



Australian Government

Department of Foreign Affairs and Trade

# TRAVELLING SENIORS



[smartraveller.gov.au](https://www.smartraveller.gov.au)

Every traveller, every trip.

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Australians are travelling overseas in ever-increasing numbers. Whatever your age and destination, properly preparing before you leave and staying in good health while travelling can help you to have a happy and enjoyable trip. This publication is designed to provide senior travellers with information to help you prepare for a hassle-free and safe journey. It should be read in conjunction with *Travel smart: hints for Australian travellers*, available at [smartraveller.gov.au](http://smartraveller.gov.au).

When you travel abroad, you leave behind Australia's support systems, emergency service capabilities and medical facilities. The Australian Government will do what it can to help Australians in difficulty overseas, but there are legal and practical limits to what can be done to assist travellers in other countries. You should have realistic expectations about this and read the *Consular Services Charter* before you go, available at [smartraveller.gov.au](http://smartraveller.gov.au).

## Before you go – be prepared

The better prepared you are, the safer and more enjoyable your travel will be.

### Read the travel advice

Start with the latest travel advice for your destination, available at **smartraveller.gov.au**. This advice will give you with information on the main risks you may face and precautions you can take while travelling overseas. Our travel advice also includes practical information on the safety and security situation, local laws and health issues.

### Register before you travel

Make sure you register your travel and contact details online at **smartraveller.gov.au** before you travel. This will make it easier to contact you in an emergency, whether it's a natural disaster, civil disturbance or family issue. The registration information you provide is protected by Australia's strict privacy laws.

### Subscribe to travel advice

While at **smartraveller.gov.au**, subscribe to receive free email updates to travel advice. This will help you stay across any major changes to the safety and security situation, local laws and health issues in the countries you plan to visit.

### Travel insurance

If you can't afford travel insurance, you can't afford to travel.

Overseas medical costs are not covered by Medicare. The Australian Government will not pay for your medical treatment overseas or medical evacuation to Australia or a third country. Travellers without travel insurance are personally liable for covering any medical and associated costs they incur.

We strongly advise you to take out comprehensive travel insurance. Make sure it covers all medical expenses for injury or illness, as well as theft of valuables, damage to baggage and cancellations or interruptions to flight plans. It will save you worry and a possible financial burden. Medical costs overseas can be in the tens of thousands of dollars and many people have been burdened financially in paying these costs when things go wrong.

Compare travel insurance policies and make sure the cover you choose suits your needs and is valid for the whole time you'll be away. Make sure you declare any pre-existing medical conditions. Always read the product disclosure statement carefully and ensure that you understand exactly what your travel insurance covers.

You may be able to obtain travel insurance for yourself and your travelling partner under the one policy. However, cover varies from policy to policy so check the fine print. Make sure you confirm all details with your insurance provider and receive written confirmation of your policy.

If you plan to rely on the travel insurance provided by your credit card, before travelling you should obtain written confirmation that you're covered and ensure that you have the details of the policy clearly outlined in writing.

For more information on travel insurance, including tips for choosing a policy that's right for you, visit **[smartraveller.gov.au](https://www.smartraveller.gov.au)**.

## Case study

Erin was excited about embarking on her round-the-world cruise. As part of her pre-departure preparations, she hastily organised basic travel insurance. While at sea, and after suffering from a severe shortage of breath, Erin was diagnosed as having pulmonary emphysema, requiring oxygen until the next port. On arrival, Erin was taken to the

nearest local hospital and later required a medivac to a better-equipped hospital. Erin's basic travel insurance did not cover pre-existing medical conditions. She paid \$10,000 for the medivac and her hospitalisation. This unexpected expense prevented Erin from completing her round-the-world adventure.

## Smartraveller tip

- ☑ Make sure you know what coverage your travel insurance provides, including any coverage for pre-existing medical conditions.

## Passports and visas

Your passport is your most important travel document. All Australian citizens must have a valid passport before leaving Australia and maintain a valid passport while overseas.

Be aware that countries have different passport validity requirements. Make sure your passport has at least six months validity from your planned date of return to Australia. Carry extra passport photos just in case your passport is lost or stolen and you need to replace it while you're away.

Find out early what visas you need by contacting the foreign mission (embassy, high commission or consulate) of the countries you intend to visit. Some countries have specific entry and exit requirements, including compulsory vaccinations. Be aware that a tourist visa may not allow you to undertake any form of work—including voluntary or unpaid activities. Remember to also check the visa requirements of countries you might be transiting. Contact details for foreign missions can be found in *White Pages* or online at [www.dfat.gov.au/embassies.html](http://www.dfat.gov.au/embassies.html).

More information on Australian passports can be found at [www.passports.gov.au](http://www.passports.gov.au) or by calling the Australian Passport Information Service on **13 12 32** in Australia.

