

QUANTUM

MARKET RESEARCH

Insurance Council of Australia & DFAT Traveller Behaviour in South East Asia Report

July 2018

Quantum job number: 18030

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Background and objectives

BACKGROUND

Following the success of previous Travel Insurance surveys conducted by Quantum Market Research on behalf of Understand Insurance and DFAT in 2016 and 2017, and the campaign that resulted from the survey data, further research was commissioned to understand the behaviours of Australians travelling to South East Asian countries.

OBJECTIVES

1. To produce new, media-worthy insights which raise the profile of, and appreciation for, the need to understand travel insurance.
2. To understand the behaviour of Australian travellers while overseas in South East Asia, including their exposure to non-insurance or underinsurance, whether knowingly or unknowingly.
3. To review the reputation, use and influence of the Smartraveller website. Previous research identified high levels of use and satisfaction with the Smartraveller resource, this research unpacks this further including what impact it has on travel behaviours.

METHODOLOGY



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



Ten minute survey.



Fieldwork took place between 25 and 28 June 2018.

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

Headline findings

Headline findings – Traveller behaviour

1.	One in ten (11%) who travelled to South East Asia in the past two years went without any travel insurance coverage. These uninsured travelers are significantly more likely to be men (13% of men travelled without insurance) and under 30s (18% of those aged 18-29 travelled without insurance).
2.	A third (30%) specifically enjoyed travelling to places where they felt 'less safe' than in Australia. A quarter (24%) visited areas they described as 'outside established tourist areas'; this potentially risky behaviour was more common amongst those who travelled without insurance.
3.	Younger travellers were significantly more likely to have undertaken risky behaviours including water sports and riding of motorcycles. The majority (82%) of under 30s had undertaken some risky behaviour, compared to 70% of 30-49 year olds, and just 40% of over 50s.
4.	Of those who travelled without any insurance, one in eight (13%) expected they would receive an Australian government contribution to any medical expenses incurred.
5.	Of those with a pre-existing medical condition, one in five (19%) did not check whether their insurance covered it. Female travellers (24%) and those aged 30-49 (30%) with pre-existing medical conditions were least likely to check their policy adequately covered them.

Headline findings – Smartraveller

1.	The majority (79%) who travelled to South East Asia in the past two years were aware of the Smartraveller website. Overall, half (51%) visited the website prior to their trip.
2.	Those who visited the Smartraveller website were significantly more likely to have travelled with insurance (93%), compared to those who did not visit the website (79%).
3.	Of those who didn't visit the Smartraveller website before their most recent trip because they 'didn't feel they needed to', the majority (83%) were returning to a country they had been to before, indicating that travellers returning to the same destination may become complacent and no longer seek up-to-date travel advice.
4.	Almost all who were aware of the subscription service did indeed subscribe (34% aware; 35% subscribed). This was similarly true of the registration service (48% aware; 37% registered).
5.	Of those whose destination had a high degree travel warning when they visited the Smartraveller website, only a third (39%) went on to check their insurance policy would still cover them.

Main report

Sample:

Travellers to South East Asia

Sample: Who we spoke to

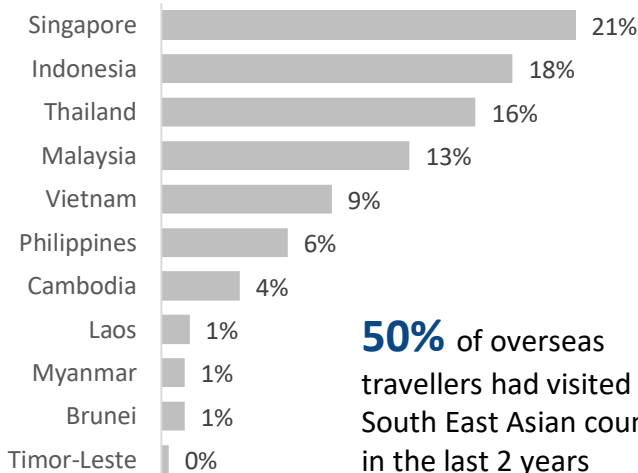
Sample of n=750 recruited according to the following criteria:

- Australian residents
- Aged 18+
- Have travelled overseas to a South East Asian country in the last 2 years:
 - Brunei; Cambodia; Indonesia; Laos; Malaysia; Myanmar; Philippines; Singapore; Thailand; Timor-Leste; Vietnam.
- Not returning to their home country where they still hold nationality

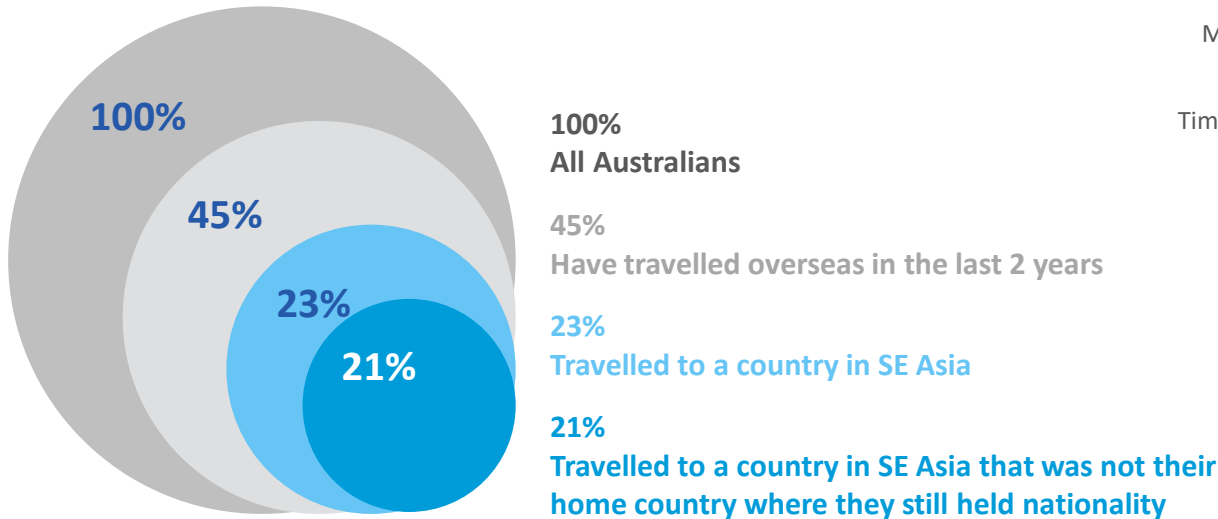


Countries visited in last 2 years:

Base: Australians who had travelled overseas in last 2 years (n=1612)



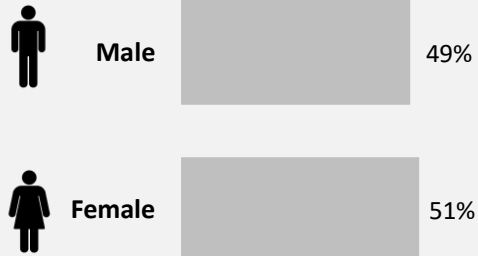
50% of overseas travellers had visited a South East Asian country in the last 2 years



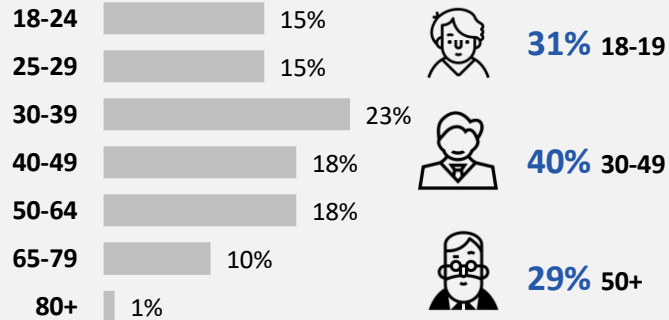
These respondents (n=750) went on to form the sample for the full survey.

