

Important advice for Policyholders

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Subject title	Travel insurance cover provisions Hurricane Iselle and Tropical storm Julio impact to Hawaiian Islands.
Issue Date	08 August 2014
Policies affected	The following advice may apply if your QBE policy was issued prior to 12.30pm, 7 August, 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

Hurricanes Iselle and Tropical Storm Julio are expected to impact the Hawaiian Islands between 7th and 10th August, 2014.

They are expected to bring heavy rain, strong winds and storm surges in coastal areas with many flight cancellations from Thursday. You should monitor local sources for information on latest developments and weather reports, including the Central Pacific Hurricane Center Website at www.prh.noaa.gov You should also follow the instructions of your hotel and local authorities¹.

The severe weather conditions have left travellers with disrupted plans when at least 30 flights were cancelled Thursday from several airlines, including Delta, United, Air China and WestJet.

American Airlines and US Airways cancelled flights in and out of the Big Island and Maui after 6pm Thursday through noon Friday. Commuter airline Island Air cancelled some afternoon flights and shut down all operations Friday.

Hawaiian Airlines cancelled some interisland flights for Thursday evening and moved its Maui-Los Angeles flight up by nearly five hours. The airline waived reservation change fees and fare differences for passengers who needed to alter their plans Thursday and Friday.

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.

What does this mean for me?

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

I'm at Hawaiian Islands and affected

There is provision to cover the following:

¹ Source http://www.smartraveller.gov.au/zw-cgi/view/Advice/United_States_of_America

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- a. Cancellation costs for unused prepaid arrangements where policyholders have not been able to complete prepaid travel plans as a result of the hurricane. .
- b. 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 the hurricane. .

I'm yet to depart

There is provision to cover the following:

- a. **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 hurricane weather conditions in the affected of the Hawaiian Islands.

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. These restrictions, conditions and exclusions are detailed in the PDS and we draw your attention to 'The Benefits and General Exclusions' sections of the PDS. For any complaints or disputes, please refer to the PDS.

Any claim made for this event will be assessed under the terms and conditions of your policy. For full details on policy coverage we recommend that you refer to your PDS.

Contact Us

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