



Important Advice for Policyholders of QBE Travel Insurance: Civil Insurrection, Egypt

Issued: 31 January 2011 (updated 2, 4, 9, 11 and 14 February 2011)

QBE is continuously monitoring the situation in Egypt and will provide you up to date information with any further developments. In the interim, visit www.smartraveller.gov.au for travel advice and warnings.

GENERAL ADVICE

This information must be read in conjunction with your combined Product Disclosure Statement (PDS) and policy wording as certain restrictions apply. For any complaints or disputes, please refer to the PDS.

WHAT POLICIES ARE COVERED BY THIS ADVICE?

1) For policies issued after midday AEDT, 28 January 2011

There is no provision for policyholders to claim amendment / cancellation fees due to the Egypt civil unrest.

2) For policies issued prior to midday AEDT, 28 January 2011

Cover is provisional upon a defined event occurring and these defined events are outlined in the combined PDS and policy wording. In this case, policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.

a) **FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN AFFECTED**

There is provision to cover the following:

- i) **Cancellation costs for unused prepaid arrangements** if policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.
- ii) **Additional costs from changes to travel plans** including accommodation and transport expenses if policyholders pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.

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

Claims can also be lodged after their return by contacting QBE Claims or obtaining a claim form from www.qbetravelinsurance.com.au and following the relevant instructions.

b) **FOR POLICYHOLDERS WHO ARE YET TO COMMENCE THEIR TRIP**

There is provision to cover the following:

- i) **Amendment or cancellation costs.** There is provision to claim cancellation costs or additional costs to defer or reschedule, provided the additional cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled. There is no provision for the policyholder to claim if they are in transit.

Policyholders must however take all reasonable steps to minimise their claim. In most cases, airlines and travel agents are able to facilitate this. Claims can also be lodged after their return by contacting QBE claims or obtaining a claim form from www.qbetravelinsurance.com.au and following instructions. Policyholders must supply documentation as outlined on the claim form to support their claim.



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Visit www.smarttraveller.gov.au for travel advice updates.