Sample: South East Asian traveller profile

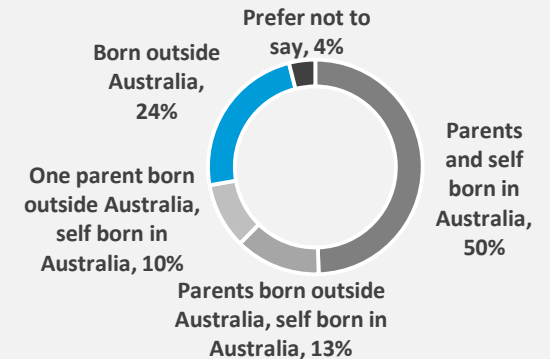
GENDER



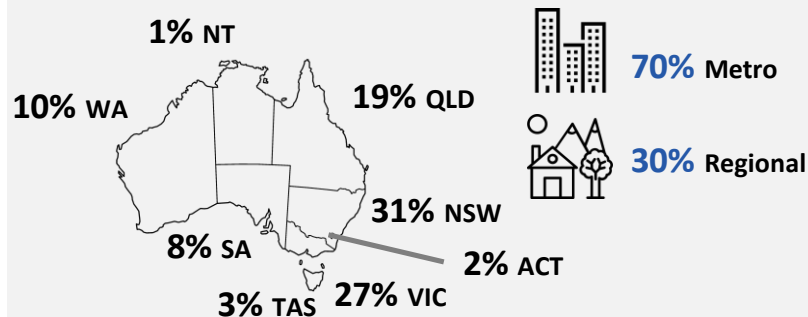
AGE



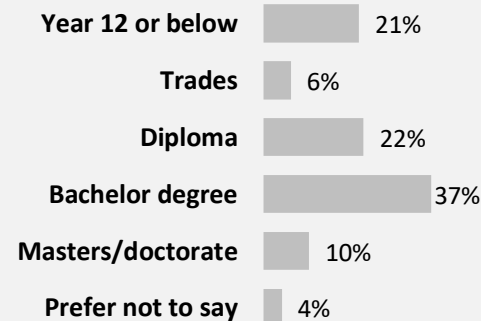
RELATIONSHIP WITH AUSTRALIA



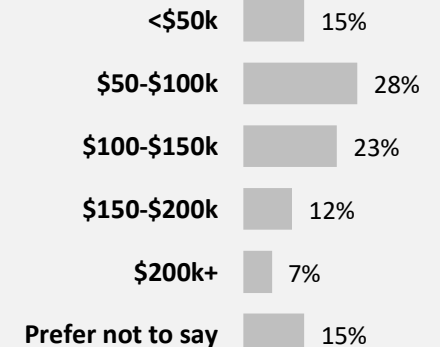
LOCATION



EDUCATION



INCOME

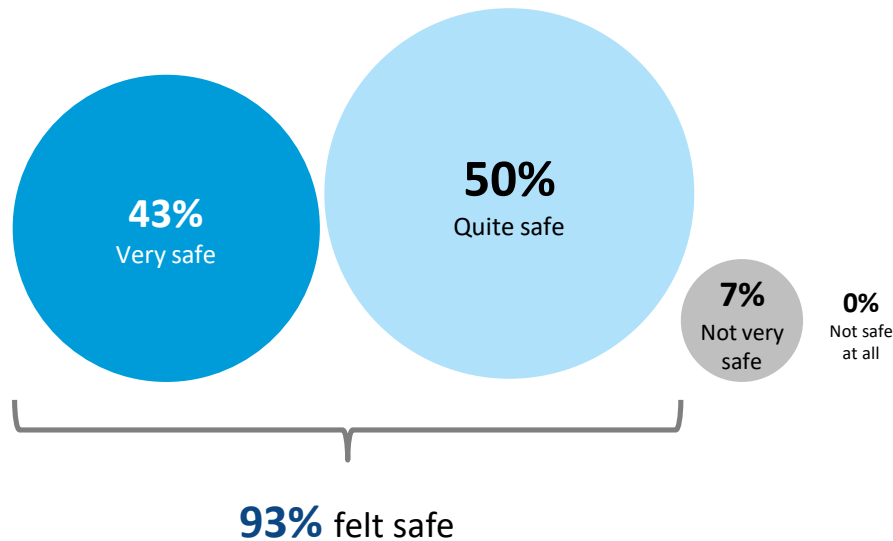


Safety concerns

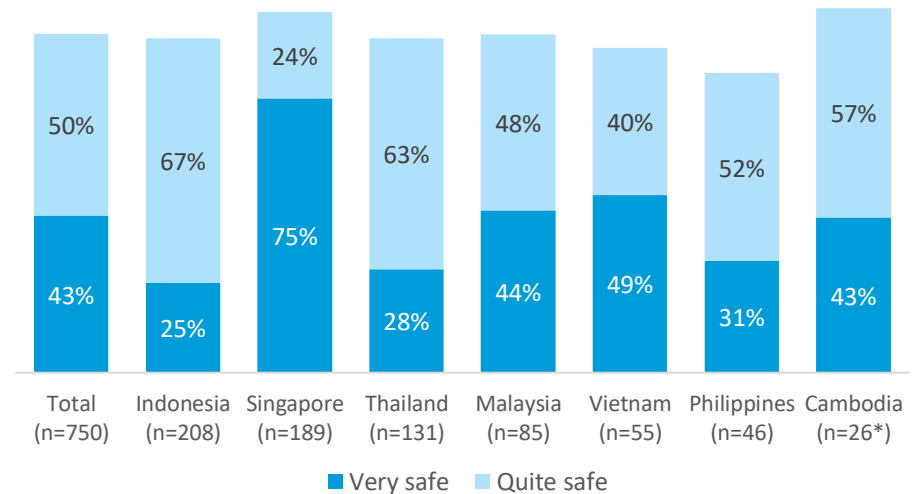
Almost all (93%) travellers felt safe when visiting South East Asia

Perceptions of safety when visiting South East Asia:

Base: All respondents (n=750)



No difference by gender (94% men and 92% women felt very or quite safe).
Older travellers were more likely to feel VERY safe (54% of over 50s felt very safe, compared to 38% of under 50s).



A significantly higher proportion (99%) of those who travelled to Singapore felt very or quite safe, and a significantly lower proportion (82%) of those who travelled to the Philippines felt very or quite safe.

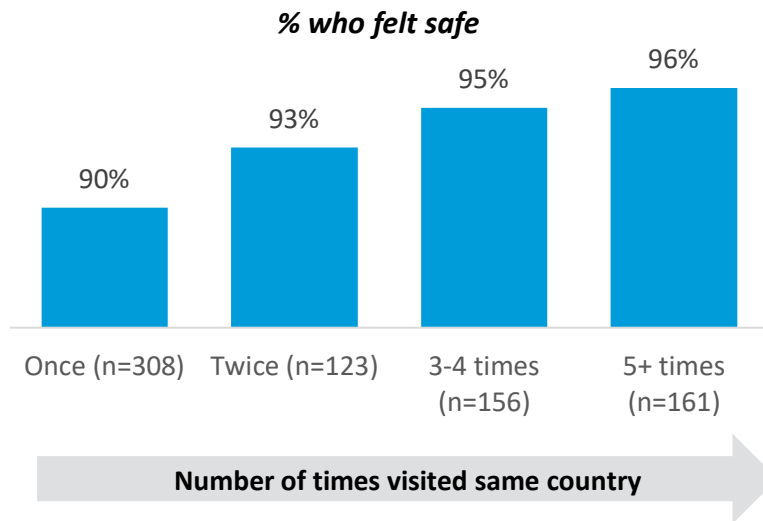
Q.12. In general, how safe did you feel when visiting <SE Asian country visited most recently>?

Q.10. How many times have you ever visited <SE Asian country visited most recently>?

Safety perceptions increased with number of visitations to South East Asia

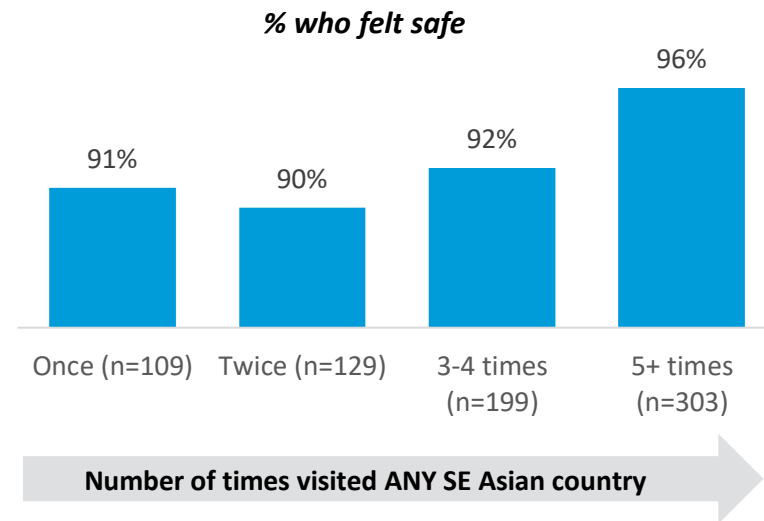
Perceptions of safety by repeat visitation to that country:

Base: All respondents



Perceptions of safety by repeat visitation to any country in SE Asia:

Base: All respondents



Those who regularly travel to South East Asia may become desensitised to risk.

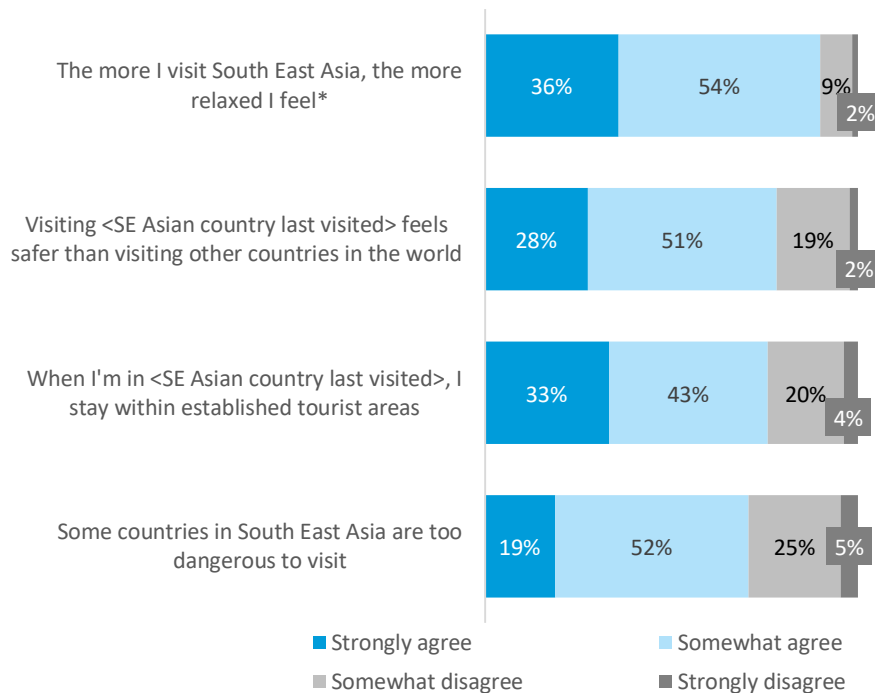
Q.12. In general, how safe did you feel when visiting <SE Asian country visited most recently>?

Q.10. How many times have you ever visited <SE Asian country visited most recently>? & Q.11. How many times have you visited any country in South East Asia?

Although they felt safe, majority (71%) acknowledge 'some countries in South East Asia are too dangerous to visit'

Perceptions of safety when visiting South East Asia:

Base: All respondents (n=750)



Almost all (90%) travellers agreed that the more they visit South East Asia, the more relaxed they feel.

A quarter (24%) of travellers visited areas 'outside established tourist areas'. Those who recently visited Vietnam were significantly more likely to stray outside established tourist areas (42% disagreed they stayed within established areas).

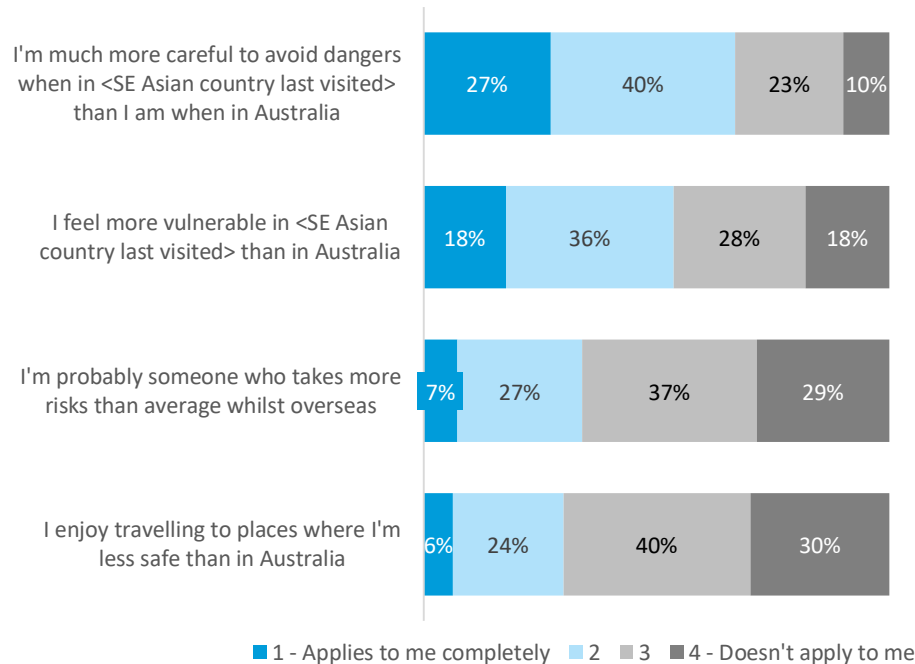
Q.13. How strongly do you agree or disagree with each of the following statements?

* Note: statement only asked of those who had visited multiple countries in SE Asia (n=312)

Almost a third (30%) actively 'enjoy travelling to places where I'm less safe than in Australia'

Attitudes towards risk:

Base: All respondents (n=750)



Uninsured travellers felt more vulnerable when in South East Asia (60%) compared to those with insurance (53%).

