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THINGS YOU SHOULD KNOW ABOUT TRAVEL INSURANCE AND MENTAL HEALTH

- 1** **Ask your travel insurer what cover they provide for mental health conditions.** Some insurers don't cover pre-existing mental health conditions, and some don't distinguish between different conditions. Don't forget to read the fine print.
- 2** **If your travel insurer won't cover your mental health condition, ask why.** The law is on your side – travel insurers have to comply with anti-discrimination laws. They should give a clear explanation if they won't offer cover.
- 3** **If you're not happy with the insurer's explanation, make a complaint.** You can make a complaint to the insurer directly or contact the Victorian Equal Opportunity and Human Rights Commission on 1300 292 153, or the Australian Human Rights Commission on 1300 656 419.

Fair-minded cover

The Victorian Equal Opportunity and Human Rights Commission recently investigated mental health discrimination in the travel insurance industry – and it's already resulted in insurers changing their policies to remove discriminatory terms.



Watch our short video explainer



Read the full report



Victorian Equal Opportunity
& Human Rights Commission

Find out more at

humanrightscommission.vic.gov.au/travel-insurance