

by **Rebekah Sanfuentes**



9 Things to do before going on a holiday

1. **Take out comprehensive travel insurance.**

Expect the unexpected. If you have an accident, lose your luggage, are robbed of cash or your passport travel insurance will protect you from any loss or damage. Make sure you read the terms and conditions carefully to see what you are covered for. Take a contact number or email with you so you can get in touch with your insurer when necessary.

2. **Make sure your passport is valid for up to 6 months.**

Also make sure you have the number written down somewhere safe in case you do lose your passport. It's best to have a safe spot to carry it with you like a specially designed money belt.

3. **Ensure that you are aware of your luggage allowance.**

Don't get caught with huge fees at the check in counter! Different airlines have different weight limits. Make sure you know how many souvenirs you can carry home before you get to the airport and have to throw away your replica Eiffel Tower.

4. **Let your bank know that you are travelling.**

These days banks are more aware of unusual activity on your bank accounts. If they see that there have been significant withdrawals from an interstate or overseas location they might put a hold on your account preventing you from being able to access money. Make sure to take their emergency number (and the number to dial from overseas) with you in case you need to get in touch.

5. Make sure your home is secure.

Have all doors and windows locked before you go. It's also a good idea to have someone go around and collect the mail so that it looks like people are still home. Don't forget to switch off all electrical sockets.

6. Learn some 'lingo'.

If you are travelling to a foreign country it's a good idea to have a few phrases in your back pocket. People appreciate it when you give it a go. Try and be prepared to say hello, goodbye, please, thank you, excuse me, may I have, do you speak English? It will make communicating with the locals a lot easier.

7. Register with Smartraveller.

Smartraveller.gov.au is an Australian Government website where you can register your trip – advising where you will be and on what dates. If something happens in that area, the government knows that you are there and can take steps to assist you if necessary. There is also a wealth of travel information including countries where there are travel risks as well as information about local laws and customs.

8. Keep important numbers and information handy.

Don't rely solely on your mobile phone. Not only is it sometimes impractical to use it due to the high roaming charges that phone companies will apply to you if you use internet data and make phone calls from overseas, but if you lose your phone you might lose critical information that you can't get back. Have important phone numbers and email addresses written down and kept in a secure place.

9. Make / update your will and enduring power of attorney.

It is an undeniable fact that travel carries with it certain risks. Whether it is overseas or within Australia, accidents can happen and it is important that your affairs are all in order if you are injured or pass away during your travels. No matter what age you are, you should have an up to date will and an enduring power of attorney in place so that if anything should happen to you your affairs can be taken care of without delay and further distress to your family and friends.

Contact one of our expert Wills and Estates lawyers on 07 3816 9555 or by email rsanfuentes@mcna.com.au if you are planning a trip and would like to make a will or enduring power of attorney or you would like any advice about your estate planning.

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