

# Bali Travel Insurance

Island of the Gods, heaven on Earth for surfers and a treasure trove of natural wonders, Bali is, quite rightly, one of the most popular destinations in the world. Shrouded with spirituality (those 20,000 temples help) the island is also a playground for adrenaline junkies. Oh, and Bali also knows how to put on a damn good party.

Bali is one of the few places in the world where shoestring backpackers, digital nomads and luxury honeymooners coexist alongside one another. It's a great location to kickstart your travels around Indonesia. Do you want to know why? Because Bali is absolutely cracking!

Your head is probably spinning thinking about all the awesome things you can do in Bali. We bet you can't wait to get out there. But, before you do, today's blog topic will really bring you out in a sweat. This one's all about travel insurance in Bali!

## Do I Need Travel Insurance For Bali?

As with the rest of Indonesia, travel insurance for visitors to Bali is not mandatory. Immigration won't send you away if you rock up at Bali Ngurah Rai International without it. But all travellers to Bali should put some serious thought into covering themselves.

First up, there is a fair amount of danger lurking beneath those swoon-worthy palm trees. And the thing about Bali is that the danger is unpredictable. We're talking about volcanic activity and tsunamis. Tropical diseases. Rogue monkeys who don't take too kindly to you not surrendering your jungle trail mix. You don't want to have to cough up \$A8,000 if a monkey turns you into a snack. You may well be the most competent motorcyclist out there, but all it takes is one drunken tourist on your side of the road to throw a spanner in the works.

It won't take you long to suss out that Balinese people are among some of the warmest, friendliest and purest in the world. But sadly, theft and petty crimes are common even in Bali. Also, you should note that not all Bali police will help you if you get your bag swiped. We encourage that all travellers at least consider taking out some travel insurance in Bali. At the end of the day, you just never know what might happen in those rice paddies.

## Healthcare in Bali

As tourism has mushroomed in Bali, the boost on the economy and infrastructure of the island has bolstered the healthcare in Bali. Tourists will find many private hospitals with state of the art, international standard facilities. Most of the doctors are fluent in English or at least have a strong command of the language. Geographically, the lion-share of Bali's premium healthcare is in the south of the island. Kuta, Denpasar and Seminyak are where you will find the majority of the large hospitals. Ubud, a popular Bali destination, also is medically well-equipped.

The cost of seeing a doctor in Bali for minor injuries and medical complaints is low in comparison to Western prices. For a consultation with a doctor at a local clinic, you can expect to pay in the region of 500,000+ IDR (\$31 USD). Further tests, laboratory costs, treatment fees and prescription costs will be added to the bill. Expect rates to be higher at tourist-facing hospitals such as BIMC and Siloam. Ultimately, if you require emergency treatment in Bali, medical attention is going to get pricey without insurance for holidays to Bali. It can cost \$A3,000 per day (\$1,901 USD) to be hospitalised on this tropical paradise.

Find out if your Bali travel insurance has a tie-up with a particular hospital or clinic whereby they can bill your insurance provider directly. Otherwise, keep your receipts and reimburse your provider.

## Crime in Bali

Bali is a peaceful island which is on the whole, safe for tourists. The region ranked 133rd in a recent survey from Numbeo, with a criminality index of 47.66. Compare this to Caracas, which came top of the crime list with a score of 84.92. Whilst violent crime is low, sexual assaults and drink spiking are, sadly, all-too common in Bali. Female travellers do need to exercise much more caution in Bali especially when walking alone, or even driving motorbikes.

The one thing Bali is notorious for is drive-by bag snatches. First-time visitors and digital nomads: you're very likely to find yourself in the hippy-go-lucky Canggu. When heading out for a night on the Bintang, ensure you hide away your money and smartphone. If partying is high on the agenda, all the more reason to consider Bali Canggu travel insurance. Thieves pry on their victims

as they leave beachside bars and target pedestrians as well as those driving their own wheels.

In a similar vein, never, ever leave valuables in your Scoopy whilst you hit the surf. Lock them away at your hostel and keep essentials on your person. Consider adding valuables insurance for Bali holidays to your coverage. Scams are relatively common on Bali. There is a notorious 'taxi mafia' who block the usage of taxi apps Grab and Gojek (Indonesian Uber!). Tourists have reported hailing a ride and then seeing local drivers violently assault drivers. Plus, other scams are known to operate, overcharging backpackers. Always ensure you book tours with a reputable agency. Basically, as far as crime goes in Bali - you just need to keep your wits about you.

## Issues Facing Travellers in Bali

Besides from falling in love with Bali and never wanting to leave, there are a few other issues facing travellers. And these are where your fancy Bali travel insurance can help you out. As a tropical, humid destination, you're bound to run into Bali's less lovable residents during your travels. Mosquitos. And with mosquitos, comes the risk of dengue. In extreme cases, this requires a mini-break in a ward. You've also got the added danger of monkeys, which can be particularly aggressive in Ubud. Don't be fooled by those cute little faces!

Meanwhile, two active volcanoes bubble away on Bali, Mount Agung and Mount Batur. Agung is the one you need to keep an eye on, it's made a few headlines over the past few years by spewing up lava. Indonesia is also known for jolting its tourists with earthquakes on an ad hoc basis. Recently a 6.3 magnitude tremor was reported in Bali. Both volcanoes and earthquakes can trigger tsunamis in Indonesia. When shopping around for the best insurance for Bali you may want to tick that natural disaster box!

If you plan on hopping onboard a motorbike in Bali, this is where travel insurance for holidays to Bali is going to sound super sexy. Police reported that Indonesian motor accidents take around 30,000 lives per year. Back in 2015, a total of 1,492 traffic accidents occurred across Bali. More often than not, tourists are involved, and as Go Fund Me testifies, those tourists often don't have insurance. We can't stress the value of travel insurance in Bali enough if you are planning on driving or riding pillion. Also ensure that you have the correct license and double-check the small print, at least twice. And never ride without rocking your helmet.

## Common Activities in Bali

This small island is packed with awesome things to do! First and foremost, Bali is a surfer's island. It goes without saying that surfing carries its fair share of risks. And we're not just referring to how addictive it is. Keeping the watery theme going, Bali is popular with diving and snorkellers. Scuba diving is usually insured to a certain depth but you'll need to check the terms on your Bali travel insurance for clarity.

Another popular holiday activity for Bali is ducking into a yoga retreat. You can barely walk on Bali for the amount of downward dogs and warriors. Obviously yoga isn't too high risk, but if you get a bit too eager with that backbend, well, you might want some cover. Trekking is popular in Bali. Most of the treks aren't too extreme, but like yoga, it's good to be protected. Although Agung is closed until further notice, Mount Batur is open for business, and the sunrise trek is one of the best hikes in the whole of Indonesia. Just try not to topple into the crater, we're not sure even the best insurance in Bali can help you much there.

Driving a motorbike is very common activity in Bali. If we didn't terrify you in the previous passage, it's something you'll definitely want to look into. There's no better way to discover this little slice of tropical heaven (and dodge the selfie sticks). Not all companies will cover these activities by default so do browse with care and remember that the cheapest Bali travel insurance might not offer the best protection.

## Final Thoughts on Bali Travel Insurance

There you have it - your guide to travel insurance for visitors to Bali in a nutshell. Well done for preserving, you've earned yourself your first Bintang at Old Man's!

Now that's done and dusted, don't forget that Bali is one of only 17,000+ islands in the breathtaking nation of Indonesia. We've written heaps of insider guides to Bali and its neighbouring islands including where to stay in Bali and the best things to do in Bali. Off you go to plan your legendary trip!