

Getting it all organ

“Being able to flash a travel insurance card might just expedite service a bit quicker”

After a hard semester with your head in the books, it's time to think about the options. Maybe all you need is a mid-year break, but perhaps it's time to take the plunge and go the Gap Year option.

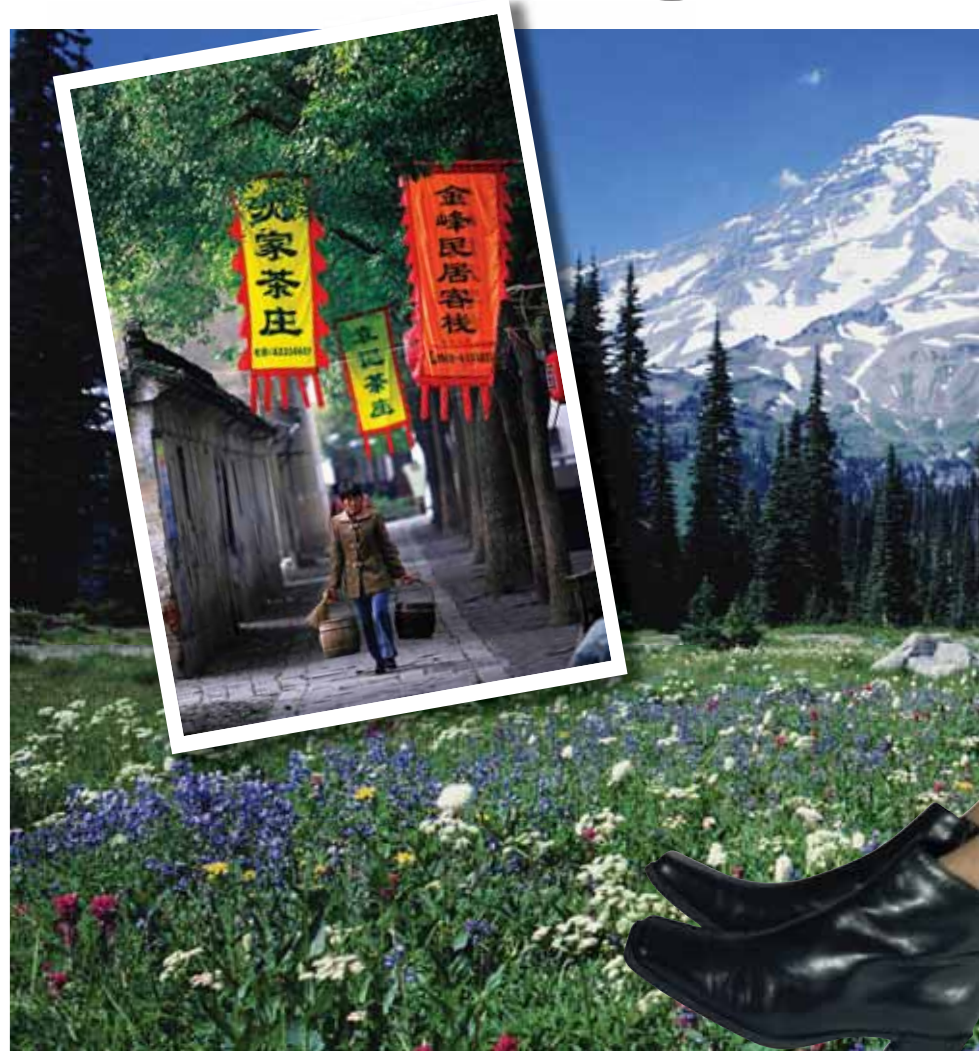
Whatever you choose to do, there are a few musts to travel, even if you are the sort of person who likes to just up-and-go. You – or

your organising friend that's coming with you – has to work out as a minimum, how you get there, where you stay when you arrive, have you got enough money to feed yourself and if you are going overseas, you must have a passport. And if you're taking a formal Gap Year you need to have signed on with your sponsor.

If you have secured all this,

then it is okay to just let the adventure unfold once you arrive, though rest assured under this strategy things might not always end up the way you expect. A bit of extra planning is not a bad idea.

First up, decide where you want to go, by browsing websites and travel guides looking for the place that captures your imagination, or by talking with other people



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who have been there.

Once you've decided on where you are going, hunt around for the best fares on how to get there – remember though that fare specials advertised are often only available off-peak or have only a few tickets on sale at the cheap price. Your best chance is to get in early.

Next is to book some accommodation, though if you are planning to be on the move, you might not book all this in advance. The first couple of nights though are worth booking because wandering the streets in a place you don't know – looking for somewhere to sleep after a long bus or plane ride – will test your patience.

And if you are going overseas and don't yet have a passport, get online now (www.passports.gov.au) and start the process as it will take some time. And while

you are online search out the visa requirements for the country you are visiting. Visas provide permission for non-citizens to enter or remain in a particular country. They may be granted on arrival or by applying to the country's embassy or consulate.

It's a good idea to take photocopies of you passport and visa – one copy to take with you (separate from the original documents) and another copy to leave with a trusted somebody at home. Passports usually need to have at least six months validity on them.

Then there is insurance. Travel insurance is highly recommended – it not only saves you from being lumbered with a hefty potential bill, but being able to flash a travel insurance card might just expedite service a bit quicker in an out of the way place.

Although only a small

percentage of Australians travelling overseas encounter difficulties, over 20,000 cases involving the welfare of Australians are handled by the Department of Foreign Affairs and Trade each year. This includes hundreds of hospitalisations, deaths and medical evacuations.

There are many different coverage options offered when people get travel insurance. Standard insurance tends to cover medical and dental, luggage, cancellation, rental vehicle costs and personal liability. But in some cases insurance providers can provide extra coverage, such as on valuables, activities and tours.

Once you've locked in the big stuff, keep doing as much research as you can - the more you