



Important Advice for Policyholders of QBE Travel Insurance: Chile's Volcano Ash Cloud

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When Chile's Puyehue-Cordon Caulle volcano first erupted on June 4, ash was thrust 15,000m into the air, which meant the particles travelled through the stratosphere without being broken up by weather patterns. It has since travelled 9,000km over Argentina, Uruguay, South Africa and Australasia and is expected to circumnavigate the globe by the end of the week. New Zealand is particularly vulnerable to the plumes because it lies on the same latitude as Chile.

What policies are covered by this advice?

The following advice relates to policies issued prior to Sunday 12th June 2011. There is no provision to claim amendment/cancellation fees due to the Puyehue-Cordon Caulle Volcanic Ash cloud for policies issued on or after Sunday 12th June 2011.

GENERAL ADVICE

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

FOR POLICYHOLDERS CURRENTLY TRAVELLING 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 ash cloud.
- b) **Additional costs from changes to travel plans** including accommodation and transport expenses if policyholders' travel arrangements have been directly affected by the ash cloud.

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

Policyholders must however take all reasonable steps to minimise their claim. In most cases, airlines and travel agents are able to facilitate this. QBE travel claims can be lodged 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

There is provision to cover the following:

- a) **Amendment costs or cancellation fees** including accommodation and transport expenses where policyholders have pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of ash cloud.
- c) **Additional costs from changes to travel plans** including accommodation and transport expenses where the policyholders pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of ash cloud.

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

This advice will be updated when new information becomes available. Visit www.smartraveller.gov.au for travel advice updates.



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