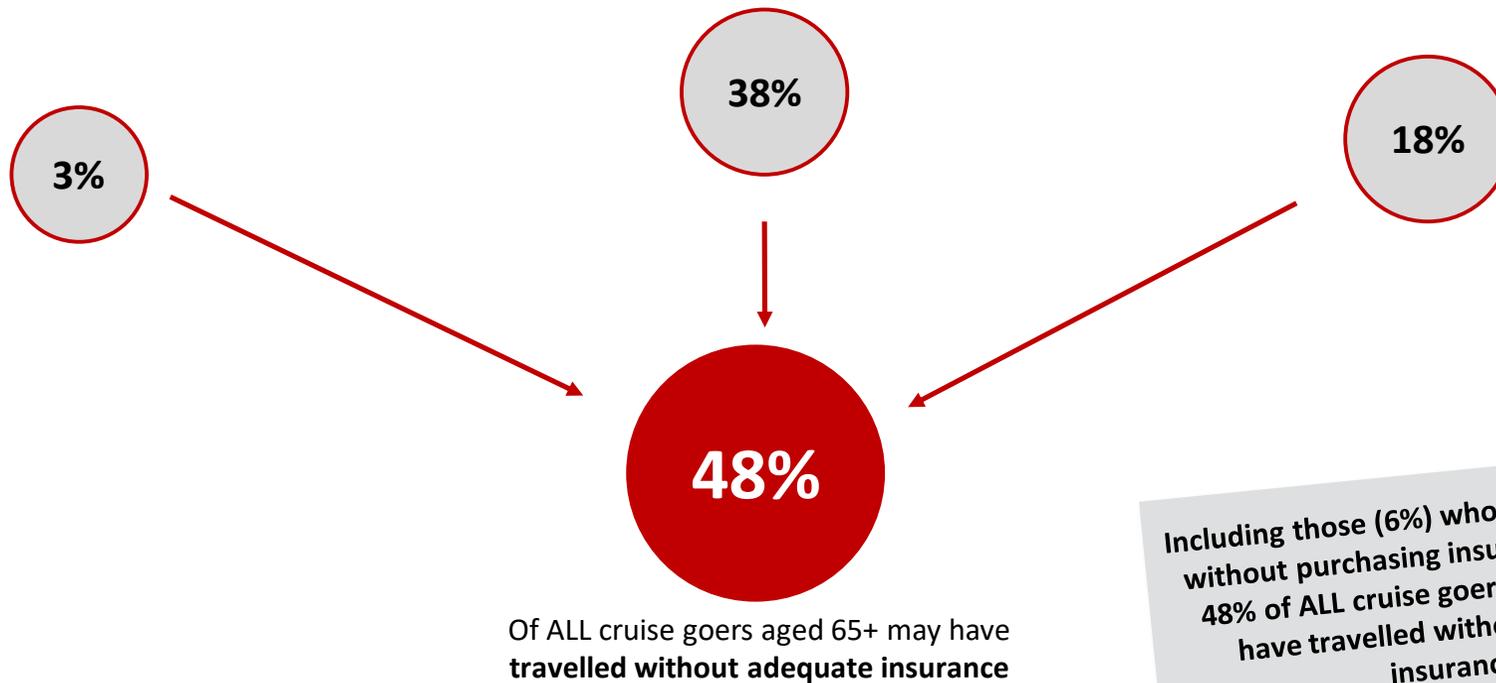
Base: ALL Over 65s cruise-goers (n=63)

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

Base: Over 65s cruise-goers with insurance (n=61)

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

Base: Over 65s cruise-goers with insurance (n=61)



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?