

Travel insurance information about the Earthquake in the Philippines

The following information concerns the earthquake in the Philippines and applies to travel insurance policies issued on or before 4pm (NZDT) Tuesday 15 October 2013.

We will assess all claims in accordance with your Policy Wording and your Certificate of Insurance. Your cover will depend on the type of plan you purchased and your particular circumstances.

If you entered into your policy before 4pm (NZDT) Tuesday 15 October 2013

If you are currently travelling:

- If you have started your journey and your transport is delayed or cancelled due to the earthquake in the Philippines there is provision to claim for reasonable additional food, accommodation and travel expenses.
- Limits, conditions and exclusions apply under your policy, and for full details you should refer to the Policy Wording and Certificate of Insurance 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 your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the earthquake in the Philippines and you have not yet departed, you may be able to claim for cancellation or rearrangement of your journey (whichever is less).
- 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.

If you entered into a policy after 4pm (NZDT) Tuesday 15 October 2013

- Our policies do not cover claims for losses caused by something that you were aware of at the time of purchasing your policy. If you entered into a policy after 4pm (NZDT) Tuesday 15 October 2013 we would expect that this was done with an awareness of the earthquake in the Philippines. For these policies, we will not, to the extent permitted by law, pay any claim caused by or arising from or in any way connected with the earthquake in the Philippines.

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 any 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 Policy Wording 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.