

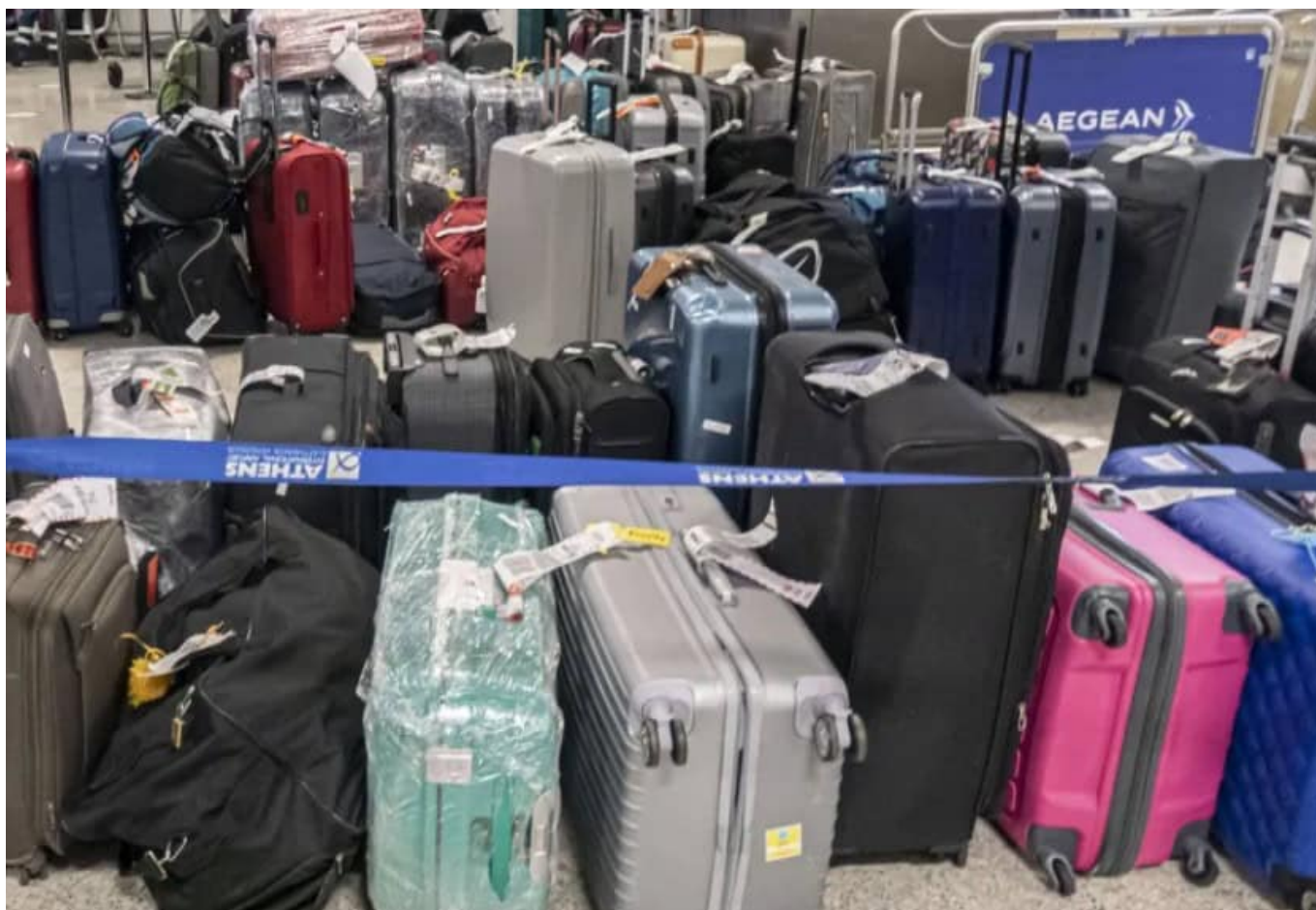
Greece is a dream destination for many travellers and can be the trip of a lifetime for some. But while you're booking that dreamy cave hotel, catamaran cruise or downloading our travel guides, there's something else you need to seriously consider —travel insurance. In this guide, we cover everything you need to know about travel insurance in Greece, ensuring your holiday is stress-free, safe and as enjoyable as possible.

