



Issued: 13 June 2013

Central Europe has experienced severe flooding conditions after several days of heavy rains in late May and early June 2013. Flooding and damages have primarily affected south eastern Germany (Thuringia, Saxony, Saxony-Anhalt, Bavaria and Baden-Württemberg), the Bohemia region of the Czech Republic and Austria. Switzerland, Slovakia, Poland and Hungary have been affected to a lesser degree.

What policies are covered by this advice?

The following advice relates to policies issued prior to midnight 5 June, 2013 (AEST). There is no provision to claim amendment/cancellation fees due to the flooding for policies issued after midnight 5 June, 2013 (AEST).

Important information: Policy holders are advised to liaise with their cruise companies in the first instance as alternative arrangements may be made by the cruise companies or refunds offered. If alternative arrangements have been made available by the cruise companies, we would *strongly* encourage travellers to consider the alternate arrangements *in order to minimise financial loss*.

For policyholders currently overseas and have 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 reasonable accommodation and transport expenses if the policyholder's travel arrangements have been directly affected by this severe flooding event.

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 provide coverage for this non-refundable unused proportion.

- 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

1. Policyholders must take all reasonable steps to minimise their claim. In most cases, airlines and travel agents are able to facilitate this. QBE recommend policyholders to contact their airline, cruise company or travel agent for assistance with their travel plans.
2. QBE Assist can be contacted directly for assistance prior to making any changes to their travel arrangements.



Important Advice for Policyholders Severe flooding | Central Europe

3. Claims can be lodged after their return by contacting QBE or obtaining a claim form from www.qbe.com.au/travel and following the relevant instructions.

Contact Us

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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.