## Remember

- The Department of Foreign Affairs and Trade (DFAT) in Australia and Australian missions overseas cannot help you arrange visas or work and residency permits for other countries.
- A visa does not guarantee entry to a foreign country.
- In most cases, a tourist visa does not allow you to work in a foreign country including voluntary or unpaid activities.

## Dual nationality

Being a national or citizen of more than one country is called dual nationality.

Some countries offer citizenship to people who marry their citizens, or to people whose parents or grandparents were born in that country. You should be aware that if you have dual nationality it may have implications when you visit the country of your second nationality. You may be prevented from obtaining Australian consular assistance if the country you're in considers you to be one of its citizens.

If you hold another country's passport, seek advice about using it. Take your Australian passport and use it to depart from and return to Australia.

For further information, read the *Dual nationals* publication available at [smartraveller.gov.au](http://smartraveller.gov.au).

## Planning your trip

Research and preparation before you leave can save you a lot of hassle.

### Research your destination

Find out about the political, cultural and economic environment of your destination so you'll know what to expect on arrival. Consult the travel advisory for your destination at **smartraveller.gov.au** and either purchase a guide book or search the internet for recent information. Talk with family or friends who are familiar with the countries you'll be visiting. You could also consult DFAT's country briefs available at **www.dfat.gov.au** to learn more about your destinations.

### Airlines

If you're concerned the airline may question your fitness to fly, we recommend you obtain a letter from your doctor confirming that you're fit for air travel.

If you have a disability, call your airline to find out about services such as shuttle services, seating arrangements and special meals.

If you need to carry needles and syringes with you, obtain a letter from your doctor explaining why you need them and seek early advice from your airline on how to comply with enhanced airport and air travel security regulations.

### Centrelink payments

If you receive a pension or government payments, you should contact Centrelink at least six weeks before you leave Australia to confirm how any short-term absence from Australia may affect your payment. For more information on Centrelink payments and overseas travel, visit **www.centrelink.gov.au**, call **13 16 73** or visit your nearest Centrelink Customer Service Centre.

## Organised tours and cruises

If you're travelling in an organised tour group or on a cruise, find out what arrangements are made on your behalf and what you need to arrange for yourself. Make sure you budget for any additional or unexpected costs so there are no surprises while you're away.

## Accommodation

If you're travelling independently, it's recommended that you book your accommodation prior to arrival, especially if you're due to arrive at your destination late at night.

## Keep in touch

Make sure you organise a way to keep in touch with your family or friends. Many travellers use email or their Australian mobile phones to keep in touch. You should contact your Australian mobile phone provider to arrange global roaming before you travel. If you want to minimise the costs of global roaming, you could check to see if pre-paid mobile phone services are available in the countries you're planning to visit.

## Luggage

Protect yourself against loss and theft by carrying minimal pieces of luggage. Overloaded, you make yourself more vulnerable to bag snatchers and pickpockets. Secure credit cards and passports in a money belt or under your clothes.

Information on luggage security and safety is available from the Civil Aviation Safety Authority at [www.casa.gov.au](http://www.casa.gov.au) and the Australian Government travel security website [www.travelsecure.infrastructure.gov.au](http://www.travelsecure.infrastructure.gov.au).

If you're travelling to the USA, make sure you familiarise yourself with its specific airline baggage lock requirements. Information is available from the US Department of Homeland Security at [www.tsa.gov](http://www.tsa.gov).



## Staying safe overseas

You can take practical steps to stay safe overseas and avoid running into difficulties and dangerous situations.

### Money and valuables

You can take a number of steps to protect yourself against loss and theft of money and valuables.

- Organise a variety of ways of accessing your money overseas, such as debit and credit cards, traveller's cheques and cash.
- Check with your bank whether your ATM card will work overseas.
- Register with your bank the period you expect to be travelling.
- Never let your credit card out of your sight.
- Make two photocopies of valuable documents such as your passport, tickets, travel insurance policy, visas and credit and ATM cards. Keep one copy with you in a separate place to the original and leave the other copy with someone at home.
- Take your senior citizens card. While it may not be recognised overseas, it may be worth taking with you, just in case.

### Local laws and customs

Familiarise yourself with local laws and show sensitivity to local customs.

Read the travel advice for your destination at **smartraveller.gov.au** for practical information on local laws and customs. In some cultures people are deeply offended by revealing clothing. Be aware that local laws and penalties, including ones that may appear harsh by Australian standards, apply to you. Age or health concerns are not valid excuses. Many countries apply capital punishment, including for narcotics-related crimes.

## Local transport and tours

When organising how to get around overseas, check out the local travel section in our travel advisories at [smartraveller.gov.au](https://www.smartraveller.gov.au) and read our travel bulletin on 'Overseas Road Safety'.

