



Important Advice for Policyholders of QBE Travel Insurance: Severe flooding, Southern Queensland and Northern NSW

Issued: 29th January 2013

Areas of Queensland (Central and Southern regions including the Gold Coast, Brisbane, the Sunshine Coast and areas around Bunderburg) and Northern NSW are braced for more flash flooding, heavy rains and power outages in the next days as heavy rains continue to fall due to the effects of ex cyclone Oswald.

Hundreds of millimetres of rain have been dumped across Brisbane; Gold and Sunshine Coasts, bringing flash flooding, landslips, hundreds of road closures and evacuations.

The Bureau of Meteorology has issued a severe weather warning for many areas of Queensland, saying flooding could worsen in some areas, with more heavy rain predicted.

WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to policies issued prior to midnight AEST 25th January 2013. There is no provision to claim amendment/cancellation fees due to the flooding for policies issued after midnight AEST, 25th January 2013.

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.

FOR POLICYHOLDERS CURRENTLY TRAVELLING THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a. **Cancellation costs for unused prepaid arrangements** where policyholders 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 Queensland and Northern NSW. 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 travelling and requiring emergency 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** 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



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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 be able to amend the dates on their travel insurance policy up to the duration of their original cover.

MAKING A CLAIM

QBE travel claims can be lodged 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.

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

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