## **PLANNING A TRIP TO GREECE?**

Whether you've been before or it's your first time it can be hard to process all the information out there. Be sure to check out our complete [Planning Guide](#) as well as our [FREE 13-page downloadable itinerary](#).

If you are feeling really overwhelmed you might like a [Trip Consultation](#) perhaps!?

And come join our private [Facebook Group](#) where you can ask questions and get advice from real travellers!



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## **What is Travel Insurance?**

Travel insurance covers you and your travelling companions for problems that occur when travelling. It is a specialized policy that offers coverage for various things, including medical emergencies, trip cancellations, lost baggage, and more.

When [planning a trip to Greece](#), it's essential to understand what travel insurance entails and ensure you have some form of cover. While we all hope that no mishaps occur on vacation, having travel insurance ensures you are prepared for the unexpected.

## Why Do You Need It?














Travel insurance is not just a nice thing to have it's a must-have for anyone travelling to Greece, or anywhere overseas.

Many people are under the misunderstanding that they are covered under their domestic health, vehicle or even contents insurance, but this is often not the case once you leave your home country. Even if you have some cover under, say your health insurer, you will not be covered for things like lost bags and delays. This is why a full comprehensive policy is always recommended.

- **Medical Emergencies:** Greece has excellent healthcare, but medical expenses for foreigners can be high. If you have a car/ATV accident, a fall when hiking or even just a tumble down the zillions of stairs that Greece is famous for you may need a visit to hospital, and even surgery.
- **Trip Cancellations and Disruptions:** Flights and ferries to and from Greece, particularly during peak travel seasons, can be delayed or even cancelled. This doesn't happen a lot but it can happen, especially when the famous [Meltemi wind](#) is blowing, which can disrupt ferries. Insurance can cover rebooking fees, accommodation costs, alternative transport and other related expenses.
- **Lost or Stolen Belongings:** Greece is a very safe country to visit but it is not immune to petty crime, especially in Athens in the busiest tourist areas. Pickpockets can target things like phones left out on tables, unlocked backpacks and other opportunities where people are not being vigilant about their valuables. Sometimes bags are lost by airlines too which can be very inconvenient.
- **Personal Liability:** Protection against claims if you accidentally cause harm or damage to others while travelling.
- **Funeral Expenses:** Luckily this is very rare but if you do have to repatriate a body home from a foreign country it can be incredibly expensive. Something that will only make an already horrific situation even worse.
- **Disability:** If you are injured while travelling you may be covered for a large lump sum to help with rehabilitation and related expenses.

- **Car Hire Excess:** There is a common misconception that you have to take out extra insurance when hiring a car in Greece to cover any excess. This is in fact often covered by travel insurance, and can offset the cost of a policy in just one or two rentals!

4 destinations | 31/08/25 - 06/10/25 | 2 travellers | [Edit](#)

 <p><b>Your trip duration</b> For Multi-Trip, choose your longest journey duration to be covered for.</p>	37 days	37 days	Up to 45 d... <input type="button" value="v"/>
 <p><b>Choose base excess</b> The initial amount of a claim we don't pay for. Other excesses may apply.</p> <p><a href="#">MORE INFO</a> </p>	\$200 <input type="button" value="v"/>	\$200 <input type="button" value="v"/>	\$200 <input type="button" value="v"/>
 <p><b>Choose trip cancellation cover</b> Cover for unexpected trip cancellation, rescheduling or shortening.</p> <p><a href="#">MORE INFO</a> </p>	Not available	\$5,000* <input type="button" value="v"/>	\$5,000* <input type="button" value="v"/>
<p><b>Pre-existing medical condition?</b> Only some plans allow you to apply for pre-existing medical condition cover.</p> <p><a href="#">MORE INFO</a> </p>	Not available	<input checked="" type="radio"/> Available	<input checked="" type="radio"/> Available
 <p><b>Going to the snow?</b> To be covered for snow sport activities, add a Snow Pack. Additional excess applies.</p> <p><a href="#">MORE INFO</a> </p>	Not available	<input type="button" value="Add for \$513.26"/>	<input type="button" value="Add for \$1,153.10"/>
 <p><b>Going sea or ocean cruising?</b> To be covered while sea or ocean cruising, add a Cruise Pack.</p> <p><a href="#">MORE INFO</a> </p>	Not available	<input type="button" value="Add for \$193.64"/>	<input type="button" value="Add for \$500.02"/>
 <p><b>Doing adventure activities?</b> To be covered for adventure activities, add an Adventure Pack. Additional excess applies.</p> <p><a href="#">MORE INFO</a> </p>	Not available	<input type="button" value="Add for \$186.64"/>	<input type="button" value="Add for \$433.86"/>
 <p><b>Taking higher-value items?</b> To increase the item limit for higher-value items, add Increased Item Limits Cover.</p>	Not available	<input type="button" value="Increase item limit"/>	<input type="button" value="Increase item limit"/>

