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# Background and objectives

## Background

To support continuity of media coverage, thus raising public awareness of the risks that exist when travelling overseas and the importance of holding adequate insurance, ICA / DFAT have commissioned Quantum Market Research to conduct a series of surveys between 2016 – 2019. The focus of this latest research is on Smartraveller travel advice, in particular the four key advisory levels given by DFAT to the majority of all potential travel destinations.

## Objectives

1. To produce new, media-worthy insights which raise the profile of, and appreciation for, the need to engage with Smartraveller travel advice and travel insurance.
2. To understand the awareness, attitudes and behavioural implications on Australian travellers of DFAT travel advice, including their exposure to non-insurance or underinsurance whether knowingly or unknowingly.
3. To review the reputation, use and influence of the Smartraveller website on travel behaviour and insurance status, including tracking changes when compared with past years’ research.

## Methodology

An online survey using respondents from our online panel partner, PureProfile.

- Ten minute survey.
- Fieldwork took place in June 2019.

*The project was carried out in line with the Market Research International Standard, AS ISO 20252.*

## Sample

N=1,016 ‘overseas travellers’:

- Australian residents, aged 18+.
- Had travelled overseas in the last 12 months.
- Weighted to ensure national representation reflective of all overseas travelers, comparable to past years.

*Note: DFAT advisories referenced throughout this report were accurate as of June 2019.*
Headline findings
# Headline findings – Potential risk exposure

1. The vast majority of overseas travellers (94%) aspire to travel more in future. Thinking about where they’d like to go, the majority (87%) are attracted to destinations which carry risk factors such as being adventurous or ‘off the beaten track’. Ultimately, half (51%) aspire to travel to a country which currently carries a Level 2+ advisory.

2. One in ten (10%) overseas travellers were uninsured the last time they went overseas in 2018/19. Young men were at particular risk: overall 22% of men aged under 30 travelled without insurance.

3. Three quarters (74%) of those who travelled without insurance agreed they did so because they ‘expected to be safe’. In particular, those travelling to countries where they held nationality widely believed it exempted them from needing insurance. However, of those travelling without insurance to a country where they held nationality, almost half (45%*) were travelling to a country which currently carries a Level 2+ advisory.

4. Around a third (29%) of those who took insurance risked non-insurance by not making arrangements at the time of booking travel. Highlighting the need for clear, easy to use advice, the most common reason for delay was needing time to research the right policy (44%).

5. One third (32%) reported they likely would still travel if a Level 3 advisory affected their intended destination. Of those who likely would still travel, a quarter (25%) said ‘the appeal of the destination justifies the risk’.

* Caution – low base (n=19).

DFAT advisories correct as of end June 2019.
Headline findings – Smartraveller

<table>
<thead>
<tr>
<th></th>
<th>The majority (83%) were aware of Smartraveller. Visited by half of all overseas travellers (52%), it was the most widely consulted source of advice on risks and how to stay safe whilst overseas.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>The principal motivation to visit Smartraveller was to read Government travel advice / warnings (75%). Among those who visited, more than half registered their travel plans (58%) and/or subscribed for updates (50%).</td>
</tr>
<tr>
<td>3.</td>
<td>Two thirds (65%) of overseas travellers had heard of Australian government travel advisories. Of these, three quarters (78%) reported knowing the advisory at the time they travelled.</td>
</tr>
<tr>
<td>4.</td>
<td>Reinforcing the importance of Smartraveller hosting comprehensive advice, awareness of specific risks significantly reduced potential for Level 3 travel among those who said they would consider it. For example, if made aware of political unrest specifically, only a minority (7%) would travel without further consideration.</td>
</tr>
<tr>
<td>5.</td>
<td>Overall, fewer than a third (31%) of overseas travellers were both aware of the advice levels AND knew that not all insurance may provide coverage in case of them.</td>
</tr>
</tbody>
</table>
Cultural context
The vast majority (94%) aspire to travel more in future, increasing potential for Australians’ exposure to risk overseas

Future travel ambitions:
Base: All overseas travellers (n=1,016)

- If I had more time and money, I would travel overseas more often: 91%
- I plan to travel overseas more often in the future: 79%

Consistent with broader cultural trends towards ‘experience seeking’, the desire to travel more often is widespread.

Q.11. To what extent do you agree with the following statements?
Thinking about where they’d like to go, the majority (87%) are attracted to destinations which heighten their exposure to risk.

Appealing destinations:
Base: All overseas travellers (n=1,016)

- Places I’m unfamiliar with: 60%
- Places which feel a little adventurous: 50%
- Places which are less well known / off the beaten track: 32%

Q. 13. When thinking about countries you would most like to visit, which of the following factors do you find appealing?

Younger overseas travellers are particularly vulnerable, almost two thirds (60%) of those under 30 say they are ‘attracted to places which feel adventurous’.
Highlighting the need to communicate where there are risks, half (51%) aspire to travel to a country with Level 2+ advisory

Asked which country they would most like to visit if they could...

