



Important Advice for Policyholders of QBE Travel Insurance: Cyclone Yasi, Queensland

Issued: 02 February 2011

Cairns Airport has been closed as of 10.00am local time Wednesday 2 February 2011 in anticipation of the arrival of Cyclone Yasi. The airport will remain closed until further notice but at least for 24 hours. As a result many travellers will be affected and will be required to reschedule their travel plans.

We recommend you contact your airline or travel agent in the first instance for assistance with your travel plans.

What policies are covered by this advice?

The following advice relates to policies issued prior to midnight AEDT, 31 January 2011. There is no provision to claim amendment/cancellation fees due to Cyclone Yasi for policies issued after midnight AEDT on 31 January 2011.

FOR POLICYHOLDERS CURRENTLY TRAVELLING THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a) **Baggage/property losses** if you have lost or damaged personal items including travel documents as a result of Cyclone Yasi.
- b) **Cancellation costs for unused prepaid arrangements** if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of Cyclone Yasi or you are scheduled to travel to areas of Queensland directly affected by Cyclone Yasi prior to the 4 February 2011.
- c) **Additional costs from changes to travel plans** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of Cyclone Yasi or you are scheduled to travel to areas of Queensland directly affected by Cyclone Yasi prior to the 4 February 2011.

You should contact QBE Assist to arrange the above and prior to making any changes to arrangements. QBE travel claims can be lodged upon your return home online or by completing a form at www.qbetravelinsurance.com.au You must supply documentation as outlined on the claim form to support your claim.

FOR POLICYHOLDERS WHO ARE YET TO DEPART

There is provision to cover the following amendment costs or cancellation fees if you are travelling to Queensland after 31 January 2011 and planned to stay in the affected areas.

- a) **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 you to claim if they are in transit.

You must however take all reasonable steps to minimise their claim. In most cases, airlines and travel agents are able to facilitate this.

- b) **Premium refunds or policy alterations.** If you are due to commence your trip to affected areas of USA before 4 February 2011 and no claims are submitted please contact the issuer of your policy.

You should contact QBE Assist to arrange the above and prior to making any changes to arrangements. QBE travel claims can be lodged upon your return to Australia online or by completing a form at www.qbetravelinsurance.com.au. You must supply documentation as outlined on the claim form to support your claim.

GENERAL ADVICE

QBE Insurance (Australia) Limited ABN 78 003191 035 AFSL No. 239545



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This information must be read in conjunction with your Product Disclosure Statement (PDS) and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, please refer to your PDS.

CONTACTS

QBE Assist	+61 3 8523 2800	omega@qbe.com
QBE Claims	+61 3 8523 2777	travel.claims@qbe.com
QBE Customer Service	+61 3 8523 2777	travel.service@qbe.com

This advice will be updated when new information becomes available.