

For immediate release

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## \$900 per night in hospital? Sickening prices for travellers without cover

- ➔ Top destinations for Australian travellers ranked by cost of a hospital bed per night
- ➔ Travellers without insurance set to lose up to \$900 a night should they end up in hospital
- ➔ finder.com.au top tips for safe travel cover: don't leave home without it!

**January 6, 2016, Sydney, Australia** – Roaming overseas without cover this travel season? You may find yourself paying up to \$900 a night for a hospital bed should you fall ill, according to [new research](#) by one of Australia's biggest comparison sites, finder.com.au<sup>1</sup>.

More than 10,000 anonymised quotes through finder.com.au's travel insurance [comparison service](#) were analysed to reveal the favourite travel destinations of Australians, which were then ranked by World Health Organisation (WHO) data on the average cost of a hospital bed per night. Finally, average policy costs to each of these destinations were calculated based on a two-week journey for a 35-year-old traveller. The results? Grim for those who plan on travelling without cover.

The most expensive destination to spend a night in hospital was Singapore, which costs an estimated \$893.34 per night. Interestingly, the average cost of travel insurance to Singapore was found to be just \$72.89.

This was followed by the United States, where the cost of a hospital bed is \$751.06, with travel insurance costing on average \$102.57.

Even a night in Spain, which rounded out the 10 costliest destinations to spend a night in hospital, could set uninsured Australian travellers back almost \$500 per night.

### finder.com.au's 10 most expensive countries to fall ill

Destination	Cost of a hospital bed	Cost of travel insurance	Difference
Singapore	\$893.34	\$72.89	\$820.45
USA	\$751.06	\$102.57	\$648.49

<sup>1</sup> Experian Hitwise since 2013

<b>Hong Kong</b>	\$721.53	\$74.76	\$646.77
<b>Netherlands</b>	\$671.13	\$82.99	\$588.14
<b>Canada</b>	\$603.99	\$99.64	\$504.35
<b>United Kingdom</b>	\$564.34	\$79.42	\$484.92
<b>Germany</b>	\$561.44	\$82.09	\$479.35
<b>France</b>	\$517.35	\$82.09	\$435.26
<b>Japan</b>	\$507.49	\$79.06	\$428.43
<b>Spain</b>	\$486.55	\$82.09	\$404.46

Source: [finder.com.au](https://finder.com.au), ranked by highest difference



Bessie Hassan, Consumer Advocate at [finder.com.au](https://finder.com.au), says that if you wouldn't pay it for a hotel room, a hospital shouldn't cut it either.

“While many sensible travellers will find cover before they leave for holidays, there will inevitably be some who ditch travel insurance altogether. For these people looking to save a few bucks by foregoing cover, the travel bug could sting them in a big way!

“The reality is, if you're overlooking insurance, you're taking a gamble. Sure, nothing may go wrong, but on the off chance you do fall ill, travel insurance may end up being the best value-for-money decision.

“It's also important to consider that this is just the cost for the hospital bed. These figures don't take into account other transportation, medicine or surgery costs that may also fall under your insurance policy – or for uninsured travellers, boost their medical bill.”

While the costs of travel insurance can factor in more than just the cost of a hospital bed, negligent travellers may struggle to make headway with even the smallest claims.

“If you're trying to claim for events that occurred while you were intoxicated, or driving without a license, it's unlikely you're going to have a successful time claiming. Again, as much as it's common sense to take out cover, it also goes without saying you need to travel responsibly.”

#### **finder's top tips for safe travel cover:**

- 1. Know what you're covered for:** Travelling to a country despite a government-issued warning, being intoxicated or even being negligent while making travel plans could all be grounds for not having your claim honoured. Read the fine print before going with a particular policy – and do it well in advance.
- 2. Take out cover as early as possible:** Securing cover early means you could also be covered for delays or cancellations to your travel, which may not be the case as it gets closer to travel time. Make sure you compare quotes; it's usually much cheaper to get cover from a direct provider than through a travel agent or airline.
- 3. Follow fundamental safety principles:** It may be simple advice but it's sage

nonetheless: taking small security measures will work wonders in the unfortunate event of making a claim. Stick padlocks on your luggage, lock your hotel room windows when you're not around, use the safe in your hotel room, and don't leave belongings unattended during transit.



Full interactive analysis [available here](#)

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