



## Important Advice for Policyholders of QBE Travel Insurance:

**Issued: 23 December 2011**

A large earthquake has hit Christchurch. The quake struck at 1.58pm, local time, and was followed by a second sharp jolt a few minutes later. Several other aftershocks have also been recorded. The Christchurch Airport was evacuated and the Fire Service deployed. Website Geonet reported that quake struck about 20 kilometres north-east of Lyttleton at a depth of about 8km and a magnitude of 5.8.

### WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to policies issued prior to 12:00pm AEST 23<sup>rd</sup> December 2011. There is no provision to claim amendment / cancellation fees due to the Earthquake for policies issued after 12:00pm AEST 23<sup>rd</sup> December 2011.

### GENERAL ADVICE

This information must be read in conjunction with the policy wording to determine the appropriate benefit level and certain restrictions may apply, including but not limited to restrictions for existing medical conditions.

In the first instance policyholders should contact their Carrier, accommodation provider, tour operator or travel agent as many operators may provide alternative options. In the event of a claim policyholders will be required to provide written documentation of any refunds or alternative options that are made available to them.

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

**There is provision to cover the following:**

- a) **Baggage/property losses** if policyholders have lost or damaged personal items including travel documents as a result of the earthquake.
- b) **Non-refundable cancellation costs for unused prepaid arrangements** if policyholders have not been able to complete prepaid travel plans as a result of the earthquake.
- c) **Additional costs incurred from changes to travel plans** including accommodation and transport expenses if their travel arrangements have been directly affected by the earthquake.

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 COMMENCE THEIR TRIP FROM AUSTRALIA

- a) **Amendment or cancellation costs** if you are travelling to Christchurch after 12:00pm AEST 23<sup>rd</sup> December 2011 and planned to stay in the affected areas. 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. This advice is valid from 12:00pm AEST 23<sup>rd</sup> December 2011.
- 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.



## Important Advice for Policyholders of QBE Travel Insurance:

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.

### 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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