

Important advice for Policyholders

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 QBE

Subject title	Important information for QBE policyholders: Malaysian Airlines flight MH17
Issue Date	18 July 2014
Policies affected	The following advice may apply if your QBE policy was issued prior to midnight 18th July 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

At approximately 12:15am AEST this morning, Friday 18 July 2014, Malaysian Airlines flight MH17 crashed in Eastern Ukraine.

Our thoughts are with those affected by the crash of flight MH17. QBE would like to assure you we are monitoring the current situation and its potential to impact the travel plans of our policyholders currently overseas and those yet to depart Australia. We are currently investigating the impact of this incident and will be providing formal advice in relation to the cover provided by QBE travel insurance policies when available.

In the meantime, if you have any immediate concerns please do not hesitate to contact QBE Assist on 03 8523 2800.

Please note **if you decide not to travel** in light of this event, there will be **no provision for cover** under your policy.

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.

Making a claim

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

- 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.
- 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.
- 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

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Please contact QBE Assist:

Phone: +61 3 8523 2800

Fax: +61 3 8523 2815

Email: qbeassist@qbe.com

Alternatively, you can contact us from an international toll free number. (<http://www.qbe.com.au/Personal/Leisure-Travel/Emergency-Assistance/Insurance.html>).