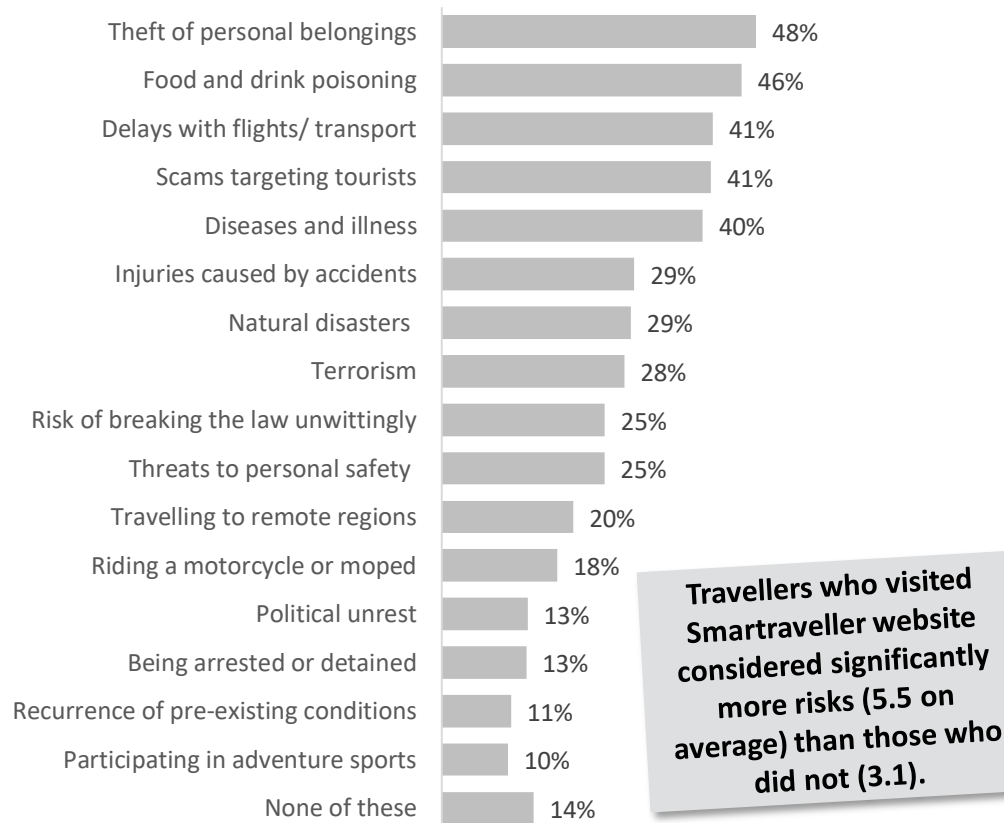
Illustrating their propensity for risk taking, enjoyment of travelling to less safe places was higher among uninsured travellers (38%), compared to those with insurance (29%).

Q.14. To what extent do each of the following statements describe you?

The vast majority of travellers took at least some action as a result of considering the risks of travelling overseas

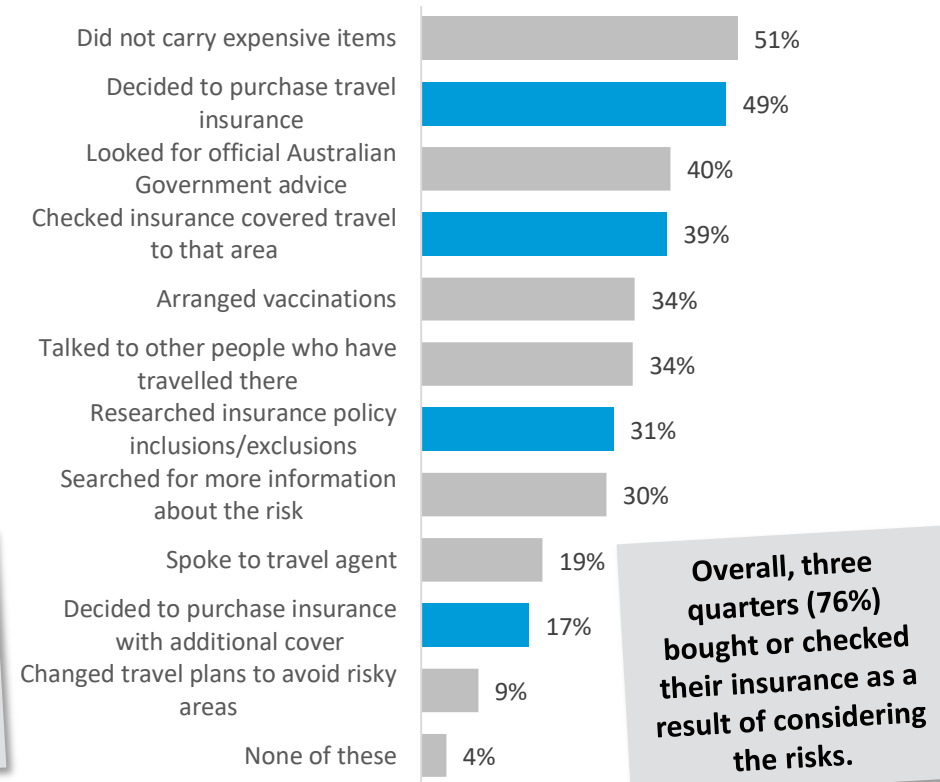
Risks considered before travelling:

Base: All respondents (n=750)



Actions taken as a result of considering risks:

Base: Respondents who considered any risk (n=604)



Q.15. Before you booked your last trip to <SE Asian country visited most recently> which, if any, of the following risks did you think about?

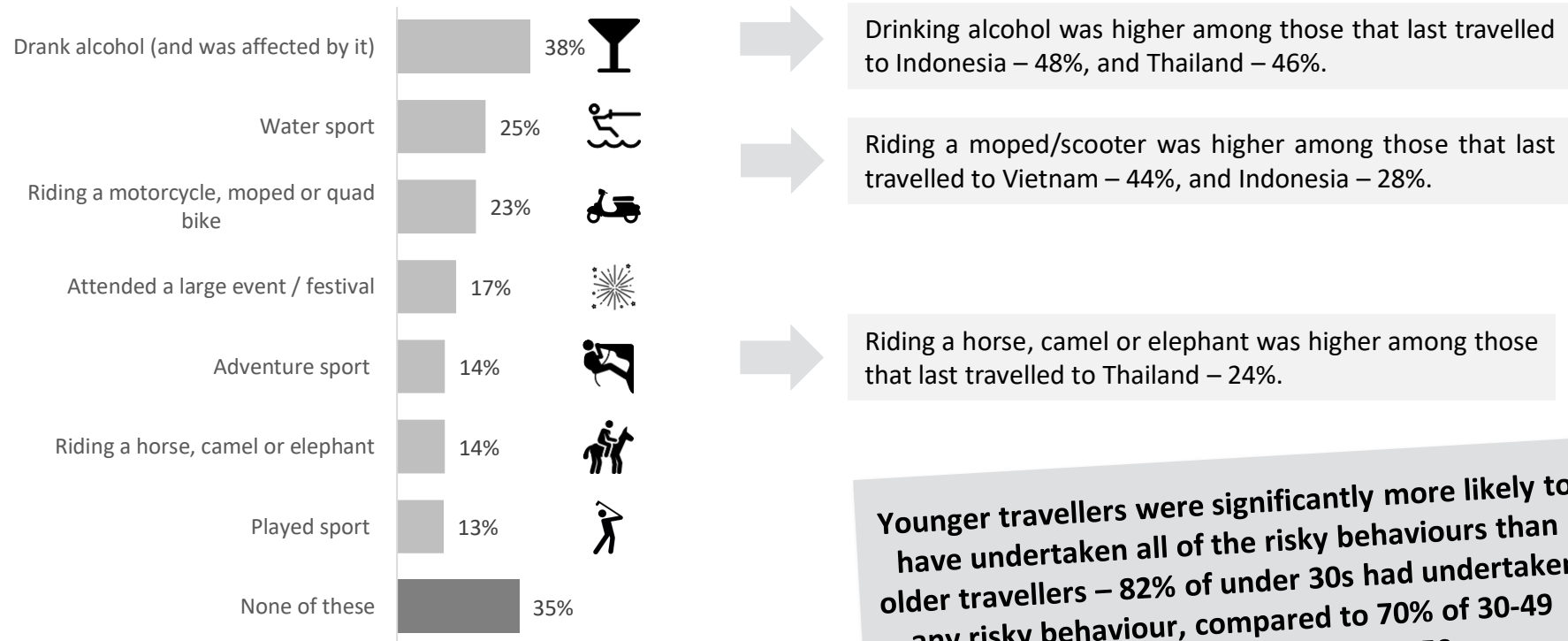
Q.16. What, if anything, did you do as a result of thinking about these risks?

Potential underinsurance

Two thirds (65%) of travellers to South East Asia engaged in some form of risky behaviour

Activities undertaken overseas within the last two years:

Base: All respondents (n=750)



Younger travellers were significantly more likely to have undertaken all of the risky behaviours than older travellers – 82% of under 30s had undertaken any risky behaviour, compared to 70% of 30-49 year olds, and just 40% of over 50s.

Q.24. Which of the following activities, if any, did you undertake on any trip to SE Asian countries within the last two years?

Travellers engaged in risky behaviour without knowledge of whether it was covered by their insurance

Insurance status when undertaking risky behaviours:

Base: Undertook activities AND covered by travel insurance (base size varies)



25% DID WATER SPORTS

Of those...61% did not know for certain whether they were covered



23% RODE A MOTORCYCLE/MOPED

Of those...58% did not know for certain whether they were covered



17% ATTENDED AN EVENT/FESTIVAL

Of those...69% did not know for certain whether they were covered



14% DID ADVENTURE SPORTS

Of those...72% did not know for certain whether they were covered



14% RODE A HORSE/CAMEL/ELEPHANT

Of those...64% did not know for certain whether they were covered



13% PLAYED SPORT

Of those...55% did not know for certain whether they were covered

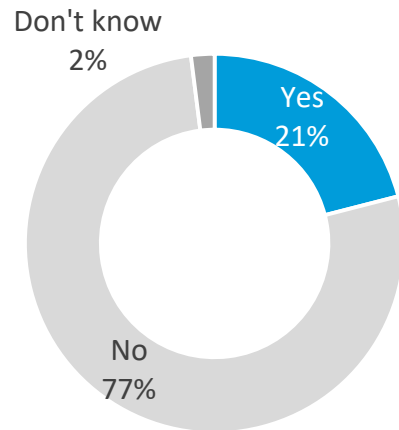
Overall, a quarter of travellers to South East Asia rode a motorcycle or moped during their trip. Of those with insurance, more than half (58%) did not know for certain whether or not their policy included coverage for this behaviour.

Q.25. For each of the activities that you said you did the last time you were overseas, were they covered by your travel insurance policy?

Of those with a pre-existing medical condition, one in five (19%) did not check their insurance covered it

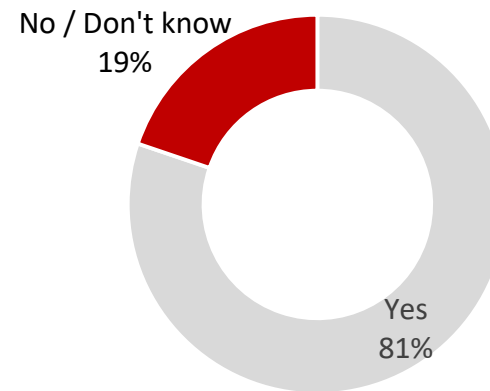
Pre-existing medical conditions:

Base: Insured travellers (n=647)



Did they check travel insurance covered pre-existing condition:

Base: Insured travellers who had pre-existing medical conditions (n=139)



Female travellers (24%) and those aged 30-49 (30%) with pre-existing medical conditions were less likely to check their policy adequately covered them.

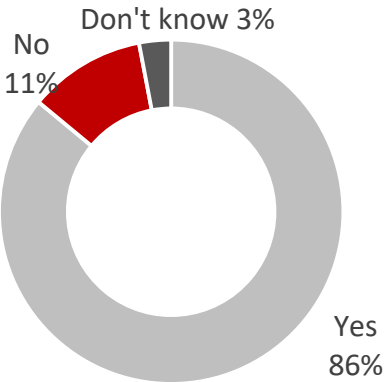
Q.26. Did you have any pre-existing medical conditions, or mental health diagnoses, in the past 5 years before you took out your travel insurance policy? & Q.27. Did you check your travel insurance policy to see whether you were covered for pre-existing medical conditions, or mental health diagnoses?

