

Travel insurance information about the flooding in Thailand and Cambodia

The following information concerns the flooding in Thailand and Cambodia. This advice updates the advice we provided on 10 November 2011. We will consider your claim in light of any relevant previous travel advisories issued by us in relation to the flooding in Thailand and Cambodia, which may apply based on your dates of travel and policy issue date.

For travel insurance policies issued prior to 11 October 2011 for travel from 6 December 2011 the following advice applies:

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and your cover will depend on the type of plan you purchased and your particular circumstances.

What do you need to know about your policy?

If you are currently travelling:

- If you have started your journey and your transport is delayed or cancelled due to the flooding, there is provision to claim for reasonable additional food, accommodation and travel expenses.
- 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 they are operating as scheduled.

If you have not yet departed:

- If you have not yet departed, your policy includes cover for cancellation or the rearrangement of your journey (whichever is less), or the unused portions of your journey, if your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the flooding.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements, and we recommend you contact them for further details.
- All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the media coverage of the flooding, there is no provision to claim for any expenses relating to the flooding, for policies issued on or after 11 October 2011.

What next steps should you take?

- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey 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 should be of a similar standard.
- 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 any additional expenses. If you**

have a Budget policy, please refer to your Product Disclosure Statement (PDS) for the precise benefits covered.

- You will need to submit all receipts for any additional transport, food or accommodation 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.
- Any compensation and/or refunds you receive from a third party (e.g. airline) 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 via 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 Allianz Global Assistance Information Hotline on 0800 574 904.
- We will publish this and any updated travel insurance advisories on our website:

www.allianz-assistance.com.au.