



Issued: 15th August 2013

On 14 August 2013 clashes occurred in various locations in Cairo, including Nasr City and Giza. Further violent clashes are likely. A national state of emergency declaration will remain in place until 14 September. A curfew was declared between 9pm to 6am covering the governorates of Cairo, Giza, Alexandria, South Sinai (Sharm el Sheik), North Sinai, Suez, Beheira, Minya, Assiut, Sohag, Beni Suef, Ismailia, Qena and Fayoum.

Australians who remain in Egypt should avoid all demonstrations, protests and large crowds as they may turn violent and closely monitor the media for information on events and developments that may affect your security and safety. You should obey all curfews and follow the instructions of local authorities.

QBE is continuously monitoring the situation in Egypt and will provide you up to date information with any further developments. In the interim, visit www.smartraveller.gov.au for travel advice and warnings.

What policies are covered by this advice?

Policies issued prior to midnight 3 July 2013 (AEST).

Cover is provisional upon a defined event occurring and these defined events are outlined in the combined PDS and policy wording. In this case, policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.

There is no provision to claim for amendment / cancellation fees due to hostilities, civil insurrection, military power, civil war for policies issued after midnight 3 July 2013 (AEST).

For policyholders currently overseas and have been affected

There is provision to cover the following:

- a. **Cancellation costs for unused prepaid arrangements** if policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.
- b. **Additional costs from changes to travel plans** including accommodation and transport expenses if policyholders pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.

For policyholders who are yet to commence their trip

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 civil insurrection.

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.

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.



Important Advice for Policyholders Egypt | Civil Unrest

2. QBE Assist can be contacted directly for assistance prior to making any changes to their travel arrangements.
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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QBE Claims	+61 3 8523 2777	travel.claims@qbe.com
QBE Customer Service	+61 3 8523 2777	travel.service@qbe.com

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 civil insurrection in Egypt as these will be considered to be new events and would be covered according to the relevant PDS.