



Important Advice for Policyholders of QBE Travel Insurance: Iceland Volcano

Issued: 23 May 2011

Iceland's Meteorological Office confirmed that an eruption had begun at the Grimsvotn volcano, accompanied by a series of small earthquakes. The eruption began after 5:30pm on Saturday 21 May, 2011 local time.

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 your PDS.

WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to policies issued prior to 5:30am Sunday 22 May 2011 AEDT. There is no provision to claim amendment/cancellation fees due to the Icelandic Volcano for policies issued after 5:30am Sunday 22nd May AEDT.

FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a) **Cancellation costs for unused prepaid arrangements** if policyholders have not been able to complete prepaid travel plans as a result of the Icelandic Volcano.
- b) **Additional costs from changes to travel plans** including accommodation and transport expenses if policyholders' travel arrangements have been directly affected by the Icelandic Volcano. Policyholders must however take all reasonable steps to minimise their claim. In most cases, airlines and travel agents are able to facilitate this.

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 WHO ARE YET TO DEPART AUSTRALIA

There is provision to cover the following:

- a) **Amendment costs or cancellation fees** if policyholders are travelling after 22 May 2011 and have planned to stay in the affected areas.

QBE is prepared to cover claim amendment costs or cancellation fees where policyholders have pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of Icelandic Volcano.

Subject to insurance cover being confirmed, the policy can provide coverage 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 the policy can provide coverage for this non-refundable unused proportion.

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.

- b) **Amendment to travel policies.** Where the airline is allowing date changes of tickets and no claim is being made under your QBE Travel Insurance policy date changes will be permitted on your travel insurance up to the duration of your original insurance.

This advice will be updated when new information becomes available.

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



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