



## Important Advice for Policyholders of QBE Travel Insurance: Earthquake & Tsunami, Japan

### Issued: 22 March 2011 (replaces advice dated 15 March 2011)

A 9.0 magnitude earthquake hit the Pacific Ocean off the east coast of Japan at around 4:46pm on March 11 (AEST) causing severe damage and disruption to Japan's east coast, north of Tokyo. After reviewing the latest information we have updated our Travel Advice.

#### GENERAL ADVICE

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

#### WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to policies issued prior to 4:46pm AEST, 11th March 2011. There is no provision to claim amendments/cancellation fees due to the earthquake and subsequent tsunamis for policies issued after 4:46pm AEST 11th March 2011.

#### FOR POLICYHOLDERS WHO ARE YET TO TRAVEL TO JAPAN

- a) **Amendment or cancellation costs** if you are travelling to Japan and have planned to stay in the areas affected by the earthquake/tsunami. 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.

The above advice does not apply to passengers in transit through Japan.

- b) **Additional Costs.** There is provision for policyholders 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.

The above advice does not apply to passengers in transit through Japan.

Policyholders should contact QBE Assist to arrange the above and prior to making any changes to their travel arrangements. QBE travel claims can be lodged upon their return to Australia online or by completing a form at <https://travel.qbe.com/qbe/claims>. Policyholders must supply documentation as outlined on the claim form to support their claim.

#### FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a) **Emergency medical expenses** if the policyholder has been injured as a result of the earthquake/tsunami.
- b) **Medical evacuation and repatriation** where the policyholder has suffered an injury as a result of the earthquake/tsunami and cannot continue their trip (this is with the consent of the policyholder's treating doctor and QBE).
- c) **Baggage/property losses** if the policyholder has lost or damaged personal items including travel documents/passports as a result of the earthquake/tsunami.
- d) **Non-refundable cancellation costs** for unused prepaid arrangements if the policyholder has not been able to complete prepaid travel plans as a result of the earthquake/tsunami.
- e) **Additional costs** incurred from changes to travel plans including accommodation and transport expenses if the policyholder's travel arrangements have been directly affected by the earthquake/tsunami.
- f) **Emergency luggage**, such as essential items such as clothing and toiletries.
- g) **Funeral expenses** overseas or repatriation of remains.

Policyholders should contact QBE Assist to arrange the above and prior to making any changes to their travel arrangements. QBE travel claims can be lodged upon their return to Australia online or by completing a form at <https://travel.qbe.com/qbe/claims>. Policyholders must supply documentation as outlined on the claim form to support their claim.



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### 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.

#### Contacts

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