



## Important Advice for Policyholders of QBE Travel Insurance: Bali Ash Cloud

**Issued: 14 February 2014**

On 14<sup>th</sup> February 2014 a cloud of ash from the Java volcano (Mt Kelud, Indonesia) has caused the grounding of some flights.

### What policies are covered by this advice?

The following advice relates to policies issued prior to 5:00pm AEST, 14<sup>th</sup> February 2014. There is no provision to claim amendment/cancellation fees due to the Indonesian Volcano for policies issued after 5:00 AEST on 14<sup>th</sup> February 2014.

### FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN 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 volcanic ash.
- b) **Additional costs from changes to travel plans** including accommodation and transport expenses if policyholders' travel arrangements have been directly affected by the volcanic ash. Policyholders must however take all reasonable steps to minimise their claim. In most cases, airlines and travel agents are able to facilitate this.

Policyholders should contact QBE Assist to arrange the above, prior to making any changes to arrangements. Claims can also be lodged after policyholders return from their trip by contacting QBE Claims or obtaining a claim form online at [www.qbetravelinsurance.com.au](http://www.qbetravelinsurance.com.au) and following the relevant instructions. Policyholders must supply documentation as outlined on the claim form to support their claim.

### FOR POLICYHOLDERS WHO ARE YET TO DEPART AUSTRALIA

**There is provision to cover the following:**

- a) **Amendment costs or cancellation fees** if policyholders are travelling after 5:00pm AEST 14<sup>th</sup> February 2014 and have planned to stay in the affected areas.

QBE is prepared to cover claim amendment costs or cancellation fees where policyholders have pre-paid scheduled public transport services or pre-paid tours which have been cancelled or restricted because of volcanic ash.

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 your QBE Travel Insurance policy, date changes will be permitted on your travel insurance up to the duration of your original insurance.

### 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, policyholders should refer to their PDS.

This advice will be updated when new information becomes available. Visit [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) for travel advice updates.



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