Non-insurance

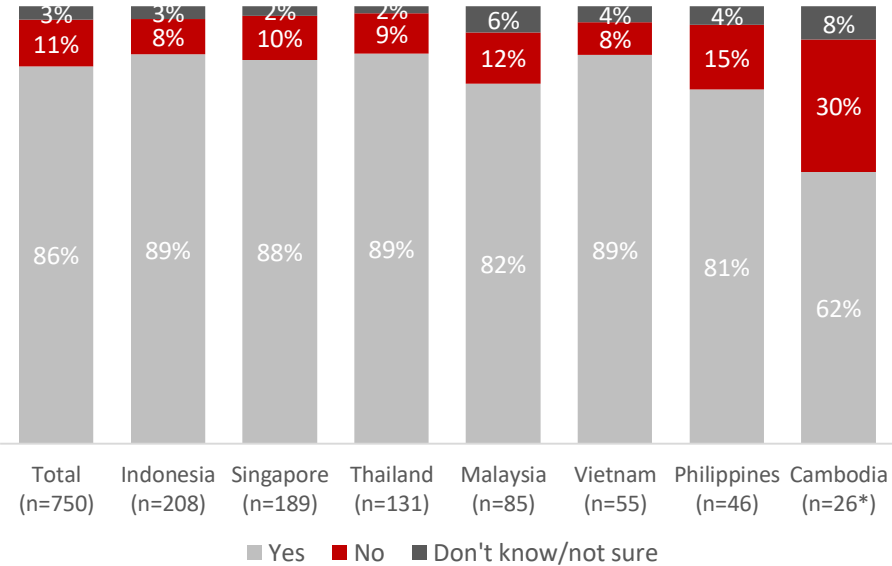
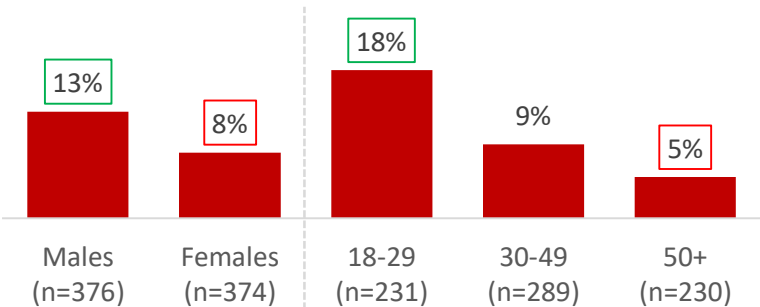
One in ten (11%) travellers visited South East Asia without travel insurance

Incidence of travel insurance:

Base: All respondents (n=750)



% uninsured



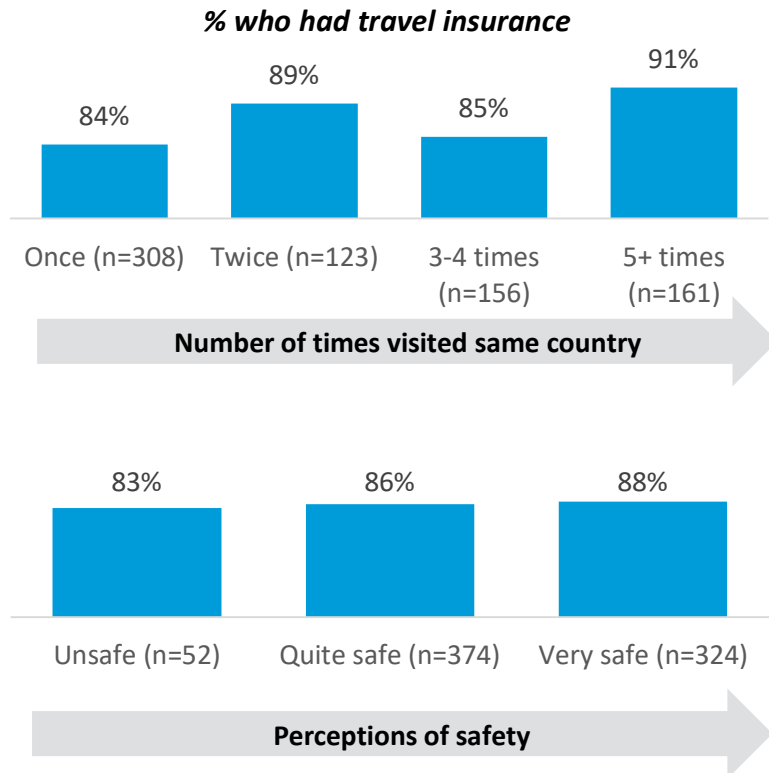
Males and under 30s were significantly more likely to have exposed themselves to risk when travelling overseas by being completely uninsured.

Q.17. On your most recent trip to <SE Asian country visited most recently>, were you covered by travel insurance?

Non-insurance is ingrained, patterns of behaviour do not change with frequency of travel

Incidence of travel insurance:

Base: All respondents (n=750)



Repeat visitation to South East Asia is not correlated with insurance uptake, illustrating that some are habitually travelling without insurance.

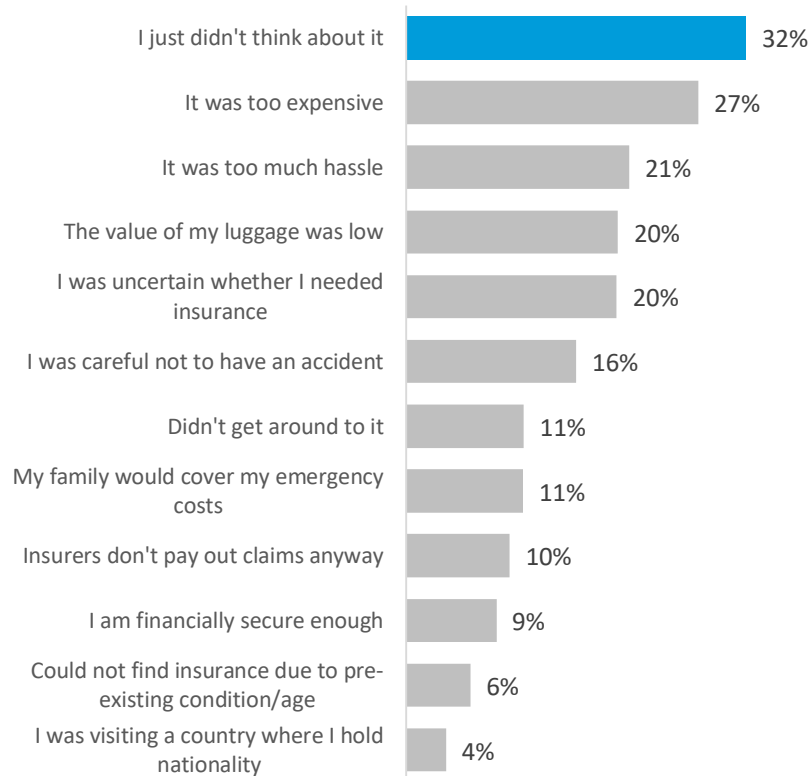
Whether to take out an insurance policy does not seem to be influenced by safety perceptions. Those who felt unsafe were just as likely to travel without insurance.

Q.17. On your most recent trip to <SE Asian country visited most recently>, were you covered by travel insurance?

Illustrating the importance of education, the most prevalent reason for non-insurance was 'just didn't think about it' (32%)

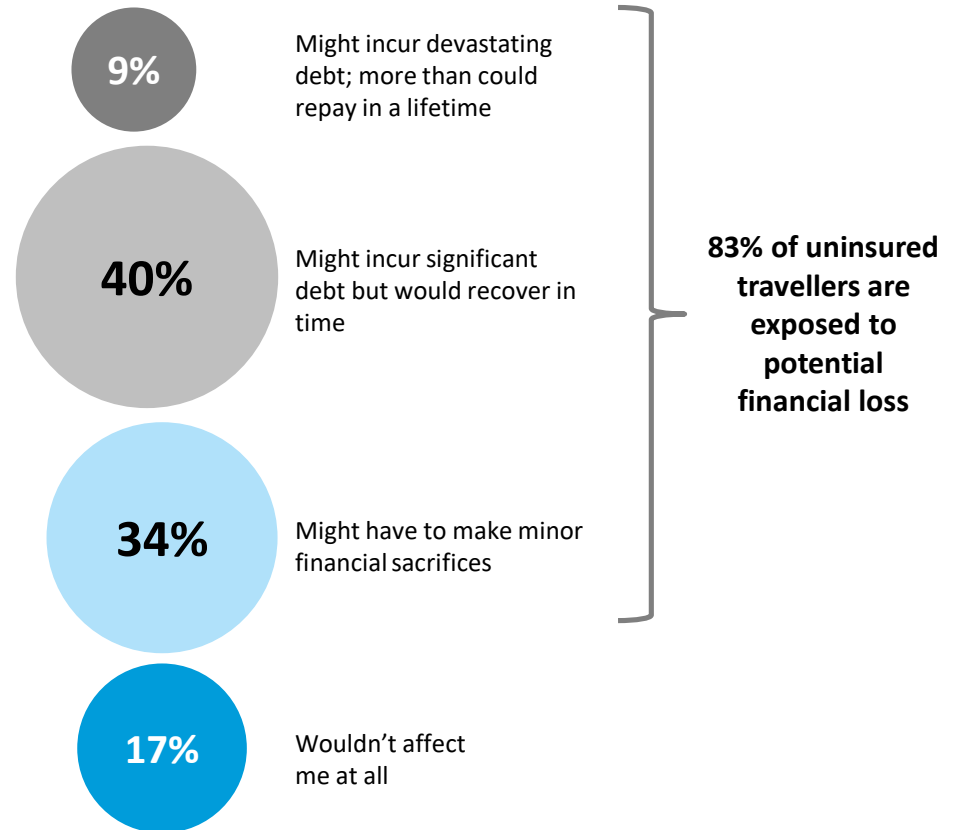
Reasons for being uninsured:

Base: Uninsured travellers (n=80)



Consequences of being uninsured:

Base: Uninsured travellers (n=80)



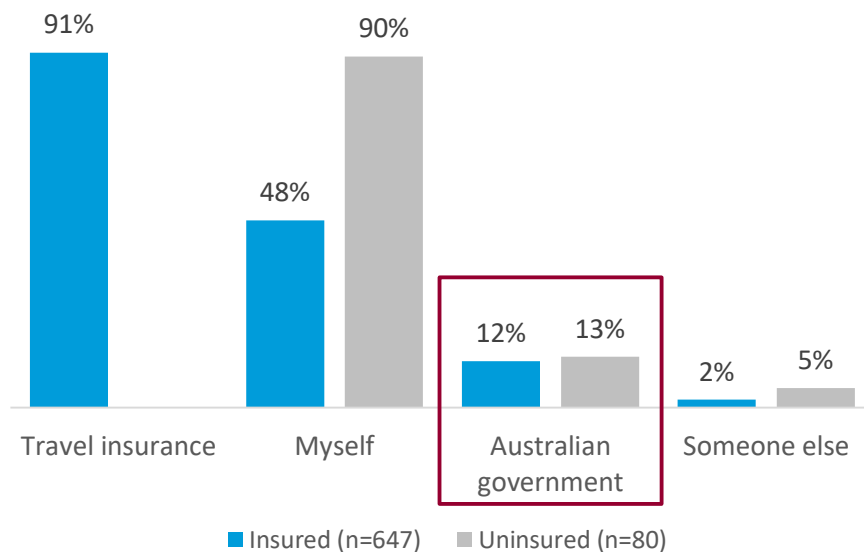
Q.18. Why didn't you have travel insurance on your most recent trip?

