

Important advice for Policyholders

Made possible by
 QBE

Subject title	Travel insurance cover provisions Indonesian ash cloud
Issue Date	3 June 2014
Policies affected	The following advice may apply if your QBE policy was issued prior to 3am 31 May 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

Due to the eruption of a volcano on the Indonesian island of Sangeang, which occurred around midnight local time on 31 May 2014, a volcanic ash plume has caused the cancellation of a number of flights between Bali (Denpasar) and some Australian cities.

The plume has the potential to cause further disruption to commercial aviation in Indonesia and Australia over the coming days, and flights to other locations in the region may also be affected.

You should check with your airline or tour operator for the latest information on possible disruptions.

This advice will be updated when new information becomes available. Please refer to www.qbe.com.au/travel for our latest update or visit www.smartraveller.gov.au.

What does this mean for me?

The following advice relates to policies issued prior to 3am AEST, 31 May 2014. There is no provision to claim amendment/cancellation fees due to the Indonesian Volcano for policies issued after 3am AEST on 31 May 2014.

I'm overseas and affected

There is provision to cover the following:

- Cancellation costs for unused prepaid arrangements** if policyholders have not been able to complete prepaid travel plans as a result of the volcanic ash.
- 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 help facilitate this.

Policyholders should contact QBE Assist to arrange the above, prior to making any changes to their 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 and following the relevant instructions. Policyholders must supply documentation as outlined on the claim form to support their claim.

I'm yet to depart

There is provision to cover the following:

- Amendment costs or cancellation fees** if card holders are travelling after 3am AEST 31 May 2014 and have planned to stay in the affected areas.

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

Important advice for Policyholders

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 help facilitate this.

- b) Amendment to travel policies.** Where the airline is allowing date changes of tickets and no claim is being made under your 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, voluntary change of plans. For any complaints or disputes, policyholders should refer to their PDS.

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 additional accommodation and transport expenses. Confirmation from the airline and/or transport provider would also be helpful. 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.

Contact Us

QBE Claims	+61 3 8523 2777	travel.claims@qbe.com
QBE Customer Service	+61 3 8523 2777	travel.service@qbe.com
QBE Assist medical and emergency	+61 3 8523 2800	qbeassist@qbe.com