

# Important advice for Policyholders



Subject title	Calbuco volcano eruptions, Chile
Date	24 April 2015
Policies affected	The following advice may apply if your QBE policy was issued prior to midnight 23 April 2015 (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

We'd like to assure you QBE is closely monitoring the current situation in Chile and the associated impact on our customers' travel plans following the eruption of the Calbuco volcano.

The volcano erupted on Wednesday 22 April (local time) in the Los Logas region of southern Chile, resulting in the closure of several airports and border crossings to Argentina. Chilean authorities have issued a red alert and evacuated areas surrounding the volcano. Australians in the region have been advised to monitor the media and follow the instructions of local authorities.

Ash cloud from the eruption is expected to interrupt flights to and from Chile and Argentina, and possibly surrounding areas as the ash cloud thickens and moves.

If you are planning a trip to Chile and surrounding areas, or have already departed, this event may have an effect on your cover.

## I'm in an area and affected

### There is provision to cover the following:

- Cancellation costs for unused prepaid arrangements where policyholders have not been able to complete prepaid travel plans as a result of the eruptions and ash cloud.
- 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 eruptions and ash cloud.

If you're currently on your trip and in need of assistance, please contact QBE Assist on 03 8523 2800 or [qbeassist@qbe.com](mailto:qbeassist@qbe.com)

## I'm yet to depart

### There is provision to cover the following:

- 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 eruptions and ash cloud in the affected areas.

## Important advice for Policyholders

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.

If you're yet to depart on your trip, please direct any enquiries to our Customer Service team on 1300 555 017 between the hours of 8:30am and 10pm Monday to Saturday. To make a claim please contact Travel Claims on 1300 555 017 between the hours of 830am and 7pm Monday to Friday. Outside the above mentioned hours, please contact QBE Assist on 03 8523 2800 or [qbeassist@qbe.com](mailto:qbeassist@qbe.com)

## 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](http://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.

## Contact Us

QBE Claims	+61 3 8523 2777	<a href="mailto:travel.claims@qbe.com">travel.claims@qbe.com</a>
QBE Customer Service	+61 3 8523 2777	<a href="mailto:travel.service@qbe.com">travel.service@qbe.com</a>
QBE Assist medical and emergency	+61 3 8523 2800	<a href="mailto:qbeassist@qbe.com">qbeassist@qbe.com</a>