Q.23. As a consequence of not having travel insurance, which of the following describes the worst-case scenario for how much of a financial setback you might incur in the event of a crisis?

One in eight (13%) without insurance expected an Australian government contribution to any medical expenses incurred

Responsibility for medical costs if injured overseas:

Base: All respondents



The proportion of travellers who thought the Australian government would pay for medical costs if they were injured overseas was consistent among those who had insurance (12%) and those that did not (13%).

Those aged 18-29 were significantly more likely to expect the Australian government to contribute to incurred medical expenses (19%).

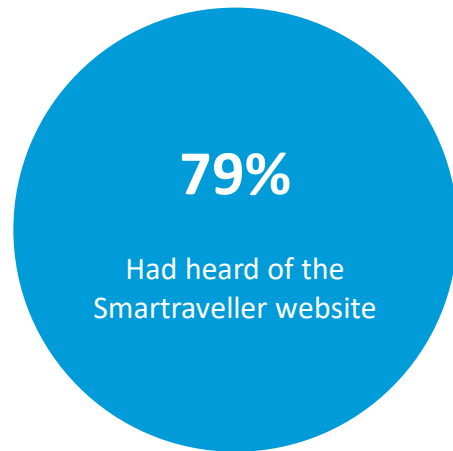
Q.38. If you had been injured whilst on your most recent trip, who do you expect would have contributed to your medical fees?

Smartraveller website

In total, half (51%) of travellers to South East Asia visited the Smartraveller website prior to their trip

Awareness of Smartraveller website:

Base: All respondents (n=750)

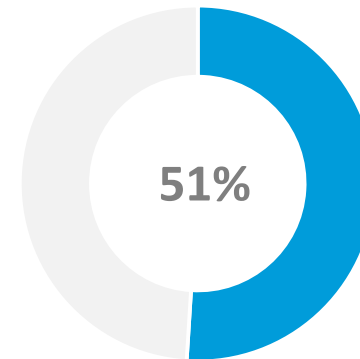


smartraveller.gov.au

EVERY TRAVELLER ► EVERY TRIP

Use of Smartraveller website before most recent trip:

Base: All respondents (n=750)



Visited the Smartraveller site prior
to their most recent trip

51% of under 30s
had visited the
Smartraveller site
prior to their
most recent trip.

Those who visited the Smartraveller website were significantly more likely to have been insured (93%), compared to those who did not visit the website (79%).

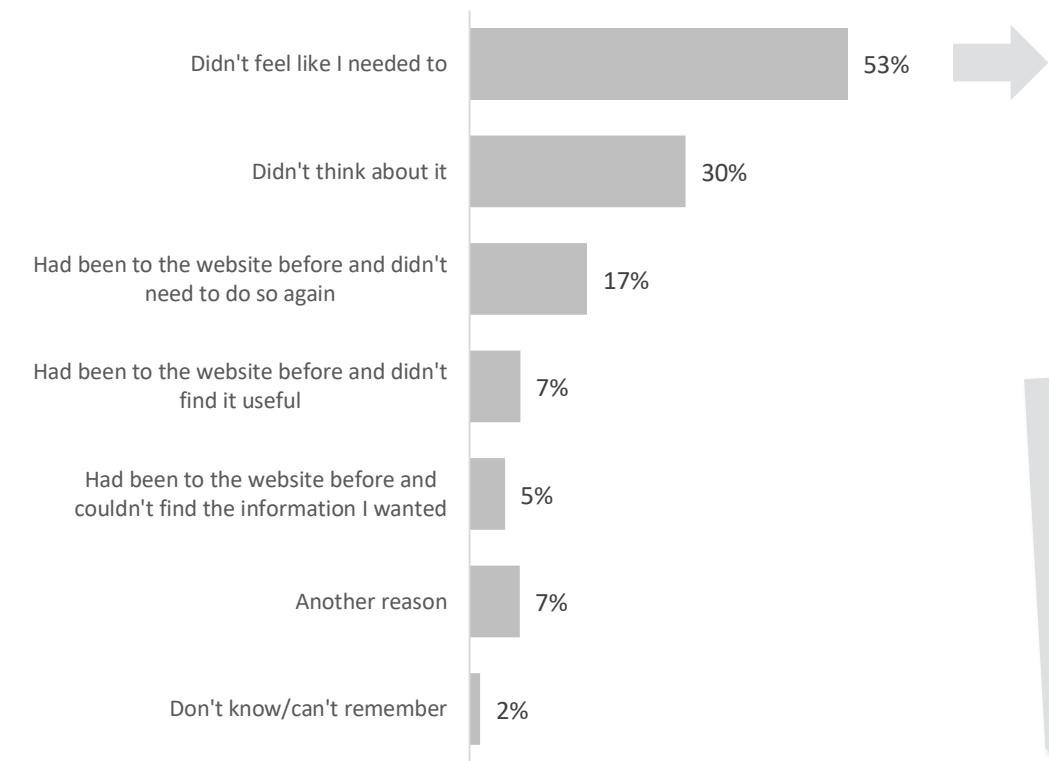
Q.28. Before today, had you heard of the Smartraveller website?

Q.29. Before you booked your most recent trip, did you visit the Smartraveller website to view the latest government travel advice and warnings? & Q.30. Have you ever visited the Smartraveller website?

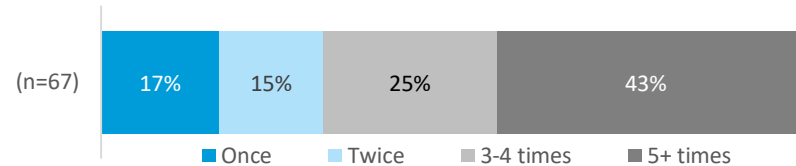
Travellers returning to the same destination may become complacent, no longer seeking up-to-date travel advice

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=126)



Number of previous visits to country:



Not feeling the need to was the main reason given for not visiting the Smartraveller website.

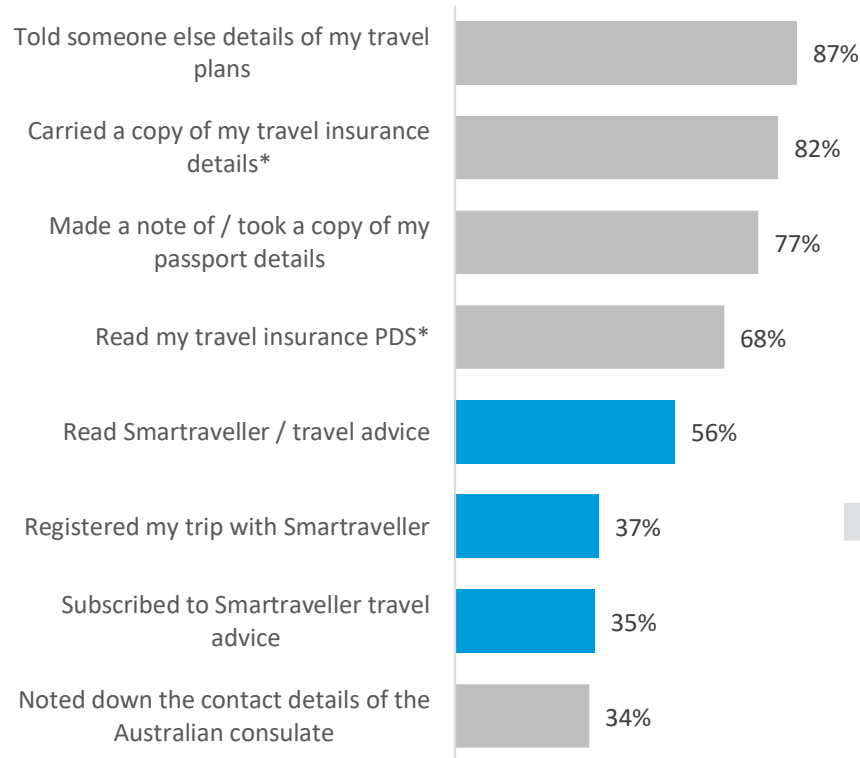
Of those who didn't visit the Smartraveller website before their most recent trip because they 'didn't feel they needed to', the majority (83%) were returning to a country they had been to before.

Q.31. Why didn't you visit the Smartraveller website before your most recent trip

More than a third (37%) of travellers registered their trip with Smartraveller

Actions taken before travelling:

Base: All respondents (n=750)



Almost all who were aware of the subscription service did indeed subscribe (34% aware; 35% subscribed). This is similarly true of the registration service (48% aware; 37% registered).

Under 30s were less likely to have registered their trip (34%), compared to over 50s (41%). Those who were visiting a country for the third or more time were significantly less likely to register their trip (32%) compared to those visiting for the first or second time (40%).

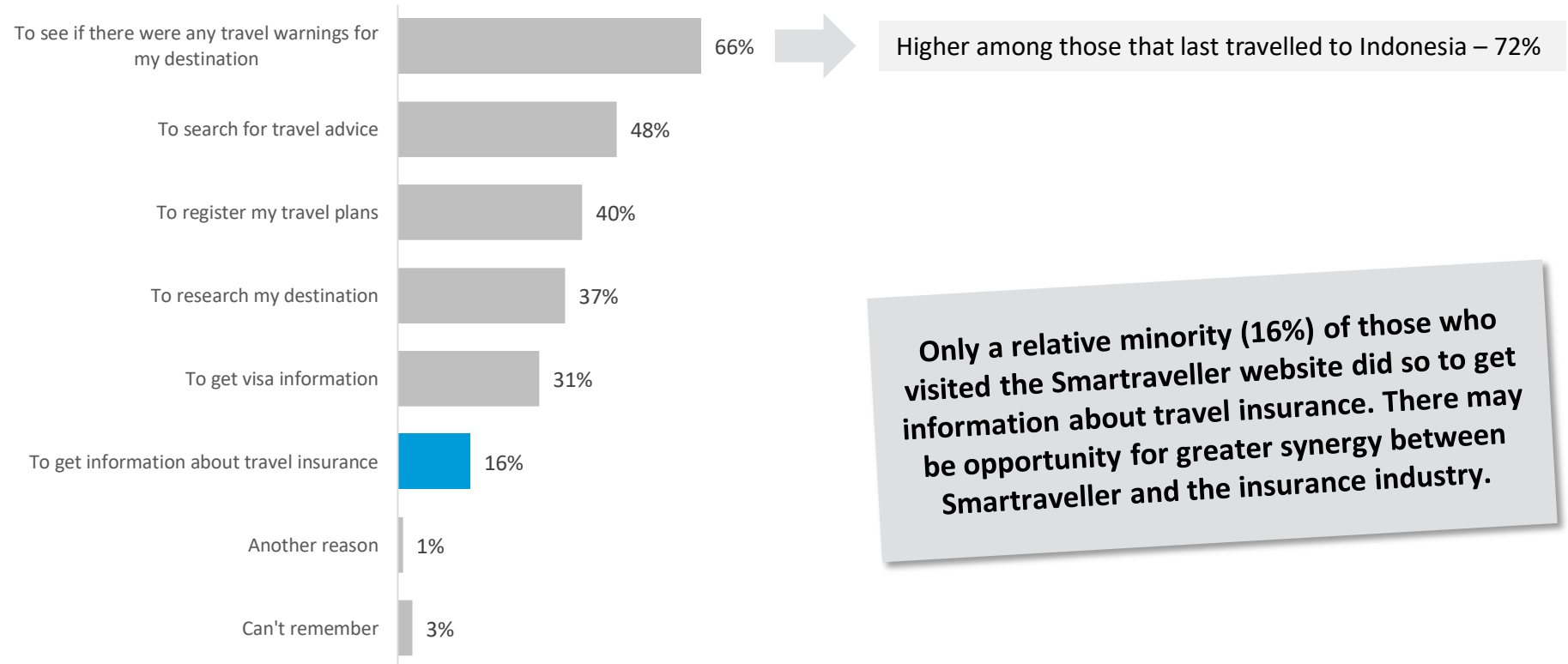
Q.19. Which of the following did you do before your most recent trip?

