



Important Advice for Policyholders of QBE Travel Insurance Queensland Catastrophe, NSW & Victorian Floods

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With the catastrophe in Queensland and flooding in NSW and Victoria, travellers could be affected with major restriction to access certain locations, disruptions to prescheduled public transport and damage to accommodation venues.

This advice follows QBE's standard approach to natural disasters and catastrophe.

This notice does not apply to long term travel insurance policies as any future natural disasters, will be assessed as a new event, and will be subject to the relevant Product Disclosure Statement (PDS) and policy wording.

QBE's position on travel insurance is that there is no provision to claim amendment/cancellation fees due to heavy rainfall and flooding in Queensland, NSW and Victoria for policies issued during a known claimable event, as it would not be appropriate for customers to purchase a policy for a loss that has already occurred.

Policyholders of QBE Travel Insurance are likely to be affected by the following two scenarios:

	Scenario	Assessment
1	A holiday where a travel insurance policy and holiday were purchased together prior to the restricted access to certain locations, disruptions to prescheduled public transport and damage to accommodation venues (the declaration of disruption)	As the holiday and travel insurance were purchased together prior to the declaration of disruption the costs for cancelling the policy would be covered according to the relevant PDS and policy wording.
2	A holiday is purchased prior to the restricted access to certain locations, disruptions to prescheduled public transport and damage to accommodation venues (the declaration of disruption) without travel insurance being purchased at that time. Travel insurance was subsequently purchased following the declaration of disruption.	As the policy was purchased after the declaration of disruption, any claim for cancellation would not be paid according to the relevant PDS and policy wording.

REASSURING CUSTOMERS

Customers should be reassured that in purchasing a travel insurance policy:

1. Any new disruptions would be considered to be a 'new' event and insurance cover would apply as set out in the relevant PDS and policy wording;
2. Where travel insurance is purchased along with the holiday well before a major disruption or natural disaster occurs, the insurer would have no reason to question the validity of the purchase.



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FOR POLICYHOLDERS CURRENTLY TRAVELLING THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a) Cancellation costs for unused prepaid arrangements** where policyholder have not been able to complete prepaid travel plans as a result of heavy rainfall/flooding
- b) Additional costs from changes to travel plans**, including accommodation and transport expenses where the policyholder's travel arrangements have been directly affected by heavy rainfall/flooding.
- Policyholders must, however, take all reasonable steps to minimise their claim. Airlines and travel agents are able to facilitate this, in most cases.

Policyholders should contact QBE Assist to make the above arrangements prior to making any changes to their travel arrangements.

FOR POLICYHOLDERS WHO ARE YET TO DEPART

There is provision to cover the following:

- a) Amendment costs or cancellation fees** where they have prepaid, scheduled public transport services or prepaid tours which have been cancelled or restricted as a direct result of the heavy rainfall/flooding

Subject to insurance cover being confirmed, QBE can provide cover for any claims where the cost of altering/deferring is less than the cost of cancellation charges for the part of the trip which has been affected. If the cost of altering/deferring is greater than the non-refundable value of the part of the trip that has been affected, then QBE can provide cover for this non-refundable unused proportion.

Policyholders must however take all reasonable steps to minimise their claim. Airlines and travel agents are able to facilitate this, in most cases.

- b) Amendment to travel policies** Where the airline is allowing date changes of tickets and no claim is being made under their QBE Travel Insurance policy, they will be able to amend the dates of their travel insurance policy up to the duration of their original insurance.

MAKING A CLAIM

QBE travel claims can be lodged online or by completing a form at <https://travel.qbe.com/qbe/claims>. You must supply documentation as outlined on the claim form to support your claim.

GENERAL ADVICE

This information must be read in conjunction with the PDS and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, you should refer to the PDS.

This advice will be updated when new information becomes available.

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