



# Injured Aussie's Tips for Dealing with Travel Insurers



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**Stacey Brown**, an Australian expat living in Bali, found that dealing with her travel insurance company added a significant layer of stress to her injury experience. Read her full story online at [Recover from Injury](#).

Here are her top 7 tips for people who are injured and negotiating with travel insurance companies.

## 1. Call while at the hospital

Phone your insurer as soon as you arrive at the hospital and after explaining the incident, pass the phone to the hospital staff so the insurance company have to confirm communication and approve payment straight away.

## 2. Ask for names

Get the name of the person you are speaking to, ask them what time their shift finishes and ask for another contact who will handle your case in their absence.

## 3. Do not speak to anyone else other than those two individuals

If you call and are told they are away from their desk, insist on holding until they are back. The more people you speak to within the insurance company the more 'outs' they have to not pay or approve something.

## 4. Be direct about what you want

The role of the insurance consultant is to save the company money. They do not care about you, your pain and anguish. Be very straight about what you want/need and don't let them tell you what they think is in your best interests.

## 5. Know your policy

Unfortunately, if they can find a way not to cover your injury or expenses they will find it.

## 6. Keep your receipts for everything

From the moment after the accident occurs and in coming days and weeks. In most cases you can claim it all.

## 7. If they behave badly and cause you stress, tell them

Create a formal complaint within the company. And consider taking it further to an Ombudsman or related agency. (In Australia, the Commonwealth Ombudsman is a good place to start: <http://www.ombudsman.gov.au>.)

Although they dismissed my complaint because the individual I complained about was the person who reviewed my complaint (!) having a moment to tell them that they have been the most stressful component of the whole event still made me feel better, even if it had no effect.

## Injured?

Injury can affect many aspects of your life. Get tips and free resources or sign up to get one-on-one support to help you not only get through but to thrive!

[Learn more](#)

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