* Note: statement only asked of those who held travel insurance (n=647)

Two thirds (66%) specifically visited Smartraveller to check for travel warnings

Reasons for visiting Smartraveller website:

Base: Those who ever visited Smartraveller website (n=509)

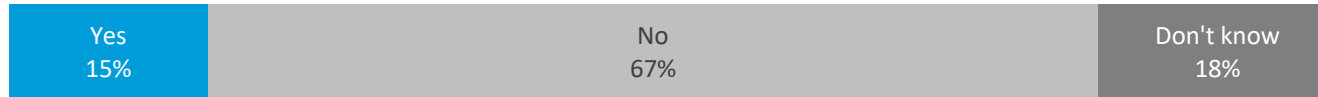


Q.34. Why did you visit the Smartraveller website?

Observance of travel warnings increased travellers' likelihood to take action to mitigate risks

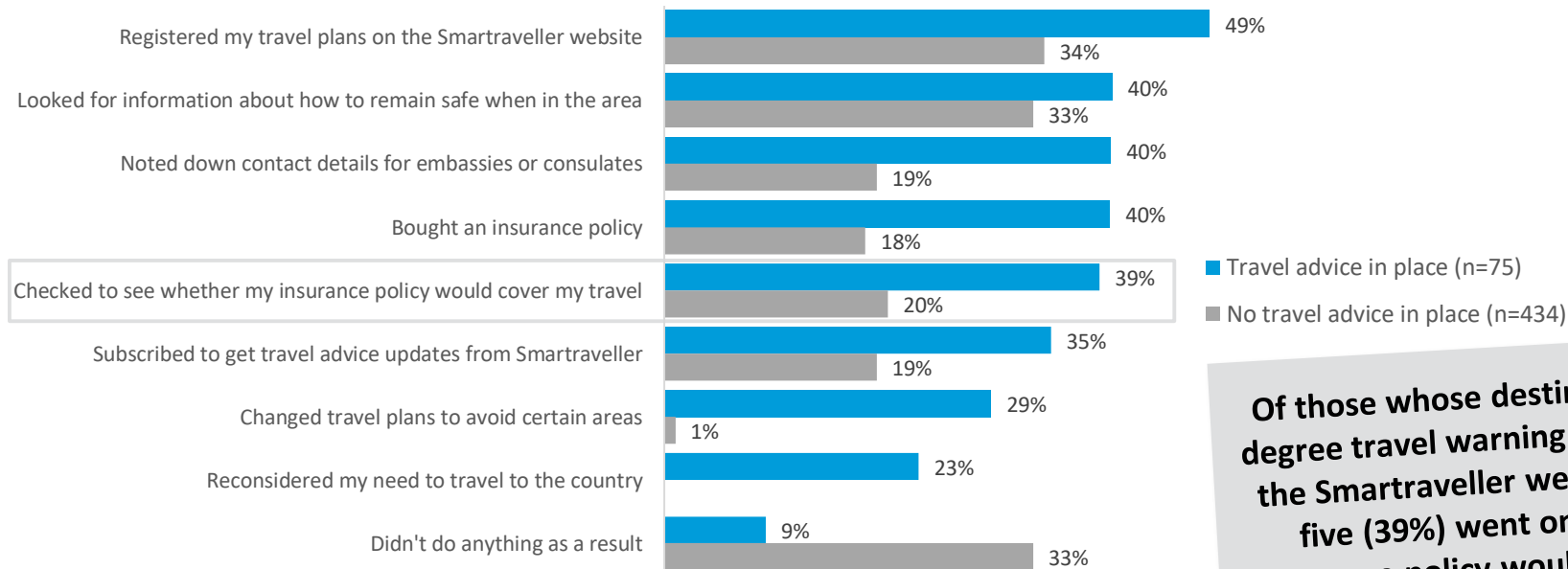
Prevalence of travel warnings for destination:

Base: Those who ever visited Smartraveller website (n=509)



Actions taken as a result of reading travel advice/ visiting Smartraveller website :

Base: Those who ever visited Smartraveller website (n=509)



Of those whose destination had a high degree travel warning when they visited the Smartraveller website, only two in five (39%) went on to check their insurance policy would still cover them.

Q.35. Did your destination have a high degree travel warning? & Q.36. What did you do as a result of reading the travel advice for your destination? & Q.37. What did you do as a result of visiting the Smartraveller website?

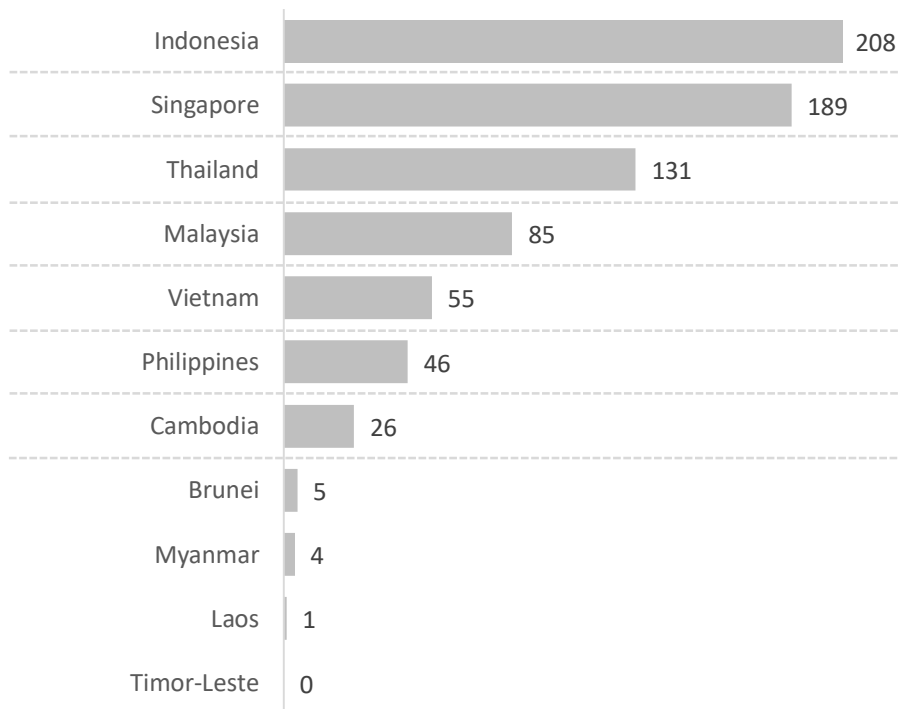


Appendix I: Additional data

Country visitation

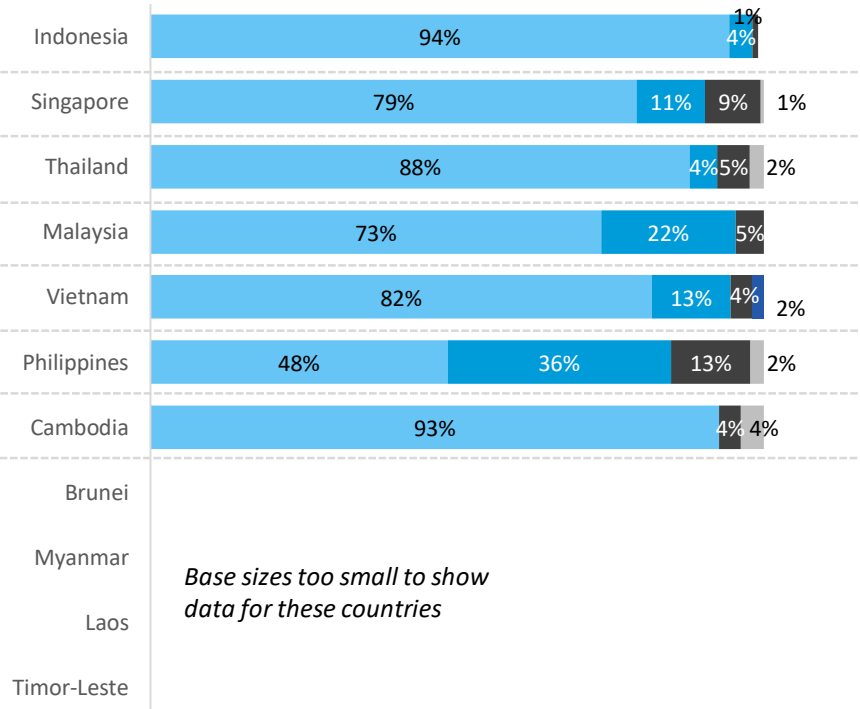
Country visited most recently:

Base: All respondents (n=750) – number of people who visited each country



Reason for visiting country:

Base: Respondents who visited each country most recently



■ Holiday / recreation

■ Studying abroad

■ Visiting friends / relatives

■ Working holiday

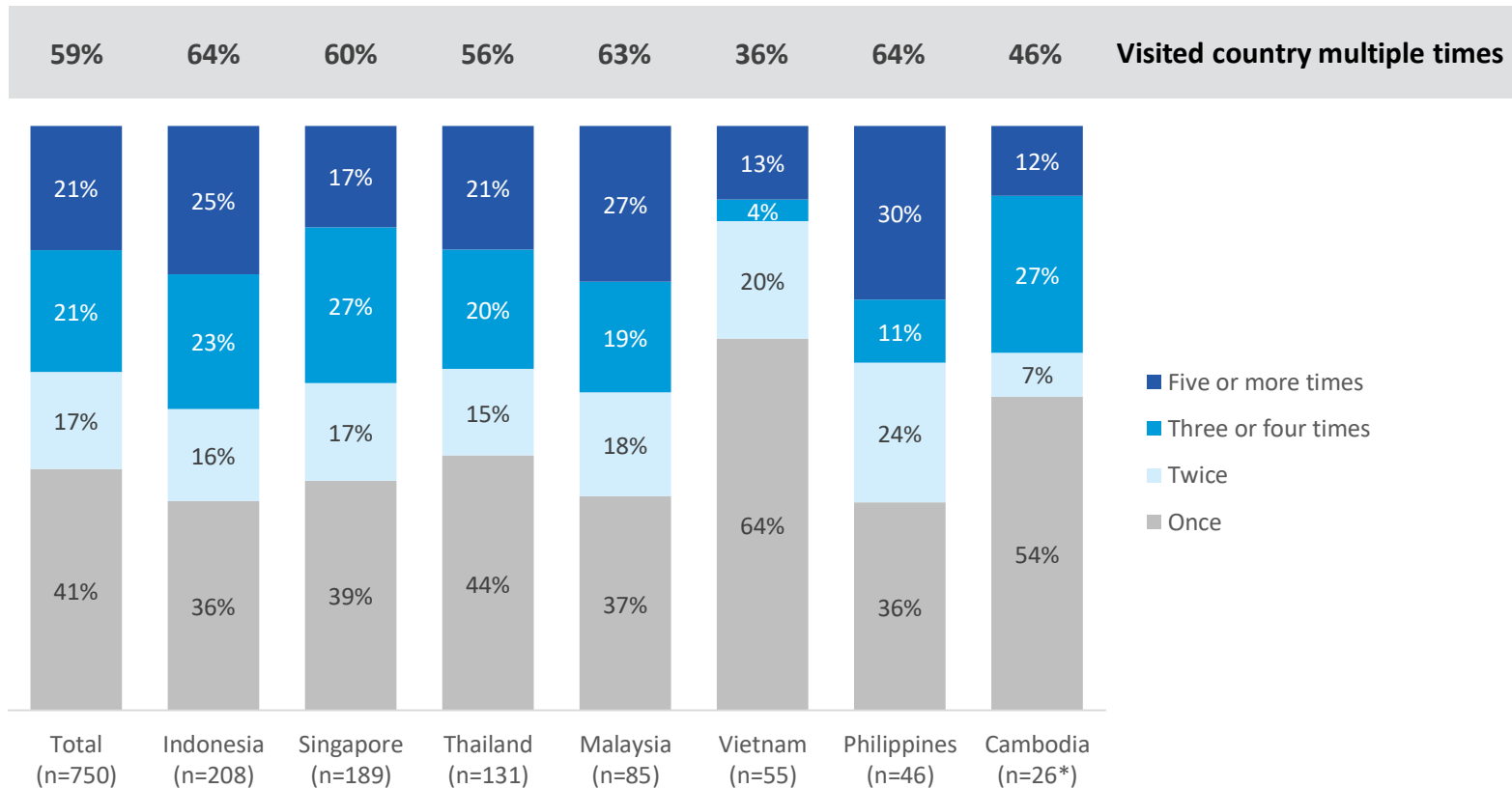
■ A business trip

Q.7. Which South East Asian country did you visit most recently?

