



Important Advice for Policyholders of QBE Travel Insurance: Severe flooding, Fiji

Issued: 24 January 2012

A large tropical depression has caused flooding in some areas of Fiji. On the main island of Viti Levu, heavy rain in the mountain areas has caused the Ba, Nadi, and Sigatoka rivers to run extremely high, causing flooding in some low lying areas. A number of villages have been affected and the Coral Coast Road is currently closed at Sigatoka. The road between Denarau and Nadi Airport is currently under water but is accessible. All resorts and hotels are operating normally. The Fiji Meteorological Service advises that the depression is moving away slowly, but heavy rain is expected to continue over much of the country today and tomorrow.

WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to policies issued prior to midnight AEST 23rd January 2012. There is no provision to claim amendment/cancellation fees due to the flooding for policies issued after midnight AEST, 23rd January 2012.

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

GENERAL ADVICE

This information must be read in conjunction with the Product Disclosure Statement (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.

This notice is not intended to impact long term travel insurance policies and does not apply to any future disruption as a result of severe flooding conditions as these will be considered to be new events and would be covered according to the relevant PDS and policy wording.

FOR POLICYHOLDERS CURRENTLY IN FIJI THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a. **Cancellation costs for unused prepaid arrangements** where policyholder's have not been able to complete prepaid travel plans as a result of the severe flood.
- 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 severe flooding event in Fiji. 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 AUSTRALIA

There is provision to cover the following:

- a. **Amendment costs or cancellation fees including accommodation and transport expenses** if the policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of severe flooding condition.

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.

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- 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.

MAKING A CLAIM

Policyholders should contact QBE Assist to arrange the above and prior to making any changes to their travel arrangements. Claims can also be lodged after their return by contacting QBE Claims or obtaining a claim form from www.qbetravelinsurance.com.au and following the relevant instructions.

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