Half (51%) of overseas travellers prioritise a destination which currently carries either a Level 2, 3 or 4 warning as among the top three countries they’d most like to travel to.

This includes: Level 2 – High degree of caution (46%); Level 3 – Reconsider your need to travel (8%); Level 4 – Do not travel (1%).

Destinations commonly aspired to which carry a travel advisory are France (13%), Egypt (6%), China (6%), Brazil (5%) and Thailand (5%).

More than one in twenty overseas travellers (6%) aspire to travel to Egypt, a country which currently carries both Level 3 and 4 advisories.

Q.12. Which countries would you most like to visit if you could? Select up to three.
Base: All overseas travellers (n=1,016)

ICA DFAT Smartraveller Advisory Awareness;
June 2019
Non-insurance / under insurance
One in ten (10%) of overseas travellers were uninsured the last time they went overseas in 2018/19

Travel insurance status:
Base: All overseas travellers (n=1,016)

- Young male overseas travellers were at particular risk: overall 22% of men aged under 30 travelled without insurance.

Note: Excludes those returning to home country where they still hold nationality. A third (38%; n=42) of overseas travellers who visited a country where they held nationality travelled without insurance.

Whilst this figure increased from 8% in 2016, the difference is not statistically significant.

Based on screen out data & Australian Bureau of Statistics estimations of Australian population (25,391,669 as at End June 2019)
Q.9. On the last occasion that you travelled outside Australia, were you covered by travel insurance?
Three quarters (74%) of those who travelled without insurance agreed they did so because they ‘expected to be safe’

Attitudes toward travelling without insurance (% strongly or somewhat agree):
Base: Those who travelled without insurance (n=99)

“I did not think I needed insurance because I expected to be safe and secure in the country I was travelling to.”

- Of those who agreed, around one in seven (15%*) were travelling to a country with a Level 2, 3 or 4 advisory.

Q.14. To what extent do you agree with the following statement?
Note: Excludes those returning to home country where they still hold nationality.
Caution – low base (n=21).
Education has the potential to positively influence those who travelled without, to take insurance next time

Impact of risk factor awareness (% who would be more likely to travel with insurance)

*Base: Those who travelled without insurance (n=99)*

<table>
<thead>
<tr>
<th>Risk Factor</th>
<th>% Likely to Consider Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk of diseases and illness</td>
<td>86%</td>
</tr>
<tr>
<td>A country with expensive healthcare costs</td>
<td>84%</td>
</tr>
<tr>
<td>A country with political unrest</td>
<td>83%</td>
</tr>
<tr>
<td>Risk of natural disasters (floods, cyclones, volcanoes, etc.)</td>
<td>82%</td>
</tr>
<tr>
<td>Threats to personal safety (e.g. assault, sexual harassment)</td>
<td>79%</td>
</tr>
<tr>
<td>Risk of terrorism</td>
<td>79%</td>
</tr>
<tr>
<td>Risk of theft of personal belongings</td>
<td>76%</td>
</tr>
<tr>
<td>Risk of food and drink poisoning</td>
<td>76%</td>
</tr>
<tr>
<td>A country I had not been to before</td>
<td>70%</td>
</tr>
</tbody>
</table>

On average, respondents selected 7 risk factors that would make them more likely to travel with insurance.

Risk of health impacts, including the cost of healthcare, is found to be the most compelling reason to take insurance next time if those at risk are made aware.

Q.15. To what extent would awareness of the following make you more likely to consider travel insurance if you knew them about a destination you planned to travel to in future?

Note: Excludes those returning to home country where they still hold nationality.
Those travelling to countries where they held nationality widely believed it exempted them from needing insurance.

“To what extent was the fact that you hold nationality a factor in why you went without travel insurance coverage?”

| Very influential – decided not to take insurance because of this (50%) | Some influence – It supported my decision not to take insurance (21%) | Minimal / no influence (19%) | Don’t know (9%) |

– Of those travelling without insurance to a country where they held nationality, almost half (45%*) were travelling to a country with a Level 2, 3 or 4 advisory. The associated level of advisory did not significantly affect likelihood to agree with this statement.

Q.16.
Base: Those who travelled without insurance to a country where they held nationality (n=42)
* Caution – low base (n=19).