Return visitation

Number of times country has been visited:

Base: All respondents (n=750)

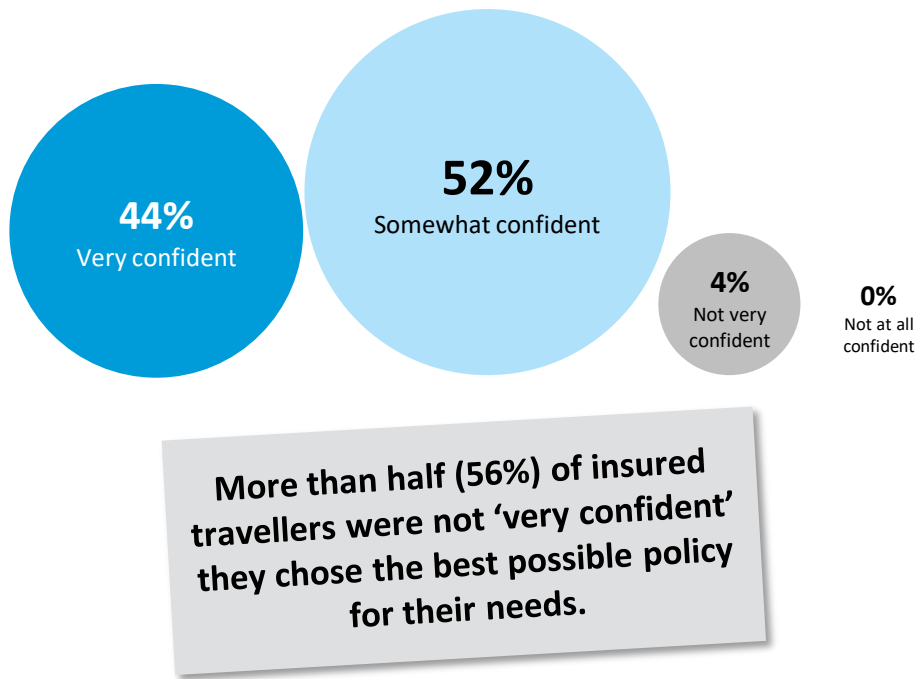


Q.10. How many times have you ever visited <SE Asian country visited most recently>?

Confidence in policy selection

Confidence in travel insurance:

Base: Insured travellers (n=647)

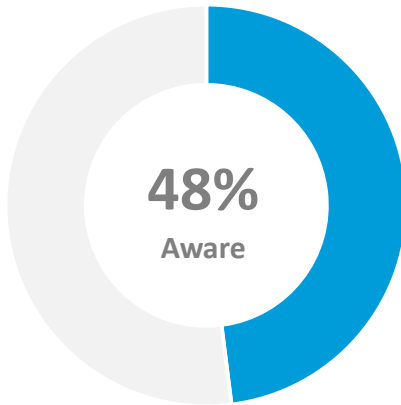


Q.20. How confident were you that you chose the best possible insurance policy for your needs?

Awareness of Smartraveller registration / subscription

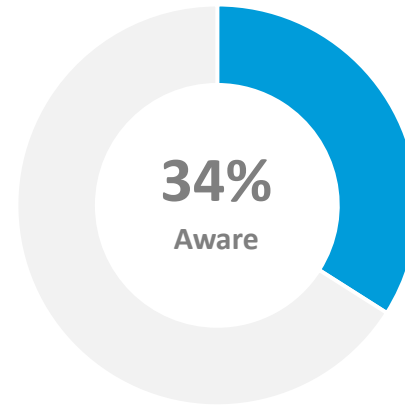
Awareness of Smartraveller registration service:

Base: All respondents (n=750)



Awareness of Smartraveller subscription service:

Base: All respondents (n=750)



Q.32. Before today, had you heard of the Smartraveller subscription service?

Q.33. Before today, had you heard of the Smartraveller registration service

The background features a large black circle in the center, surrounded by several overlapping circles in various shades of blue and light gray. The text is centered within the black circle.

Appendix II: Questionnaire

Quotas to be applied:

Total sample: n=750.

Target: n=750 Australians aged 18+ who have travelled to SE Asia in the last 2 years.

Weighting: Nationally representative of the average traveller to South East Asia in Australia (i.e. not just nationally representative of everyone, but nationally representative of those who have travelled overseas) 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 10-12 minutes to complete.

Screener

ASK ALL

The first few questions are to check whether you are one of the people we need to speak to today.

Q.1. Where do you live? SR

Sydney	1
Other NSW	2
Melbourne	3
Other VIC	4
Brisbane	5
Other QLD	6
Perth	7
Other WA	8
Adelaide	9
Other SA	10
Hobart	11
Other TAS	12
ACT	13
Darwin	14
Other NT	15
Other	98

TERMINATE

ASK ALL

Q.2. Are you... SR

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

ASK ALL

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

Under 18	1
18-24	2
25-29	3
30-39	4
40-49	5
50-64	6
65-79	7
80+	8

TERMINATE

ASK ALL

Q.4. In the past 2 years, have you...? MR, RANDOMISE

Travelled overseas	1
Travelled within Australia	2
Visited a winery	3
Visited a theme park or adventure park	4
Visited a caravan park	5
None of these	99

TERMINATE IF CODE 1 NOT SELECTED (I.E. MUST HAVE TRAVELLED OVERSEAS)

ASK ALL

Q.5. Which of the following countries have you visited in the past 2 years? MR, ALPHABETISE

Brunei	1
Cambodia	2
Indonesia (including Bali)	3
Laos	4
Malaysia	5
Myanmar	6
Philippines	7
Singapore	8

Thailand	9
Timor-Leste	10
Vietnam	11
New Zealand	12
United Kingdom	13
USA	14
China	15
Fiji	16
Hong Kong	17
Japan	18
None of these countries	19

TERMINATE IF ANY OF CODES 1-11 NOT SELECTED (I.E. MUST HAVE VISITED A SE ASIAN COUNTRY)

ASK ALL

Q.6. Which of the following best describes the purpose for visiting...? SR. SHOW SE ASIAN COUNTRIES (CODES 1-11) SELECTED AT Q.5 ONE AT A TIME

Holiday / recreation	1
Visiting friends / relatives	2
A business trip	3
Studying abroad	4
Working holiday	5

TERMINATE IF CODES 1, 2, 3, 4 OR 5 NOT SELECTED FOR ANY COUNTRY (I.E. MUST HAVE VISITED A SE ASIAN COUNTRY FOR HOLIDAY, VISITING FRIENDS/RELATIVES, BUSINESS TRIP, STUDYING ABROAD OR WORKING HOLIDAY)

Travelling to South East Asia

ASK IF VISITED MORE THAN ONE SE ASIAN COUNTRY OTHERWISE AUTOCODE WITH COUNTRY VISITED

Q.7. Which South East Asian country did you visit **most recently**? If you visited multiple countries on your trip, please choose the country where you spent most of your time. SR. SHOW COUNTRIES SELECTED AT Q.5

ASK ALL

Q.8. What was your relationship with <INSERT COUNTRY FROM Q.7>? SR

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 (specify)	4

ASK THOSE RETURNING HOME (Q.8 = 3)

Q.9. Do you still hold nationality of your home country? SR

Yes	1
No	2

TERMINATE IF CODE 1 SELECTED (RETURNING HOME AND STILL HOLD NATIONALITY)

ASK ALL

Q.10. How many times have you ever visited <INSERT COUNTRY FROM Q.7>? SR

Once	1
Twice	2
Three or four times	3
Five or more times	4
Don't know	99

ASK ALL

Q.11. How many times have you visited **any** country in South East Asia?

By South East Asia, we mean: Brunei, Cambodia, Indonesia (including Bali), Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Timor-Leste, or Vietnam. SR. PROGRAMMER NOTE: Q11 MUST BE EQUAL TO OR GREATER THAN Q10.

Once	1
Twice	2
Three or four times	3
Five or more times	4
Don't know	99

ASK ALL

Q.12. In general, how safe did you feel when visiting <INSERT COUNTRY FROM Q.7>? SR

Very safe	1
Quite safe	2
Not very safe	3
Not safe at all	4

ASK ALL

Q.13. How strongly do you agree or disagree with each of the following statements? SR PER ROW

	RANDOMISE	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
A	When I'm in <INSERT COUNTRY FROM Q.7>, I stay within established tourist areas	1	2	3	4
B	Visiting <INSERT COUNTRY FROM Q.7> feels safer than visiting other countries in the world	1	2	3	4
C	Some countries in South East Asia are too dangerous to visit	1	2	3	4
D	ASK IF VISITED MULTIPLE SE ASIAN COUNTRIES (Q.5=MORE THAN ONE OF CODES 1-11) The more I visit South East Asia, the more relaxed I feel	1	2	3	4

ASK ALL

Q.14. To what extent do each of the following statements describe you?

	RANDOMISE	Doesn't apply to me			Applies to me completely
A	I feel more vulnerable in <INSERT COUNTRY FROM Q.7> than in Australia	1	2	3	4
B	I enjoy travelling to places where I'm less safe than in Australia	1	2	3	4
C	I'm probably someone who takes more risks than average whilst overseas	1	2	3	4
D	I'm much more careful to avoid dangers when in <INSERT COUNTRY FROM Q.7> than I am when in Australia	1	2	3	4

ASK ALL

Q.15. Before you booked your last trip to <INSERT COUNTRY FROM Q.7>, which, if any, of the following risks did you think about? MR. RANDOMISE.

Political unrest	1
Natural disasters (floods, cyclones, volcanoes etc.)	2
Theft of personal belongings	3
Threats to personal safety (e.g. assault, sexual harassment)	4
Scams targeting tourists	5
Terrorism	6
Diseases and illness	7

Food and drink poisoning	8
Travelling to remote regions (e.g. outside established tourist areas)	9
Risk of breaking the law unwittingly	10
The reoccurrence of pre-existing medical conditions/illness	11
Riding a motorcycle or moped	12
Being arrested or detained	13
Participating in adventure sports	14
Delays with flights/ transport	15
Injuries caused by accidents	16
None of these	99

ASK IF CONSIDERED ANY RISKS (Q.15= 1-10)

Q.16. What, if anything, did you do as a result of thinking about these risks? MR. RANDOMISE.

