

Important advice for Policyholders

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 QBE

Subject title	Travel insurance cover provisions Severe rainstorm conditions in Fiji
Issue Date	31 January 2014
Policies affected	The following advice may apply if your QBE policy was issued prior to midnight 30 January, 2014 (AEST). If your policy was issued after this time, there may be no provision for cover.
Policy enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

Thousands of people are being urged to head for higher ground as Fiji's tourist capital, Nadi, is hit by a severe rainstorm that is expected to last several days. The Nadi Emergency Operation Centre says the Nadi River had broken its banks in several places and large areas of the city of 43,000 are being flooded¹.

As a result, domestic flights at Nadi International airport have been cancelled but some international flights are operating.

This advice will be updated as new information comes to hand and the current risk may escalate for travellers. Please refer to www.qbe.com.au/travel for our latest update or www.smartraveller.gov.au

What does this mean for me?

If you are planning a trip to Fiji or have already departed, this event may have an effect on your cover.

I'm overseas and affected

There is provision to cover the following:

- Cancellation costs for unused prepaid arrangements** if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of the severe rainstorm.
- 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 because of severe rainstorm.

I'm yet to depart

There is provision to cover the following:

- 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 the severe weather conditions in Fiji.

¹ <http://www.stuff.co.nz/southland-times/news/9667732/Flooding-in-Fijian-tourist-city>

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Subject to insurance liability being accepted, 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.

If you are uncertain about how you may be affected, please contact QBE customer service for clarification prior to making any changes to your travel arrangements.

Making a claim

Making a claim on your travel insurance policy can be made once you are back home by contacting QBE. But while you are on your journey, it's important to remember that:

- a. We require you to take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this. We recommend you contact your airline, cruise company or travel agent for assistance with your plans in the first instance.
- b. It helps us to process your claim if we have itemised receipts for your overseas medical and additional accommodation and transport expenses. Medical and admission/discharge reports from hospitals you visit are also useful. Please keep these if you can.
- c. Claims can be lodged while you are away or on your return home. You can complete a claim form online at www.qbe.com.au/travel or contact QBE claims directly.

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, please refer to the PDS

Contact Us

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