∨ Overseas Emergency Assistance <sup>A</sup>	\$20 million	\$20 million	\$20 million
∨ Overseas Medical & Hospital Expenses <sup>A</sup>	\$20 million	\$20 million	\$20 million
∨ Funeral Expenses <sup>A</sup>	\$80,000	\$80,000	\$80,000
∨ Accidental Death	Nil	\$25,000	\$25,000
∨ Permanent Disability <sup>A</sup> #	Nil	\$25,000	\$25,000
∨ Cancellation	Nil	As Selected*	As Selected*
∨ Additional Expenses	Nil	\$50,000*	\$50,000*
∨ Travel Delay Expenses	Nil	\$2,000* (up to \$250 per day)	\$2,000* (up to \$250 per day)
∨ Alternative Transport Expenses <sup>A</sup>	Nil	\$5,000	\$5,000
∨ Luggage, Personal Effects & Valuables	Nil	\$10,000*	\$10,000*
∨ Luggage & Personal Effects Delay Expenses	Nil	\$1,000	\$1,000
∨ Travel Documents, Transaction Cards & Travellers Cheques <sup>A</sup>	Nil	\$5,000	\$5,000
∨ Theft of Cash	Nil	\$250	\$250
∨ Rental Vehicle Excess	Nil	\$6,000	\$6,000
∨ Personal Liability#	\$2.5 million	\$5 million	\$5 million

## Our personal experience

Over the last 12 years, we have made 4 travel insurance claims and 3 of them were when we visited Greece.

1. John's suitcase did not arrive in Corfu on a flight from Stockholm and we were going on a 7-day cruise. Insurance paid for him to buy a bunch of new clothes and toiletries and the airline also paid us compensation under the strict [EU laws](#) about delays, cancellation and lost luggage. The bag was also recovered - luckily we were staying on Corfu for another week after the cruise and were about to get it back easily.

2. After a wonderful 3 week visit in 2016, where I lugged my expensive DSLR camera around 3 countries, I left it in a taxi at our front door when we returned home! Insurance paid for a new one.

3. In 2023 our ferry from Skopelos to Volos was cancelled due to a huge storm. We had planned to pick up a car in Volos and drive to Athens and then fly to Naxos but luckily we were able to get a sea taxi to Skaithos where we caught a flight to Naxos. Insurance paid for the flights for all three of us, which were expensive as it was a same-day booking, and they compensated us for the sea taxi too.

We have also had several friends sustain injuries in Greece and make medical claims. One friend had a motorbike accident in Mykonos and broke her foot, requiring surgery in Athens ( luckily they did have a motorbike license back in Australia too or their insurance would have been void). Another friend fell downstairs in Santorini and twisted her ankle; another fell in Milos and broke his wrist. All of them had insurance and all claims were issue-free, including braces, medication and surgery.



## What is not covered by travel insurance?

### Pre-Existing Medical Conditions

Many travel insurance policies exclude coverage for pre-existing medical conditions unless they are declared and specifically included in the policy.

Examples: Chronic illnesses (e.g., diabetes, heart conditions) or recent surgeries. Many insurers do offer this as an extra.

### High-Risk Activities and Extreme Sports

Activities considered high-risk or dangerous often fall outside standard coverage unless an



adventure sports rider is added.

Examples: Scuba diving, bungee jumping, paragliding, extreme hiking AND **ATV HIRE!**

Often these activities can be added to a policy as extras.