Migrant Australians, including those whose country of origin carries a level 2, 3 or 4 advisory, are at risk of travelling without insurance when visiting home if they believe their nationality precludes the need for it.
Those who travelled without insurance were less likely to have been cognisant of risks they may be exposed to

**Consideration of risk:**

*Base: Those who travelled with (n=875) / without (n=141) insurance*

- Delays with flights/transport: 45% (Travelled with insurance), 30% (Travelled without insurance)
- Theft of personal belongings: 45% (Travelled with insurance), 30% (Travelled without insurance)
- Injuries caused by accidents: 45% (Travelled with insurance), 30% (Travelled without insurance)
- Diseases and illness: 45% (Travelled with insurance), 30% (Travelled without insurance)
- Scams targeting tourists: 30% (Travelled with insurance), 28% (Travelled without insurance)
- Food and drink poisoning: 30% (Travelled with insurance), 28% (Travelled without insurance)
- Natural disasters: 26% (Travelled with insurance), 25% (Travelled without insurance)
- Terrorism: 23% (Travelled with insurance), 25% (Travelled without insurance)
- Threats to personal safety: 23% (Travelled with insurance), 25% (Travelled without insurance)
- Breaking the law unwittingly: 13% (Travelled with insurance), 12% (Travelled without insurance)
- Political unrest: 12% (Travelled with insurance), 13% (Travelled without insurance)
- Reoccurrence of pre-existing conditions: 10% (Travelled with insurance), 7% (Travelled without insurance)
- Travelling to remote regions: 9% (Travelled with insurance), 9% (Travelled without insurance)
- Being arrested or detained: 9% (Travelled with insurance), 9% (Travelled without insurance)
- None of these: 39% (Travelled with insurance), 18% (Travelled without insurance)

Q.17. Before your last trip, which if any of the following risks did you think about?

Illustrating the importance of education on driving positive behaviour change, of those who did not consider any risks before travelling overseas, a quarter (22%) then went on to travel without insurance (double the overall average rate of non-insurance).
Around a third (29%) risked non-insurance by not making insurance arrangements at the time of booking travel.

When purchased travel insurance:
*Base: Those who held travel insurance (n=875)*

- Always had it / ongoing policy (16%)
- At the same time as paying for travel (51%)
- After booking / closer to departure date (29%)
- Whilst overseas (1%)
- Don’t know (3%)

Those who delayed purchasing travel insurance were more likely to be...
- Female (32%, vs. 25% of men).
- From Queensland (38%).

- Needed time to research the right policy 44%
- Habit – always do it this way 31%
- Just didn’t think of it 12%
- Didn’t have the money 11%
- It’s a chore, I put it off 10%

Q. 38. Thinking back to your most recent trip, when did you buy travel insurance
Q. 39. Why didn’t you buy travel insurance at the same time as paying for the trip?
Smartraveller & travel advisories
Smartraveller (visited by 52%) was the most widely consulted source of advice on risks and how to stay safe whilst overseas.

**Sources of advice on risk and staying safe:**  
*Base: All overseas travellers (n=1,016)*

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartraveller</td>
<td>52%</td>
</tr>
<tr>
<td>Searched online</td>
<td>41%</td>
</tr>
<tr>
<td>Talked to other people who had travelled there</td>
<td>31%</td>
</tr>
<tr>
<td>Reading or watching relevant news</td>
<td>26%</td>
</tr>
<tr>
<td>Travel agent</td>
<td>20%</td>
</tr>
<tr>
<td>Information from travel insurer</td>
<td>17%</td>
</tr>
<tr>
<td>Information from a healthcare practitioner (e.g. your GP)</td>
<td>16%</td>
</tr>
<tr>
<td>None of these</td>
<td>18%</td>
</tr>
</tbody>
</table>

Q.18. Where, if anywhere, did you look for more information on the risks you might incur or advice on how to stay safe while overseas?  
Q.19. Before you booked your overseas travel, did you visit the Smartraveller website to read the latest government travel advice and warnings?

- No significant change to proportion who visited the Smartraveller website since 2016 (50%).

When it comes to advice on risks and staying safe, the insurance industry has particular cut-through with those aged under 30. Among this cohort, a quarter (24%) consulted such information from a travel insurer.
Those returning somewhere they’d been before risked not being aware of the latest advice due to assumptions of safety.

Reasons for not visiting Smartraveller before most recent trip:
Base: Those who were aware of but did not visit website before their most recent trip (n=316)

- Didn't feel like I needed to – the country I visited was safe: 50%
- Didn't think about it: 28%
- Haven't heard of it**: 17%
- Didn't think there was any new information: 14%
- Had been to the website before and didn't need to do so again: 6%
- Someone else checked it for me: 5%
- Had been to the website before and didn't find it useful: 3%
- Had been to the website before and couldn't find the information I wanted: 1%

Considering those aware of, but who did not visit Smartraveller before their most recent trip because they perceived the country they were visiting was safe...

- They were significantly more likely to be returning to a country they’d been to before (55%, vs. 39% travelling somewhere new).
- Of those visiting a country with a Level 2+ advisory, half (56%) visited Smartraveller. Of those who did not visit Smartraveller (but who were aware of it), a quarter (26%*) did not do so because they perceived the country they were visiting was safe.