Searched for more information about the risk	1
Changed travel plans to avoid risky areas	2
Decided to purchase travel insurance	3
Checked travel insurance covered travel to that area	4
Arranged vaccinations	5
Talked to other people who have travelled there	6
Looked for official Australian Government advice (e.g. Smart Traveller)	7
Did not carry expensive items around with me when overseas	8
Researched travel insurance policy inclusions/exclusions	9
Decided to purchase travel insurance with additional cover (e.g. for adventure activities)	11
Spoke to travel agent	12
Something else (specify)	98
None of these	99

Travel insurance

ASK ALL

Q.17. On your most recent trip to <INSERT COUNTRY FROM Q.7>, were you covered by travel insurance? SR

Yes	1
No	2
Don't know / not sure	99

ASK IF Q.17 = 2 (NOT INSURED)

Q.18. Why didn't you have travel insurance on your most recent trip to <INSERT COUNTRY FROM Q.7>? MR. RANDOMISE

The value of my luggage was low	1
I was careful not to have an accident.....	2
It was too expensive.....	3
It was too much hassle.....	4
I am financially secure enough to cover emergency costs without insurance.....	5
I wanted to get insurance but didn't get around to it.....	6
I just didn't think about it.....	7
I was uncertain whether I needed insurance.....	8
Insurers don't pay out claims anyway.....	9
I was visiting a country where I hold nationality.....	10
My family would cover my emergency costs.....	11
Could not find travel insurance due to a pre-existing medical condition/age.....	12
Other (specify).....	98

ASK ALL

Q.19. Which of the following did you do before your most recent trip to <INSERT COUNTRY FROM Q.7>? SR PER ROW

RANDOMISE	Yes, I did this	No, I did not do this	Don't know / not sure
A SHOW IF Q.17 = 1 (HAD INSURANCE ON THEIR MOST RECENT TRIP) Read my travel insurance Product Disclosure Statement (PDS)	1	2	3
B Made a note of / took a copy of my passport details	1	2	3
C SHOW IF Q.17 = 1 (HAD INSURANCE ON THEIR MOST RECENT TRIP) Carried a copy of my travel insurance details	1	2	3
D Noted down the contact details of the Australian consulate	1	2	3
E Told someone else details of my travel plans	1	2	3
F Read Smartraveller / travel advice	1	2	3
G Subscribed to Smartraveller travel advice	1	2	3
H Registered my trip with Smartraveller	1	2	3

ASK IF HAD INSURANCE (Q.17=1)

Q.20. How confident were you that you chose the best possible insurance policy for your needs? SR

Very confident	1
Somewhat confident	2
Not very confident.....	3
Not at all confident.....	4

ASK IF NOT INSURED (Q.17=2) AND VISITED THAT COUNTRY MORE THAN ONCE (Q.10=2, 3, OR 4)

Q.21. You said that you did not have travel insurance on your most recent trip to <INSERT COUNTRY FROM Q.7>. When you visited <INSERT COUNTRY FROM Q.7> previously, were you covered by travel insurance? SR

Yes	1
No.....	2

ASK IF Q.21=1 (HAD TRAVEL INSURANCE PREVIOUSLY BUT NOT ON MOST RECENT TRIP)

Q.22. Why didn't you have travel insurance on your most recent trip to <INSERT COUNTRY FROM Q.7>, when you have had travel insurance when travelling there in the past? SR

Just didn't think about it	1
Forgot to get travel insurance for my most recent trip	2
Couldn't afford travel insurance for my most recent trip.....	3
The country felt safe previously so I didn't feel I needed travel insurance	4
I didn't make use of my travel insurance in the past	5
Another reason (specify).....	6
Don't know / not sure	99

ASK IF NOT INSURED (Q.17=2)

Q.23. As a consequence of not having travel insurance, which of the following describes the worst-case scenario for how much of a financial setback you might incur in the event of a crisis? SR

Might incur devastating debt that would be more than I could pay in a lifetime	1
Might incur significant debt but would recover in time.....	2
Might have to make a few financial sacrifices, but nothing major	3
Wouldn't affect me at all	4

Behaviours overseas

ASK ALL

Q.24. Which of the following activities, if any, did you undertake on any trip to <INSERT SE ASIAN COUNTRIES VISITED FROM Q.5> within the last two years? MR. RANDOMISE.

Riding a motorcycle, moped or quad bike	1
Drank alcohol (and was affected by it).....	3
Bungee jumping	4
Sky diving	5
Played sport (e.g. golf / tennis)	6
Adventure sport (e.g. rock climbing / abseiling)	7

Water sport (e.g. scuba diving / surfing)	8
Riding a horse, camel or elephant	9
Attended a large event / festival (e.g. full moon festival)	11
None of these	99

ASK IF HAD INSURANCE (Q.17=1) AND ANY ITEMS SELECTED AT Q.24

Q.25. For each of the activities that you said you did the last time you were overseas, were they covered by your travel insurance policy? SHOW ALL ACTIVITIES SELECTED AT Q.24 AS A GRID. SR PER ROW

I was DEFINITELY covered for this activity	1
I think I was covered for this activity	2
I was NOT covered for this activity	3
Don't know / not sure	4

ASK IF HAD INSURANCE (Q.17=1)

Q.26. Did you have any pre-existing medical conditions, or mental health diagnoses, in the past 5 years before you took out your travel insurance policy? SR

Yes	1
No	2
Don't know / not sure	99

ASK IF Q.26=1

Q.27. Did you check your travel insurance policy to see whether you were covered for pre-existing medical conditions, or mental health diagnoses? SR

Yes	1
No	2
Don't know	3

Use of and attitudes toward Smart Traveller website

ASK ALL

Q.28. Before today, had you heard of the Smartraveller website (smartraveller.gov.au)? SR

Yes	1
No, had not heard of this website before today	2

ASK IF HAVE HEARD OF WEBSITE (Q.28=1)

Q.29. Before you booked your most recent trip to <INSERT COUNTRY FROM Q.7>, did you visit the Smartraveller website to view the latest government travel advice and warnings? SR

Yes	1
No	2

ASK THOSE WHO DID NOT VISIT SMARTRAVELLER (Q.29 = 2), BUT WHO HAD HEARD OF IT (Q.28 = 1)

Q.30. Have you ever visited the Smartraveller website? SR

Yes	1
No	2

ASK IF Q.30=1 AND Q.29=2 (DIDN'T VISIT SMARTRAVELLER BEFORE THEIR MOST RECENT OVERSEAS TRIP BUT HAVE VISITED IT BEFORE)

Q.31. Why didn't you visit the Smartraveller website before your most recent trip to <INSERT COUNTRY FROM Q.7>? Please select all that apply. MR, RANDOMISE

Didn't think about it	1
Had been to the website before and didn't need to do so again	2
Had been to the website before and couldn't find the information I wanted	3
Had been to the website before and didn't find it useful	4
Didn't feel like I needed to	5
Another reason (specify)	6
Don't know/can't remember	7

ASK ALL

Q.32. Before today, had you heard of the Smartraveller subscription service?

This is a free email service to provide you with the latest updates to travel advice. You can subscribe to one or more countries. SR

Yes	1
No	2

ASK ALL

Q.33. Before today, had you heard of the Smartraveller registration service?

Providing DFAT with your trip itinerary and contact details can help them to contact you or your family in the event of an emergency, such as a natural disaster or terrorist attack. SR

Yes	1
No	2

ASK THOSE WHO HAVE EVER VISITED SMARTTRAVELLER (Q.29= 1 OR Q.30=1)

Q.34. Why did you visit the Smartraveller website? Please select all that apply. MR, RANDOMISE

To register my travel plans	1
To see if there were any travel warnings for my destination	2
To research my destination	3
To search for travel advice	4
To get information about travel insurance.....	5
To get visa information.....	6
Another reason	7
Can't remember	8

ASK THOSE WHO HAVE EVER VISITED SMARTTRAVELLER (Q.29= 1 OR Q.30=1)

Q.35. Did your destination have a high degree travel warning?

A high degree travel warning is classified as "Level 3 - Reconsider your need to travel" or "Level 4 - Do not travel"?

SR

Yes	1
No	2
Don't know/can't remember	3

ASK IF TRAVEL ADVICE IN PLACE Q.35= 1

Q.36. What did you do as a result of reading the travel advice for your destination? MR, RANDOMISE

Reconsidered my need to travel to the country.....	1
Changed travel plans to avoid certain areas	2
Bought an insurance policy	3
Checked to see whether my insurance policy would cover my travel	4
Registered my travel plans on the Smartraveller website	5
Subscribed to get travel advice updates from Smartraveller	6
Looked for information about how to remain safe when in the area	7
Noted down contact details for embassies or consulates.....	8
Took other safety precautions (specify).....	9
Didn't do anything as a result.....	99

ASK IF NO ADVICE WARNINGS IN PLACE Q.35= 2 OR 3

Q.37. What did you do as a result of visiting the Smartraveller website? MR, RANDOMISE

Bought an insurance policy	1
Checked to see whether my insurance policy would cover my travel	2
Registered my travel plans on the Smart Traveller website	3
Subscribed to get travel advice updates from Smart Traveller	4

Looked for information about how to remain safe when in the area.....	5
Noted down contact details for embassies or consulates	6
Took other safety precautions (specify).....	7
Changed my travel destination	8
Didn't do anything as a result	99

Q.38. If you had been injured whilst on your most recent trip to INSERT COUNTRY FROM Q.7... Who do you expect would have contributed to your medical fees? MR

Travel insurance [SHOW ONLY IF CODE 1 AT Q17]	1
Australian government	2
Myself.....	3
Someone else (specify)	4

Demographics

And finally, just a few more questions about you, so that 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.

ASK ALL

Q.39. Which of the following best describes your current household? SR

Single person household (including single, divorced and widowed)	1
Couple (with no children living at home)	2
Couple with children at home	3
Single parent family with children living at home.....	4
Living at home with parents.....	5
Living with friends or flatmates.....	6
Other (please specify)	98
Prefer not to say.....	99

ASK ALL

Q.40. Which of the following best describes your relationship with Australia? SR

My parents were both born in Australia and so was I	1
My parents were both born outside Australia, I was born in Australia	2
One parent was born in Australia, and one was born outside Australia, and I was born in Australia.....	3
I was born outside Australia.....	4
Prefer not to say.....	99

ASK ALL

Q.41. What is your current work situation? SR

Full time.....	1
Part time/casual	2
Self-employed.....	3
Retired	4
Unemployed	5
Home duties	6
Student.....	7
Volunteer.....	8
Other	98
Prefer not to say	99

ASK ALL

Q.42. What is the highest education level you've completed? SINGLE RESPONSE

Year 12 or below.....	1
Trade qualification	2
Diploma / Certificate	3
Bachelor degree	4
Masters / Doctorate	5
Prefer not to say	99

ASK ALL

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

Less than \$25,000	1
\$25,000-\$49,999.....	2
\$50,000-\$74,999.....	3
\$75,000-\$99,999.....	4
\$100,000-\$124,999	5
\$125,000-\$149,999	6
\$150,000-\$174,999	7
\$175,000-\$199,999	8
\$200,000 plus	9
Not sure	97
Prefer not to say	99

End with thanks:

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