## **Cruises & FERRIES**

Very few people realise that standard travel insurance policies do not include coverage for cruises or even some ferries.

This is because of the complicated legalities around moving between different countries and/or being in international waters.

Again, sometimes this can be added as an extra on a policy, or specialist cruise-only policies are available.

Cover is often offered when booking tickets for ferries, but most comprehensive policies usually cover standard routes.

## **Alcohol or Drug-Related Incidents**

Claims arising from incidents where the insured was under the influence of alcohol or drugs are typically excluded.

Examples: Injuries sustained while intoxicated, DUIs, or alcohol poisoning.

## **Reckless or Illegal Behavior**

Coverage does not apply if the traveller engages in reckless, dangerous, or illegal activities.

Examples: Trespassing, participating in protests, driving under the influence of drugs or alcohol, failing to hold the correct license.

## **War, Terrorism, and Civil Unrest**

Most travel insurance excludes claims related to war, terrorism, or civil unrest. Some policies may include coverage for terrorism-related incidents if explicitly stated.

Check if your destination is listed under official travel advisories, as travel to high-risk areas may void your policy.

## **Pandemics and Epidemics**

Many travel insurance policies exclude coverage for cancellations or medical expenses related to diseases, pandemics or epidemics unless specified.

## **Non-Emergency Medical Treatment**

Routine medical check-ups, elective surgeries, or cosmetic procedures are not covered.

## **Mental Health Issues**

Claims related to mental health conditions, such as anxiety, depression, or stress, are often excluded.

Example: Canceling a trip due to anxiety.

## **Pregnancy and Childbirth**

Travel insurance generally excludes claims related to routine pregnancy, childbirth, or complications occurring beyond a specific gestation period (e.g., 26 weeks). Exceptions may apply for unexpected complications in early pregnancy.

## **Acts of Nature**

While natural disasters like earthquakes or storms may be covered under trip cancellation/interruption, some policies may exclude them. It is recommended to take out a policy that does cover this as extreme weather events are on the rise and Greece is not unaffected.

## **Unattended Belongings**

Claims for lost or stolen items may be denied if belongings were left unattended. This can include leaving your phone or purse on a table and not in a secured bag.

## **Travelling against Government advice**

If your official Government Travel Advisory has a 'do not travel' warning in place for a certain destination then this usually voids any insurance for it.

## **Delayed Reporting of Incidents**

Failing to report incidents (e.g., theft or loss) to the relevant authorities (e.g., police, airline) within a specified timeframe can result in denied claims.

## **Business or Work-Related Incidents**

Standard travel insurance doesn't cover work-related activities unless specified in a business travel policy.

Example: Loss of a laptop used for work or injuries during work-related travel.

## **Cancellations Due to Change of Mind**

Deciding not to travel without a valid reason, such as illness or an emergency, is not covered.





## Where Do You Get Good Travel Insurance?

Finding the right travel insurance provider is key to securing comprehensive coverage. Here are some tips to guide you:

- **Reputable Providers:** Look for established companies with positive reviews, such as World Nomads or Allianz. These providers often specialize in travel insurance and offer customizable policies.
- **Comparison Websites:** Use platforms like InsureMyTrip or [Travel Insurance Masters](#) to compare policies and prices from multiple insurers.
- **Credit Cards:** Some credit card offers travel insurance as part of their benefits. These are usually premium cards with higher interest rates or annual fees but they can include coverage for trip cancellations, lost baggage, and even medical. Be sure to check who the insurance underwriter is and read the PDS (Product Disclosure Statement) carefully.

## How Much Does It Cost?

The cost of travel insurance for Greece depends on several factors, including:

- **Trip Duration:** Longer trips generally cost more to insure.
- **Coverage Level:** Comprehensive policies with higher limits will cost more than basic plans. The excess you choose will also affect the cost of the policy.
- **Traveller's Age:** Older travellers may face higher premiums.
- **Destination-Specific Risks:** While Greece is considered a safe destination, certain activities or regions may increase your premium.
- **Pre-existing conditions:** Some policies will allow you to disclose and cover medical conditions. This will drive up the cost of the policy but at least you will have peace of mind that those expenses related to those conditions will also be covered.
- **Extras:** As discussed earlier many things can be added as extras to most policies such as adventure sports, cruising and high-value items.