Note: There was no meaningful issue with poor user experiences negatively influencing future website visitation. Fewer than one in five (17%) hadn’t heard of Smartraveller.

Q.21. Why didn’t you visit the Smartraveller website before your most recent trip?
* Caution – low base (n=18).
** Re-based to all.
**Reasons for visiting Smartraveller website:**

*Base: Those who visited Smartraveller website (n=532)*

- To read the Australian Government’s travel advice: 58%
- To see if there were any travel warnings for my destination: 56%
- To get general travel information: 42%
- To register my travel plans: 40%
- To get visa information: 28%
- To research my destination: 25%
- To subscribe for travel advice updates to countries I planned to visit: 23%
- To get information about travel insurance: 12%

**No significant change to key reasons to visit Smartraveller compared to 2017:**

- See if there were any travel warnings – 74%
- Register travel plans – 44%
- Get information about travel insurance – 19%

**No difference in reasons for visiting Smartraveller between those who were / weren’t visiting countries with a Level 2+ travel advisory.**
Of those who visited Smartraveller, more than half registered their travel plans (58%) / subscribed for updates (50%)

Interactions with Smartraveller:
Base: Those who visited Smartraveller website (n=532)

- Registered travel plans: 58%
- Subscribed for travel advisory updates: 50%
- Followed Smartraveller on social media: 24%

No significant differences by age, gender, state, household status or income.

Over 50s were significantly more likely to subscribe for updates (56%), and under 30s less so (41%).

Over 50s were significantly less likely to follow Smartraveller on social media (18%).

Q. 24. Did you do the following via Smartraveller?
Two thirds (65%) of overseas travellers had heard of Australian government travel advisories

Awareness of travel advisory levels:
*Base: All overseas travellers (n=1,016)*

**Smartraveller assigns travel advisories to 177 countries worldwide. There are four levels of travel advice.**

**Had you heard of these Australian government travel advisories before today?**

- Over 50s were significantly more likely to have heard of travel advisories (72%), and under 30s less so (58%).
- Those with travel insurance were significantly more likely to have heard of travel advisories (70%), compared to those without travel insurance (37%).
- No significant difference between those who were / weren’t visiting countries with a Level 2+ travel advisory.

**A third (35%) of those who visited a country with a Level 2+ advisory had not heard of Australian government travel advisories.**
Of those who’d heard of advisories, three quarters (78%) reported knowing the advisory at the time they travelled.

What was the highest level of travel advisory for any area you visited in [country] when you most recently visited?

- 60% Level 1 – Exercise normal safety precautions
- 15% Level 2 – Exercise a high degree of caution
- 2% Level 3 – Reconsider your need to travel
- 1% Level 4 – Do not travel

Of those who did not know what the travel advisory was, 22% travelled to a Level 2 country, and 3% to a Level 3 country.

Of those who reported Level 1, one in five (20%) visited a country which had an area with a Level 2 warning as of June 2019.

Q.26. Base: Those aware of travel advisories (n=671)

ICA DFAT Smartraveller Advisory Awareness; June 2019
Level 2 advisory was significantly less well understood than Level 1

Understanding of travel advisories’ meaning and implication:
Base: All overseas travellers (n=1,016)

Level 1 – Exercise normal safety precautions
- Fully understood: 67%
- Mostly understood: 29%
- Some understanding: 3%

Level 2 – Exercise a high degree of caution
- Fully understood: 36%
- Mostly understood: 15%
- Some understanding: 49%

Base: Those who reported travelling to a destination with Level 1 advisory (n=405)
Base: Those who reported travelling to a destination with Level 2 advisory (n=97)

Note: Results from those who travelled to Level 3 / 4 countries not shown due to small base size (n=17), however they align with Level 1 above (i.e. better understood than Level 2).

Q.27. How confident did you feel that you understood what was meant by the [Level 1 / Level 2] travel advisory?
One in ten (10%) believed they had at some stage travelled to a country with a Level 3 or 4 advisory

Ever travelled to a country with Level 3 or 4 advisory:
Base: All overseas travellers (n=1,016)

- No, have not travelled to a country which had a level 3 or 4 advice: 55%
- Level 3 – Reconsider your need to travel: 9%
- Level 4 – Do not travel: 2%
- Have not heard of travel advisories: 35%

Reasons for choosing to travel despite known Level 3 or 4 advisory:
Base: Those who reported ever having knowingly travelled to a country with a Level 3 or Level 4 advisory (n=102)

- It was low risk/declared safe: 32%
- Still wanted to travel there/would not let the travel advisory stop me: 27%
- Work commitment: 11%
- Already booked/non-refundable: 8%
- No choice: transiting or already there: 7%
- The area I visited was safe: 6%
- The risks were not applicable to me: 5%

Q. 29. Have you, in the past 5 years, travelled to a country which had a level 3 or 4 advice at the time of travel?
Q. 34. You mentioned that an area you visited had a [Level 3 / Level 4] advisory. Why did you choose to travel despite the government’s advice to reconsider / not to travel?
Of those who travelled to countries with Level 3 or 4 advisories, one in four (23%) encountered an insurable loss

Insurable events in countries with Level 3 or Level 4 advisories in place:

Base: (n=102)

Of those (n=22*) who’d encountered an insurable loss...