Be aware that the safety standards you might expect of transport and tour operators are not always met. Sufficient safety equipment may not be provided and recommended maintenance standards and safety precautions may not be observed.

Make sure you organise an International Driving Permit before you leave Australia if you're planning to drive overseas.

Learn about road conditions and traffic culture of the places you plan to visit. If you're renting a car, make sure it's roadworthy.

## Staying healthy overseas

Think about your health needs before you travel.

### Health checks and vaccinations

Make an appointment with your doctor or travel clinic for a basic check-up at least six to eight weeks before you depart and find out if any vaccinations or health checks are required for your destination/s.

### Medication

If you're taking medicines overseas, we recommend that you:

- discuss with your doctor the medication you'll need to take
- carry a letter from your doctor detailing what the medication is, how much you'll be taking with you, and stating that it's for your own personal use
- leave the medication in its original packaging so it's clearly labelled with your name and dosage instructions.

If you're travelling with medication, make sure it's legal in the countries you're visiting by contacting the relevant foreign mission in Australia before leaving home. Contact details are available at

**[www.dfat.gov.au/embassies.html](http://www.dfat.gov.au/embassies.html)**.

If you need to travel with large quantities of medication, it's good practice to separate the quantity between your luggage, in case bags go missing. Keep medications in the original, labelled container to avoid customs problems.

If you have to inject your medication, it may be preferable to carry your own needles and syringes, if it's allowed in the countries you're visiting. If you buy needles and syringes overseas, make sure they are sealed and sterile.

Take enough medication to cover the length of your trip. If you need to buy medication locally, be careful not to buy imitation or counterfeit

medications and prescription drugs, and always check the strength of a medication with a doctor. Be aware that packaging and labelling may be similar to those available in Australia, but the strength and active ingredients can vary from country to country. Always check the strength of a medication with a doctor.

It's an offence to carry or send Pharmaceutical Benefits Scheme (PBS) medicine overseas unless it's for your own personal use, or for the use of someone travelling with you. You could be fined \$5,000 and spend two years in prison if you break the law. Additional information is available at **[www.health.gov.au](http://www.health.gov.au)** or by calling the PBS information line on **1800 020 613**.

More information on travelling with medication is available at **[www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)** or by calling the Overseas Drug Diversion information line on **1800 500 147**.

### Prescription glasses

If you wear glasses, take along a spare pair and/or a copy of the prescription so that they can be replaced more easily if lost or broken.

## Case study

Josef and Louise prepared well for their trip to Europe. They took out comprehensive travel insurance, left copies of their documents and their itinerary with their family and took separate copies of their passport details with them. They carried an appropriate supply of PBS prescribed medication for existing medical conditions in their luggage. When leaving the plane, a crew member told them their luggage had been delayed in transit. Josef became worried about missing his medication and his heart started to race. On arrival at the hotel, Louise noticed the hotel pharmacy was displaying medication with the same label as the medicine Josef was prescribed for his heart condition. As Josef's

health was not improving, Louise purchased the medication without checking its strength, which was half that of Josef's usual dose. Josef had a heart attack in the evening and was hospitalised. By carrying a supply of medicine in his hand luggage or a copy of his current prescriptions, this situation could have been avoided.

## **Smartraveller tip**

- ☑ Be cautious of purchasing and taking medication overseas without consulting a qualified medical professional.

## Reciprocal health agreements

Australia has reciprocal healthcare agreements with Belgium, Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway, Sweden and the United Kingdom.

These agreements enable Australians to access urgent or emergency treatment overseas. However, medical services are only provided when it would be unreasonable to delay treatment until the person returns to Australia. It's important to remember that healthcare agreements are no substitute for travel insurance. They won't cover you if a doctor recommends medical evacuation back to Australia.

## Department of Veterans' Affairs

If you receive a pension from the Department of Veterans' Affairs (DVA), it's your responsibility to advise DVA of your intention to travel overseas before you leave. Ask about the possible implications your overseas travel may have on your pension and healthcare entitlements. A DVA 'gold card' or DVA healthcare card does not guarantee that DVA will cover your medical costs while you're overseas. Further information is available at [www.dva.gov.au](http://www.dva.gov.au) or by calling DVA on **13 32 54**.

## Useful links

To find out more about healthy travel and vaccinations you can visit:

- World Health Organization – **[www.who.int](http://www.who.int)**
- Australian Immunisation Handbook – **[www.immunise.health.gov.au](http://www.immunise.health.gov.au)**

Further information about health care when travelling overseas and international health agreements is available at the Medicare Australia website, **[www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)**, or by calling **13 20 11**.

## Getting help overseas

The Australian Government will do what it can to help Australians in difficulty overseas, but there are limits to what can be done.

