



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

Issued: 17 October 2011

Chile's Puyehue-Cordon Caulle, which first erupted in June this year, again erupted on October 16, 2011 with consequent ash cloud now causing disruption to flights in and out of South America.

What policies are covered by this advice?

The following advice relates to policies issued prior to midnight AEST 16 October 2011. There is no provision to claim amendment/cancellation fees due to the volcano ash cloud for policies issued after midnight AEST, 16 October 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.

QBE recommend policyholders to contact their airline or travel agent in the first instance for assistance with their travel plans.

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 the policyholder's travel arrangements have been directly affected by the ash cloud.

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

Policyholders who are currently overseas and requiring assistance can contact QBE Assist directly.

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.

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 the non-refundable, unused proportion.

- b) **Amendment to travel policies.** Where the airline is allowing date changes of tickets and no claim is being made under their QBE travel Insurance policy, policyholders will be able to amend the dates on their travel insurance policy up to the duration of their original cover.



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

MAKING A CLAIM

QBE travel claims can be lodged whilst overseas or upon return to Australia. To lodge a claim online or complete a form visit <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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Visit www.smarttraveller.gov.au for travel advice updates.