- n=8 had travel insurance to cover all losses & n=11 had travel insurance to cover some losses.
  - Of these, n=11 lodged a claim.
- n=3 did not have travel insurance to cover any losses.
- n=12 contacted the Australian embassy for assistance.

Of those who reported ever having knowingly travelled to a country with a Level 3 or Level 4 advisory encountered insurable losses whilst there.

Q. 30. Did you encounter any insurable losses (whether you were insured or not) whilst in a country which had a level 3 or 4 advisory?
Q. 31. Did you have travel insurance to cover you against these losses?
Q. 32. Did you lodge a travel insurance claim?
Q. 33. Did you contact the Australian embassy for assistance?

* Caution – low base.

Note: Research in 2016 showed that, overall, 25% of overseas travellers had experienced an insurable loss on their most recent trip.
One third (32%) reported they likely would still travel if a Level 3 advisory affected their intended destination.

Behaviours in the event of future travel advisories:

Q.35. Thinking about your next trip overseas, if you became aware of a travel advisory in place for your intended destination, how might you be influenced in each scenario?

Level 3 – Reconsider your need to travel
- Definitely would not travel under any circumstances: 19%
- Would not travel unless I had a pressing reason to: 49%
- Probably would travel, but be more cautious: 29%
- Would still travel and not be deterred at all: 3%

Level 4 – Do not travel
- Definitely would not travel under any circumstances: 63%
- Would not travel unless I had a pressing reason to: 25%
- Probably would travel, but be more cautious: 9%
- Would still travel and not be deterred at all: 2%

All overseas travellers are equally at risk – findings consistent across all demographics, those who did / did not visit Smartraveller and those who travelled with / without insurance.

ICA DFAT Smartraveller Advisory Awareness; June 2019
Of those who likely would still travel, a quarter (25%) said ‘the appeal of the destination justifies the risk’

Reasons for potentially still travelling despite Level 3 or 4 advisory:
*Base: Those who probably / definitely would still travel to a country affected by a Level 3 or Level 4 advisory (n=340)*

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s not likely to affect the place I’m planning to travel to</td>
<td>37%</td>
</tr>
<tr>
<td>I’d put specific security measures in place</td>
<td>29%</td>
</tr>
<tr>
<td>I know the destination well</td>
<td>27%</td>
</tr>
<tr>
<td>The appeal of the destination is great enough to justify the risk</td>
<td>25%</td>
</tr>
<tr>
<td>I plan to visit family</td>
<td>24%</td>
</tr>
<tr>
<td>I know how to look after myself</td>
<td>20%</td>
</tr>
<tr>
<td>I think the warnings are exaggerated/not realistic</td>
<td>15%</td>
</tr>
<tr>
<td>I’m not concerned about the risk</td>
<td>10%</td>
</tr>
<tr>
<td>I plan to travel for work reasons</td>
<td>8%</td>
</tr>
</tbody>
</table>

No significant differences in reasons given for continuing travel plans depending on whether a Level 3 or Level 4 advisory was given.

Combined with the finding that Australians have the ambition to visit adventurous destinations, the potential for exposure due to assessment that ‘it’s worth the risk’ may be predicted to increase in future.

Q. 36. You indicated that you may still go ahead with your travel plans despite [Level 3 / Level 4] advisory. Which of the following are reasons why you may still travel?

ICA DFAT Smartraveller Advisory Awareness; June 2019
Reinforcing the importance of Smartraveller hosting comprehensive advice, once aware of specific risks, intention to travel without doing further research is almost non-existent.

Awareness of specifics significantly reduced potential for Level 3 travel among those who said they would consider it

Behaviours in the event of Level 3 advisory scenarios:

*Base: Those who at least may still travel in the event of a Level 3 advisory (n=811)*

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Would not travel</th>
<th>May / may not go based on own research</th>
<th>Would still travel regardless</th>
</tr>
</thead>
<tbody>
<tr>
<td>War / civil war</td>
<td>11%</td>
<td>87%</td>
<td>1%</td>
</tr>
<tr>
<td>Health emergency</td>
<td>2%</td>
<td>30%</td>
<td>68%</td>
</tr>
<tr>
<td>Health emergency (e.g. disease</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>outbreak)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Terrorist activity</td>
<td>3%</td>
<td>31%</td>
<td>66%</td>
</tr>
<tr>
<td>Natural disaster</td>
<td>5%</td>
<td>48%</td>
<td>47%</td>
</tr>
<tr>
<td>Political unrest</td>
<td>7%</td>
<td>49%</td>
<td>44%</td>
</tr>
<tr>
<td>Outbreaks of major crime</td>
<td>6%</td>
<td>57%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Q.37. Imagine you were planning a trip overseas and became aware of the following as part of a ‘Level 3 – Reconsider your need to travel’ advice for your intended destination. How might you be influenced in each scenario?

