



Important Advice for Policyholders of QBE Travel Insurance: Qantas Strike

Issued: 15 September 2011 (updated 27 October, 2011)

The Transport Workers Union (TWU) has advised Qantas that TWU members will take industrial strike action for four hours from 5.00am Tuesday 20th September, as well as imposing work bans that could affect flights for up to two days.

GENERAL ADVICE

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

WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to QBE travel insurance policies issued prior to 12:01am 15 September 2011 AEDT. There is no provision to claim amendment/cancellation fees due to the strike for policies issued between 12:01am 15 September 2011 and 12.00pm 23 September 2011 AEDT .

FOR POLICYHOLDERS WHO HAVE ALREADY PURCHASED INSURANCE PRIOR TO 12:01AM, 15TH SEPTEMBER 2011 AEDT

The QBE policy provides for the following:

- a) **Cancellation costs for unused prepaid arrangements** if you have not been able to complete prepaid travel plans as a result of the strike, and/or
- b) **Additional costs from changes to travel plans** including accommodation and transport rearrangement expenses if your travel plans have been directly affected by the strike. You must however take all reasonable steps to minimise the claim, including alternative travel dates and carriers. In most cases, airlines and travel agents are able to facilitate this.

As it is a requirement that you take reasonable precautions to avoid a financial loss after a public warning of a strike, policyholders that are booked on flights that are likely to be affected are encouraged to contact Qantas for updates on the industrial strike action and refund arrangements.

DATE CHANGES

QBE will allow date changes on policies where you are not submitting a claim for cancellation/rearrangement costs.

MAKING A CLAIM

In the event of a claim you will be required to provide confirmation from Qantas that their flight was cancelled, along with confirmation of any eligible refunds. 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.

CONTACTS

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This advice will be updated as the situation develops.