

Travel insurance information on the Queensland and New South Wales floods

The following information concerns the recent floods in Queensland and NSW and applies to travel insurance policies issued prior to 30 December 2010. For policies issued after this date, we will assess claims on a case-by-case basis. This advice replaces the advice we issued on 6 January 2011.

If you wish to cancel or amend your pre-booked travel arrangements as a result of the floods, we recommend you contact your travel agent or travel provider regarding the best option in altering your trip. We understand some airlines are providing penalty-free options to amend travel arrangements, so we also recommend you contact your airline for further details.

We will assess all claims in accordance with your Product Disclosure Statement (PDS), and cover will depend on the type of plan you purchased. The following advice relates to Comprehensive travel insurance policies. If you have a Cancellation Only or Budget policy, please refer to your PDS for details of cover.

Travel insurance policies provide cover for unforeseen and unexpected circumstances. For policies issued after 30 December 2010, we will assess whether the circumstances giving rise to your claim were unforeseen at the time you purchased your policy.

What do you need to know about your policy?

If you have not yet departed:

- » Your policy includes cover for cancellation or rearrangement of your journey, whichever is the lesser, or its unused portions if through circumstances neither expected nor intended by you and outside of your control:
 - your pre-booked transport services have been cancelled
 - you are unable to reach your scheduled air flight, accommodation or destination as a result of the flooding

If you are currently travelling:

- » If a disruption to your journey arises as a result of the flooding your policy includes cover for reasonable additional travel and accommodation expenses for your journey, if those travel and accommodation arrangements that you had pre-booked:
 - have been cancelled, delayed or rescheduled as a result of the flooding or
 - have been cancelled or re-scheduled by you for you to return to your home because it has been rendered uninhabitable as a result of the flood.
- » Limits apply under your policy, and for full details you should refer to the Product Disclosure Statement you received when you purchased your travel insurance.
- » There is no provision to claim under your policy for cancellation or rearrangement expenses for the utilised portions of your travel arrangements or if your travel arrangements are operating as scheduled.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. Rearrangements to your journey should be consistent with the type and standard of arrangements you originally made.
- » Please submit a claim form with relevant supporting documentation to us for consideration.
- » We will assess your claim under the terms and conditions of your travel insurance policy. **If you have a Cancellation Only policy, your policy does not include cover for additional expenses. If you have a Budget policy, please refer to your Policy Wording or Product Disclosure Statement for the benefits covered.**
- » You will need to submit all receipts for any additional expenses. If you are claiming cancellation or additional expenses, you will need to submit all documents showing your original planned pre-paid arrangements, as well as receipts and documents showing your new arrangements and the non-refundable portions of the journey.
- » Any compensation and/or refunds you receive from a third party for transport, food or accommodation will be deducted from any settlement if your claim is accepted.
- » Finally, to help New Zealanders avoid difficulties overseas, the New Zealand Ministry of Foreign Affairs and Trade (MFAT) maintains travel advisories for more than 160 destinations overseas on its website www.safetravel.govt.nz. MFAT's 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.

Contact us

- » If you have any questions or queries, please contact our Information Hotline on 0800 574 904.
- » We will publish this and any updated travel insurance advisories on our website:

www.mondial-assistance.com.au