ICA DFAT Smartraveller Advisory Awareness;
June 2019
The vast majority who travelled with insurance had incomplete knowledge of their coverage

Did your travel insurance cover you for...
(% who did not know for definite)

- Travel to an area with a Level 4 advisory: 91%
- Travel to an area with a Level 3 advisory: 88%
- Losses incurred due to terrorism: 87%
- Losses incurred due to natural disasters: 81%

The base of those who travelled with insurance to a destination they knew had a Level 3 or 4 advisory was too low to draw conclusions (n=15). However, indication is that only around a third were certain of their insurance covered such travel.
Half (53%) of overseas travellers were not aware that travel insurance policies may exclude counties with advisories.

**Awareness of travel insurance exclusions:**
*Base: Those aware of travel advice levels (n=671)*

- No significant differences between sub-groups of interest.

**Q41.**

Were you aware that travel insurance policies may not cover travel to destinations with a 'Level 3 - Reconsider your need to travel' or 'Level 4 – Do not travel' advisory?

- 53% No

Overall, fewer than a third (31%) are both aware of the advice levels AND know that not all insurance may provide coverage in case of them.
Appendix: Questionnaire
June 2019       ICA & DFAT – Smartraveller Advisory Survey       Job No.: 19038

Quota to be achieved:
Total sample: n=1,000.
Target: Australians aged 18+ who have travelled overseas in the last 12 months.
Sampling: To be directly comparable to samples from 2015/ 2017.
Weighting: It should be representative of the average overseas traveller in Australia (i.e., not just nationally representative of men or women, but nationally representative of those who have travelled overseas in the last 12 months) on age, gender and location.

Introduction

Thank you for taking part in this survey.

This survey is about travel, your activities and insurance. We are looking for a range of opinions. The survey should take no more than 10 minutes to complete.

Screening and background

Q.1. Where do you live?

Sydney ..................................... 1
Melbourne .................................. 2
Adelaide VIC ................................ 3
Brisbane .................................... 4
Canberra ACT ............................. 5
Perth ........................................ 6
Adelaide SA ................................ 7
Hobart ..................................... 8
Other TAS .................................. 9
ACT ........................................ 10
NT .......................................... 11
Other ....................................... 12
TERMINATE

Q.2. Are you:

Male ...................................... 1
Female .................................... 2
Do not identify as male or female .................................. 3
TERMINATE

Q.3. Which of the following age groups do you fall into?

18-24 ........................................ 2
25-29 ........................................ 3
30-34 ........................................ 4
35-39 ........................................ 5
40-44 ........................................ 6
45-49 ........................................ 7
50-54 ........................................ 8
TERMINATE

Q.4. Have you travelled outside Australia in the past 12 months?

Yes ........................................ 1
No .......................................... 2
TERMINATE

Q.5. Which overseas country did you most recently visit? If you visited multiple countries, please choose the country where you spent the most time.

DROP DOWN MENU

Q.6. Which of the following best describes your relationship with <INSERT COUNTRY>?

A place I’d never been to before ........................................ 1
A place I’d been to before but not my home country ............ 2
Returning to my home country for a visit .......................... 3
Other ........................................ 4
TERMINATE

Q.7. Do you still hold nationality of <INSERT COUNTRY>?

Yes ........................................ 1
No .......................................... 2
TERMINATE
Q.3. Which of the following best describes the purpose of your most recent travel to a certain country?  
1. Holiday / recreation......................................................... 3  
2. Visiting friends / relatives.................................................. 2  
3. A business trip ........................................................................... 3  
4. Studying abroad...................................................................... 4  
5. Working holiday..................................................................... 5  
6. Long-term volunteering.......................................................... 6  
7. Other ...................................................................................... 9

Q.5. On your last overseas trip to a certain country, were you covered by travel insurance?  
1. Yes ...................................................................................... 3  
2. No ....................................................................................... 2

EXCLUDING THOSE RETURNING HOME (BOOK 3 & Q.8)

Q.10. How many times have you visited certain country?  
1. Once ................................................................................... 3  
2. Twice or more ....................................................................... 3

Broaden attitudes to travel and risk

Q.11. The following questions will ask about your attitudes to travel. To what extent do you agree with the following statements? Please choose.  