On average, travel insurance can cost 6-10% of your total trip expenses. For example, if your trip to Greece costs \$5,000, expect to pay between \$300 and \$500 for a standard policy.

# Does My Health, Contents, or Other Insurance Policy Already Cover Me Overseas?

Before purchasing travel insurance, it's worth checking if you're already covered by your existing insurance policies:

- **Health Insurance:** Some health plans offer international coverage, but this is often limited to emergencies and may not include evacuation or repatriation.
- **Home or Contents Insurance:** Your personal belongings might be covered for theft or damage while travelling. However, these policies typically have strict conditions and may not cover items like luggage lost by an airline.
- **Credit Card Insurance:** As mentioned earlier, many credit cards provide travel insurance benefits if you use the card to book your trip. Be sure to verify the extent of coverage and any exclusions.

Even if you have some level of existing coverage, travel insurance can fill the gaps and offer a more comprehensive safety net for your trip to Greece.

## Reciprocal Health Cover

Some countries have reciprocal healthcare agreements, offering travellers access to certain healthcare services either free or at a reduced cost. These agreements typically apply to citizens or residents of countries that have signed treaties or agreements with each other.

### Things to Note:

1. **Limited Coverage:** Reciprocal agreements often only cover medically necessary or emergency treatment. Comprehensive care may not be included.
2. **Documentation:** Travelers may need specific documents, such as a **Medicare Card** (for Australians) or an **EHIC/GHIC** (for EU/UK citizens).
3. **Duration:** Coverage is typically for temporary stays and not long-term or elective treatment.
4. **Private Healthcare:** Reciprocal agreements generally don't cover private healthcare, so additional travel insurance is recommended.

If you're planning to travel and rely on reciprocal healthcare, ensure you check the specific terms of the agreement and carry the necessary documentation.

## ***AND REMEMBER -***

This is **ONLY for medical cover**. You will not be covered for lost bags, delays, damage to others and other things covered by comprehensive insurance policies.

Here's a list of countries commonly involved in reciprocal healthcare arrangements:

### **Australia**

Australia has reciprocal healthcare agreements with:

- **Belgium**
- **Finland**
- **Italy**
- **Malta**
- **Netherlands**
- **New Zealand**
- **Norway**
- **Republic of Ireland**
- **Slovenia**
- **Sweden**
- **United Kingdom**

Australian travellers can access essential medical care in these countries, often through their public healthcare systems.

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### **United Kingdom**

The UK offers reciprocal healthcare agreements with:

- **Australia**
- **New Zealand**
- **EU/EEA Countries** (via the Global Health Insurance Card - GHIC, or European Health Insurance Card - EHIC, for EU citizens)

UK citizens visiting EU countries can access healthcare services under the terms of the Trade and Cooperation Agreement post-Brexit.

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## **European Union (EU)**

EU citizens can use their **European Health Insurance Card (EHIC)** or **GHIC** to access healthcare in:

- **Other EU Countries**
- **Iceland**
- **Liechtenstein**
- **Norway**
- **Switzerland**

The EHIC/GHIC covers medical care deemed necessary during the stay, under the same conditions as locals.

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## **New Zealand**

New Zealand has agreements with:

- **Australia**
- **United Kingdom**

Travellers from these countries can access publicly funded healthcare for urgent treatment.

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## **Canada**

Canada has some limited reciprocal healthcare arrangements, but coverage often depends on the specific province. For example:

- **Quebec** has agreements with:
  - **France**
  - **Belgium**
  - **Denmark**



These agreements generally apply to urgent medical needs and not comprehensive care.

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### **Nordic Countries**

The Nordic countries (Denmark, Finland, Iceland, Norway, and Sweden) have reciprocal agreements allowing citizens to access healthcare services in each other's countries under the **Nordic Convention on Social Security**.

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### **Other Countries with Specific Agreements**

Some countries have unique bilateral agreements covering travellers for emergency medical services:

- **France:** Agreements with Quebec, Canada.
  - **Italy:** Agreements with Australia.
  - **Malta:** Agreements with Australia and the UK.
  - **Turkey:** Agreements with countries like Germany.
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# Travel Insurance in Greece



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