

## Travel insurance information for Greece

The following information concerns the ongoing strikes / riots in Athens, and applies to travel insurance policies issued prior to Wednesday, 5 May 2010.

According to a Reuters news agency report on 4 May 2010, Greece's main public sector union vowed on Monday 3 May to step up its fight against austerity measures by strike action that will test the government and its new deal with the European Union and International Monetary Fund on a 110 billion Euro bailout of the Greek economy. The union, which represents about half a million Greek public sector employees, condemned cuts in wages and pensions and said it would stage a 48-hour walkout starting on Tuesday instead of the one-day strike it had planned for Wednesday.

News agencies have also reported on violent riots occurring in Athens on 5 May 2010, which have left at least 3 people dead.

### *What do you need to know about your travel insurance policy?*

**Your policy includes cover for cancellation of your journey, or the unused portions of your journey, as a result of the strike / riot action.**

- » If you are currently in, or travelling to Athens, your policy provides cover for cancellation costs or rearrangement expenses, whichever is the lesser, if your scheduled transport services have been cancelled or your accommodation has been made uninhabitable by the strike / riot action or if you are unable to reach your accommodation / destination.
- » We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines may provide penalty-free options to amend travel arrangements and we recommend you contact your airline for further details. If you are claiming cancellation expenses under your policy, you will need to supply written confirmation from your airline that these costs are not able to be claimed through them.

**Your policy includes cover for additional accommodation and travel expenses as a result of the strike / riot action.**

- » If you are currently travelling and your scheduled transport services have been cancelled or your accommodation has been made uninhabitable by the strikes / riots or if you are unable to reach your accommodation / destination your policy provides cover for reasonable additional accommodation and travel expenses.
- » Under European Union regulations, airlines may be required to provide accommodation and meals for any passengers delayed due to strike / riot action. If you are claiming accommodation expenses under your policy, you will need to supply written confirmation from your airline that these costs are not able to be claimed through them.

**If you are currently travelling and you are or have been injured as a result of the strike / riot action we are able to help as your policy includes cover for emergency medical expenses.**

- » If you need emergency medical assistance please contact our 24 hour Mondial Assistance Emergency Assistance team on +61 7 3305 7499 reverse charge. Your policy also includes cover for additional accommodation and travel expenses if you have been injured as a result of the strike / riot action.

**If you purchased your policy on or after Wednesday 5 May 2010, there is no provision to claim for expenses relating to the current strike / riot action in Athens.**

### ***What next steps should you take?***

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey and seeking reimbursement from your airline where possible. By reasonable we mean appropriate and consistent—for example if you have been using two star or budget accommodation on your trip to date then we advise that the replacement accommodation you seek is of a similar standard. Similarly, if you have been traveling economy, seek out economy class fares if you re-arrange your journey.
- » The above information relates to Comprehensive and Annual Frequent Traveller policies. In all circumstances we suggest that you read the Product Disclosure Statement that you received when you purchased your travel insurance policy. This will give you more detail about what your policy provides cover for and what it does not. For example, if you have a Budget policy, your policy may not include cover for additional expenses or cancellation expenses.
- » Please submit your travel insurance claim to us for consideration.
- » You will need to submit all receipts for any additional accommodation and transport expenses. If you are claiming cancellation or additional expenses you will need to submit all documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.
- » Finally, to help New Zealanders avoid difficulties overseas, the New Zealand Ministry of Foreign Affairs and Trade maintains travel advisories for more than 160 destinations overseas via its website [www.safetravel.govt.nz](http://www.safetravel.govt.nz). Its travel advice provides accurate, up-to-date information about the risks New Zealanders might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with its destination-specific [travel advisories](#) for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

### ***Important note***

- » All travel insurance policies include a number of general exclusions that apply to all claims—things like travelling against medical advice, ignoring official / mass media warnings and insurrection.
- » Should the current situation in Athens escalate from strike / riot action, we will need to review our policy cover and we will issue a further advisory with that detail.

### ***Contact us***

- » If you have questions or queries, please contact our Mondial Assistance Information Hotline on 0800 574 904.