



Important Advice for Policyholders of QBE Travel Insurance: USA Severe Weather Disruption | Hurricane Sandy

Issued: 29 October 2012

Severe weather warnings have been issued in the US, as Americans in the eastern seaboard prepare for the impending mega-storm of Hurricane Sandy.

This severe weather condition may cause travel disruption for travellers currently overseas or yet to depart Australia.

What policies are covered by this advice?

The following advice relates to policies issued prior to midnight AEST 27 October 2012. There is no provision to claim amendment/cancellation fees due to the weather for policies issued after midnight AEST, 27 October 2012.

We recommend you contact your airline or travel agent in the first instance for assistance with your travel plans.

For policyholders currently overseas that have directly been affected

There is provision to cover the following:

- a) **Cancellation costs for unused prepaid arrangements** if you have not been able to complete your prepaid travel plans as a result of the severe weather event.
- b) **Additional costs from changes to travel plans**, including accommodation and transport expenses if your travel arrangements have been directly affected by the severe weather event. You must, however, take all reasonable steps to minimise your claim. Airlines and travel agents are able to facilitate this, in most cases.

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

For policyholder 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 your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of severe weather condition.
- a) **Additional costs from changes to travel plans** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of severe weather 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.

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

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

Making a claim



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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 weather conditions as these will be considered to be new events and would be covered according to the relevant Product Disclosure Statement (PDS) and policy wording.

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.

This advice will be updated when new information becomes available.

For further assistance

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Visit www.smarttraveller.gov.au for travel advice updates.