<table>
<thead>
<tr>
<th>DO NOT RISK MONEY</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. I don’t travel overseas more often in the future</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
</tr>
<tr>
<td>B. If I had more time / money, I would travel overseas more often</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
</tr>
</tbody>
</table>

Q.12. Which countries would you most like to visit if you could? Choose up to three.  

DEEP DOWN WANT TO...

Q.23. When thinking about countries you would most like to visit, which of the following factors do you find appealing?  

1. Places I’m not familiar with .............................................. 3  
2. Places which are less well-known / off the beaten track ...... 2  
3. Places which had a little adventure .................................... 4  
4. None of these ..................................................................... 5

Consideration of risk at travel planning stage

Q.34. You indicated that you did not buy travel insurance on your last trip outside Australia. To what extent do you agree with the following statements?  

<table>
<thead>
<tr>
<th>DO NOT RISK</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. I didn’t think travel insurance was needed because it was expected to be safe and secure in the country I was traveling to</td>
<td>1 2 3 4</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
</tbody>
</table>

ASK THOSE WHO DID NOT RISK INSURE (BOOK 2 & Q.9)

Q.35. To what extent would awareness of each of the following make you more likely to consider taking out travel insurance if you knew about it? Please score.  

<table>
<thead>
<tr>
<th>DO NOT RISK</th>
<th>Much more likely to travel with insurance</th>
<th>A bit more likely to travel with insurance</th>
<th>No difference</th>
<th>Less likely to travel with insurance</th>
<th>Don’t know / can’t say</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. A country I had never been to before</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>B. A country with expensive healthcare costs</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>C. A country with political unrest</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>D. Risk of natural disasters (floods, cyclones, volcanic eruptions)</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>E. Risk of theft of personal belongings</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>F. Threat to personal safety (e.g. assault, sexual harassment)</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>G. Risk of war</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>H. Risk of diseases and illnesses</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
<tr>
<td>I. Risk of food and drink poisoning</td>
<td>1 2 3 4</td>
<td>2 3 4 5</td>
<td>3 4 5 6</td>
<td>4 5 6 7</td>
<td>5 6 7 8</td>
</tr>
</tbody>
</table>
Q.15. To what extent are the facts that you hold dual nationality in another country a factor in your decision not to take travel insurance? (1-7)

Very influential – I decided not to take insurance because of this

Slightly influential – I supported my decision not to take insurance

Minimal/ no influence – Only a factor or not a factor at all

Don’t know / can’t say

Q.27. Before your last trip to another country, which of the following risks did you think about?

Violent crime

Natural disasters (floods, earthquakes, hurricanes, etc.)

Death of a personal belongings

Threat of terrorism

Traveling to remote regions (e.g., outside established travel areas)

Risk of breaking the law unintentionally

The occurrence of pre-existing medical conditions/illnesses

Being arrested or detained

Delays with flights/ trains/ cars

Injuries caused by accidents

None of these

Q.28. Where, if anywhere, did you look for more information on the risks you might encounter or advice on how to stay safe while overseas?

Search online

Information from travel insurer

Information from health practitioners (e.g., your GP)

Talked to other people who had traveled there

Official Australian Government advice (e.g., Smart Traveller)

Travel agent

Reading or watching relevant news

Other (e.g., local radio)

None of these

Q.29. Why did you visit the Smart Traveller website? Please select all that apply.

To register my travel plans

To subscribe to travel advice updates to countries I planned to visit

To see if there were any travel warnings for my destination

To research my destination

To read the Australian Government’s travel advice

To get information about travel insurance

To get general travel information

Another reason [please specify]...

Don’t know / can’t remember...
Q.23. When did you visit the Smartraveller website? Please select all that apply.

Before booking / paying for the travel
After booking, but before departure
After departure / while travelling overseas

Q.24. Did you do the following via Smartraveller? Please select all that apply.

A. Registered travel plans
B. Subscribed for travel advisory updates
C. Follow Smartraveller on social media

Q.25. Smartraveller assigns travel advice to its customers worldwide. There are four levels of travel advice:

Level 1 – Exercise normal safety precautions
Level 2 – Exercise a high degree of caution
Level 3 – Remain alert to your surroundings
Level 4 – Do not travel

Have you travelled to a country which has a level 3 or 4 advisory before today?

Yes........................................................................1
No..........................................................................2
Unsure......................................................................3

Q.26. Do you know what the highest level of travel advisory was for any area you visited in the last 12 months when you were actually abroad?

Don’t know / unsure......................................................................99

Yes (select one):
Level 1 – Exercise normal safety precautions
Level 2 – Exercise a high degree of caution
Level 3 – Remain alert to your surroundings
Level 4 – Do not travel

Q.27. How confident did you feel that you understood what was meant by the [insert from Q.26] travel advisory?

