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Credit Card Travel Insurance Has Changed

Have you checked yours?



The travel insurance on your credit card may not be what it was. Some banks have removed cover altogether, while others have cut benefits or added new activation rules. Use this checklist to find out where you stand.

1 Is your cover activated?

- ☐ What do you need to do to activate the cover?
- ☐ Do you need to pay for part of your trip with the card?
- ☐ Is registration or a Certificate of Insurance required?

2 Who is covered?

- ☐ Are your spouse or dependants covered?
- ☐ Are there age limits or restrictions?
- ☐ Is there a maximum trip length?

3 What's actually covered?

- ☐ Medical expenses and evacuation
- ☐ Cancellation, delays and missed connections
- ☐ Luggage and personal belongings
- ☐ Rental vehicle excess and planned activities

4 How much cover do you have?

- ☐ Are the benefit limits enough for your trip?
- ☐ What item limits apply?
- ☐ What excess applies to each claim?

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General information only, not personal advice. Conditions, limits, exclusions and eligibility criteria apply. Information current as at October 2026. See over for important information about Go Insurance.

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Before you rely on your cover

Make sure it suits your trip



Even if your card still includes travel insurance, the benefits, limits or activation rules may have changed. The card that covered you last year may not cover you the same way this year. Use this checklist to spot the gaps.

5 Does it cover your trip?

- [ ] Are cruise, snow, adventure or water activities covered?
- [ ] Does the cover suit one-way or multi-stop travel?
- [ ] Have you checked the latest Smartraveller advice?

6 Medical conditions

- [ ] Are pre-existing medical conditions covered?
- [ ] Do any conditions need to be declared or assessed?
- [ ] Is 24/7 emergency assistance available?

7 If something goes wrong

- [ ] Who do you contact if you need help overseas?
- [ ] How do you make a claim?
- [ ] What documents or evidence may be needed?

Final self-check

Can you answer YES to these questions?

- [ ] I know how my cover is activated.
- [ ] I know who is covered.
- [ ] I know the maximum trip duration.
- [ ] I have checked the benefits, limits and exclusions.
- [ ] I have checked my medical circumstances.
- [ ] I have checked my planned activities are covered.
- [ ] I know what excess applies.
- [ ] I know who to contact in an emergency.
- [ ] I have checked the latest Smartraveller advice.
- [ ] I have read the current PDS or policy wording.

Does your cover suit your trip?

If your current cover does not meet your needs, speak with your travel adviser or consider a standalone travel insurance policy.

Go Insurance provides Australian-based support from Brisbane.

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