



Important Advice for Policyholders of QBE Travel Insurance: Mt Tongariro Volcanic Eruption, New Zealand

Issued: 21 November, 2012

Shortly after 10.25 am (AEST), Wednesday 21st November 2012, Mt Tongariro erupted sending a 2km high ash plume into the atmosphere resulting in a number of domestic flights being cancelled between Taupo and Wellington. A national advisory has been issued by Civil Defence saying regions from Waikato down to Hawkes Bay could be affected by the ash cloud. At this stage international flights are unaffected.

This event is unpredictable and further airports and/or flights may be affected in the upcoming hours, days or weeks. QBE is currently monitoring the situation closely and will keep you advised of any developments that may impact your travel plans.

What policies are covered by this advice?

The following advice relates to policies issued prior to the closure of any airport. There is no provision to claim amendment/cancellation fees due to the Mt Tongariro volcanic ash cloud for policies issued on or after Wednesday the 21st November 2012 at 10.25 am (AEST).

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

For policyholders currently overseas that have been directly 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 their travel arrangements have been directly affected by the volcanic 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 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 or obtaining a claim form from www.qbe.com.au/travel and following the relevant instructions

For policyholders who are yet to depart Australia

There is provision to cover the following:

- a) **Additional costs from changes to travel plans** including accommodation and transport expenses if the policyholders pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of to the Mt Tongariro volcanic 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 this non-refundable unused proportion.

Policyholders must however take all reasonable steps to minimise their 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 their QBE travel insurance policy, policyholders will



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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 or obtaining a claim form from www.qbe.com.au/travel and following the relevant instructions.

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.smartraveller.gov.au for travel advice updates.