Fully understood what was meant / the implications
 Mostly understood what was meant / the implications
 Some understanding of what was meant / the implications
 Very little understanding of what was meant / the implications
 No understanding of what was meant / the implications

Q.28. To what extent was your knowledge of the “Level 3 – Exercise normal safety precautions” advice a factor in why you went to / went to a country which had a level 3 or 4 advisory?

Very influential – I decided not to take insurance because of this
Some influence – It supported my decision not to take insurance
Minimal / not influence – Barely a factor or not a factor at all
Don’t know / can’t say

Q.29. Have you, in the past 5 years, travelled to a country which had a level 3 or 4 advisory at the time of travel?

No. Have not travelled to a country which had a level 3 or 4 advisory before
Yes (select all that apply):
Level 3 – Remain alert to your surroundings
Level 4 – Do not travel

Q.30. Did you encounter any insurmountable barriers (whether you were insured or not) whilst in a country which had a level 3 or 4 advisory?

Yes..............................................................................1
No..............................................................................2
Unsure.........................................................................3
Q3.31. Did you have travel insurance to cover you against these losses?

- Yes, full cover ................................................................. 3
- Yes, partial cover ............................................................. 2
- No ................................................................. 1
- Uncertain ........................................................................ 1

Q3.32. Did you lodge a travel insurance claim?

- Yes ........................................................................ 1
- No ........................................................................ 2
- Uncertain ........................................................................ 1

Q3.33. Did you contact the Australian embassy for assistance?

- Yes ........................................................................ 1
- No ........................................................................ 2
- Uncertain ........................................................................ 1

Q3.36. You mentioned that an area you visited had an EVACUATE LEVEL 3 advisory. Why did you choose to travel despite the government’s advice to reconsider / not to travel?

Q3.37. Imagine you were planning a trip overseas and became aware of the following as part of a Level 3 - reconsider your need to travel advice for your intended destination. How might you be influenced in each scenario?

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Would not travel</th>
<th>May / may not travel based on own research</th>
<th>Would still travel regardless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 3: Evacuation was needed to travel</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Level 4: Do not travel</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Q3.38. Thinking back to your most recent trip to an overseas country, when did you buy travel insurance?

- Always had it / was covered by an ongoing policy (e.g., annual policy) .................................. 1
- At the same time as paying for the travel ........................................................................ 3
- After booking / paying for the travel, closer to the departure date ..................................... 3
- After the departure date / while travelling overseas ......................................................... 4
- Don’t know / can’t say ........................................................................................................ 5
Q.29. Why didn’t you buy travel insurance at the same time as paying for the trip?

- Just didn’t think of it. ................................................................. 1
- It’s a chore, I need to put it off. ............................................... 3
- Didn’t have the money. ............................................................. 3
- Needed time to research the right policy ................................... 4
- Had it always done this way. ...................................................... 5
- Someone else arranged it. ....................................................... 6
- Wasn’t going to travel with insurance, but changed my mind .......... 7
- Others. .................................................................................. 38

Q.40. When you traveled to another country, did your travel insurance cover you for:

<table>
<thead>
<tr>
<th>Event</th>
<th>Yes</th>
<th>Not sure</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Travel to an area with a Level 3 - Remember you need to travel responsibly</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>b. Travel to an area with a Level 4 - Do not travel advisory</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>c. Loss of personal effects or money</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>d. Loss of personal effects due to a natural disaster</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Q.41. Were you aware that travel insurance often means not enter travel to destinations with a Level 3 - Remember you need to travel or a Level 4 - Do not travel advisory?

- Yes. .................................................................................. 1
- No. ................................................................................... 3
- Don’t know. ........................................................................ 3

Demographics

And finally, just a few more questions about you, so we can understand how different people have answered these questions. All your answers will be kept strictly confidential and will only be used for research purposes.

Q.42. Which of the following best describes your household situation?

- Young single person (no children) ........................................... 1
- A couple without children ..................................................... 2
- A family (including separated/divorced) where most children are under 15 years ......................................................... 3
- A family (including separated/divorced) where most children are 16 years or older ............................................................ 4
- Other, couple, children left home .......................................... 5
- Other, couple, no children ..................................................... 6
- Other, single, no children ...................................................... 7
- Other, single, with children .................................................. 8

Q.43. What is your annual household income before tax (average)? Please select one.

- Less than $25,000 .................................................................. 1
- $25,000-$44,999 .................................................................. 2
- $55,000-$74,999 .................................................................. 3
- $75,000-$94,999 .................................................................. 4
- $100,000-$124,999 ............................................................... 5
- $125,000-$149,999 ............................................................... 6
- $150,000-$249,999 ............................................................... 7
- $250,000-$500,000 ............................................................... 8
- More than $500,000 ............................................................. 9

End with thanks:
Thank you for assisting us today. Your response to this questionnaire will be kept strictly confidential and will only be used for research purposes.