### Consular services

DFAT provides assistance to Australians who find themselves in trouble overseas. This support is referred to as consular services; however, there are legal and practical limits to what can be done.

The *Consular Services Charter* sets out the standards of service all Australians can expect to receive from consular staff, including what they can and cannot do, and is available on **smartraveller.gov.au**

Contact details for Australian missions overseas are available at **www.dfat.gov.au/missions**. A directory of Australian missions appears in the 'Getting Help Overseas' section of *Travel smart: hints for Australian travellers*. This publication is issued with your passport and is also available online at **smartraveller.gov.au**.

Australia has an agreement with Canada to provide consular assistance to Australians in some countries. Canadian missions providing consular assistance to Australians are also listed in our *Travel smart: hints for Australian travellers* publication.

The 24-hour Consular Emergency Centre in Canberra can also be contacted for assistance from anywhere in the world on **+61 2 6261 3305** or **1300 555 135** (local call cost within Australia).

### Contact your travel insurance provider

Travel insurance companies often have 24-hour assistance centres that you can contact from anywhere in the world. If you get sick overseas or are involved in a medical emergency, you should contact your travel insurance provider as soon as possible. Make sure you take your travel insurance policy information and contact numbers with you so you can

easily contact your insurer from overseas. Consider leaving details of your travel insurance policy with family or friends back home.

For more information on insurance, read the 'Travel Insurance' section of this brochure.

### Counselling services

Australians in need of counselling services overseas can contact our Consular Emergency Centre on **+61 2 6261 3305** to be transferred to a Lifeline telephone counsellor.



## Other Smartraveller publications

DFAT publishes a range of brochures with travel hints for specific travel groups, and information about how to cope with unexpected events, available at [smartraveller.gov.au](http://smartraveller.gov.au).

### Titles include:

- Travel smart: hints for Australian travellers
- Consular Services Charter
- Arrested or jailed overseas
- Backpacking overseas
- Death overseas
- Dual nationals
- Living and working overseas
- Sexual assault overseas
- Travelling with children
- Travelling well
- Travelling women
- When someone is missing overseas

Copies of these brochures are also available at DFAT state and territory offices, Australian Passport Offices, and Australian missions overseas. You can also order copies online at [smartraveller.gov.au](http://smartraveller.gov.au).

The brochures *Travelling well*, *Travelling seniors* and *Dual nationals* are also available online in a number of community languages at [smartraveller.gov.au](http://smartraveller.gov.au).

## Top 10 travel tips

1. Check the latest travel advice at **smartraveller.gov.au** and subscribe to receive free email notifications each time the advice for your destination is updated.
2. Take out comprehensive travel insurance and ensure it covers you for the places you plan to visit and the things you plan to do.
3. Before travelling overseas, register your travel and contact details online at **smartraveller.gov.au**, or at the local Australian embassy, high commission or consulate once you arrive so we can contact you in case of an emergency.
4. Obey the laws of the country you're visiting even if these appear harsh or unfair by Australian standards. Don't expect to be treated differently from the locals just because you're Australian.
5. Make sure you have the right visas for the countries you're visiting or transiting and check any other entry or exit requirements.
6. Make copies of your passport details, insurance policy, traveller's cheques, visas and credit card numbers. Carry one copy in a separate place to the original and leave a copy with someone at home.
7. Check with health professionals for information on recommended vaccinations and other health precautions. Remember that vaccinations can be an entry requirement to some countries. Also find out about taking medication overseas—certain medicines aren't allowed in some countries.

- 8.** Make sure your passport has at least six months' validity from your planned date of return to Australia. Carry extra passport photos in case your passport is lost or stolen and you need to replace it while you're away.
- 9.** Keep in contact with friends and family back home and give them a copy of your itinerary so they know where you are.
- 10.** Check to see if you're regarded as a national of the country you plan to visit, and whether dual nationality will have any implications for your travel plans.

# smartraveller.gov.au

Every traveller, every trip.

1. **Register** your travel and contact details online at *smartraveller.gov.au* before you travel overseas—or at the local Australian embassy, high commission or consulate once you arrive—so we can contact you in an emergency.
2. Check the latest **travel advice** for your destination at *smartraveller.gov.au* before you go. **Subscribe** to receive free email notification each time the advice is updated.
3. Take out comprehensive **travel insurance** to cover hospital treatment, medical evacuation and any activities you plan to undertake in the countries you intend to visit.

While every care has been taken in preparing this brochure, neither the Australian Government nor its agents or employees, including any member of Australia's diplomatic and consular staff abroad, can accept liability for any injury, loss or damage arising in respect of any statement contained herein.

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Information for travellers and travel advisories are available from the Department of Foreign Affairs and Trade's Smartraveller website *smartraveller.gov.au*.

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