

# Important advice for Policyholders

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 QBE

Subject title	Important information for QBE policyholders: Ebola outbreak in West Africa
Issue Date	13 August, 2014 ( <i>Updated 14 October 2014</i> )
Policies affected	The following advice may apply if your QBE policy was issued on or after 13 August 2014.
Policy enquiries	Customer service   +61 3 8523 2777
Emergency and medical assistance	QBE Assist   +61 3 8523 2800

QBE are monitoring the Ebola Virus Disease (EVD) outbreak in West Africa and its potential to impact the travel plans of our policyholders. With the situation continually developing, it is important to be equipped with the latest travel advice. There is no cause for alarm and the risk to Australia remains very low. Monitoring of travel advice for further updates is recommended.

If your policy was issued on or after 13 August 2014 and you are intending to visit the Ebola affected areas (Guinea, Sierra Leone, Liberia and Nigeria), you are not covered for any claim directly or in-directly resulting from the Ebola Virus Disease.

If your policy was issued prior to 13 August 2014 and you are travelling to the Ebola affected areas (Guinea, Sierra Leone, Liberia and Nigeria) please contact QBE Customer Service for further advice.

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

## What to be aware of:

On 8 August 2014, the World Health Organization (WHO) declared the outbreak of Ebola Virus Disease (EVD) in West Africa a Public Health Emergency of International Concern (PHEIC). The announcement was intended to bolster efforts in West Africa and garner the international community's cooperation in containing and reducing this outbreak.

The risk to Australia remains very low.

## About Ebola Virus Disease (EVD):

This recent outbreak of EVD began in Guinea, West Africa, in March 2014 and has since spread to Sierra Leone, Liberia and Nigeria and has claimed several thousand lives to date.

The symptoms of EVD are severe and can include high fever, muscle pain and weakness, headache and sore throat, followed by vomiting, diarrhea and internal and external bleeding.

The virus can be transmitted to humans from wild animals or between humans through bodily fluids, including blood, faeces and sweat. Transmission can also occur through direct contact with the body of a deceased infected with EVD.

## I would like to find out more

For the most up to date information on the status of the Ebola outbreak in West Africa, please visit The World Health Organisation (WHO) website or [www.smartraveller.gov.au](http://www.smartraveller.gov.au)

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## General advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) and policy wording as certain restrictions apply. 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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QBE Assist medical and emergency	+61 3 8523 2800	<a href="mailto:qbeassist@qbe.com">qbeassist@qbe.com</a>

Alternatively, you can contact us from an [international toll free number](#).