



QBE Personal Travel & Swine Influenza

Update 11am Thursday 28 May

Cover For Medical Illness *

Any policyholder who falls ill whilst overseas must contact QBE's Omega Emergency Assistance Service. Customers will be covered for the cost of necessary and agreed medical treatment. If your illness causes you to change your travel plans, you will also be covered for the costs of rescheduling which will be arranged or authorised by Omega.

For Emergency Assistance: . QBE's Omega team provide medical and non medical advice and assist with information on preventative measures. For emergency assistance contact QBE Omega on +61 3 8805 2800, or use one of the free call numbers provided with policy documentation. Alternatively email omega@qbe.com.au.

Cover for Compulsory Quarantine *

Cover for compulsory quarantine is limited and applies in the following circumstances:

- On your return to Australia where you are not permitted to travel domestically to your home. Reasonable additional accommodation expenses and pre paid public transport rescheduling is covered.
- Deferment or cancellation of prepaid travel expenses are covered if you are subject to compulsory quarantine at the time you are due to depart.
- Additional expenses and costs of rescheduling of prepaid travel arrangements resulting from compulsory quarantine during the trip will be covered.
- You are confined in compulsory quarantine during your trip or at the time you are due to depart.

When you lodge a claim you must provide QBE with documentary evidence that your quarantine was compulsory, by this we mean that a relevant Government authority has advised you that you must remain in quarantine for a period of time.

Voluntary Rescheduling or Government Intervention

QBE does not provide cover for voluntary rescheduling or cancellation. Nor does it provide cover for rescheduling arising from a Government intervention or advice from a Government agency other than actions or advice that prevent travel.

This means should travellers voluntarily or by reason of Government intervention change their travel arrangements for reasons other than medical illness or compulsory quarantine, which includes contracting Swine Influenza, they may not be able to claim on their QBE policy.

It is recommended that you allow ample time for additional customs or immigration checking procedures and check with your travel agent or airline to establish their position.

*** This information must be read in conjunction with your Product Disclosure Statement (PDS) as certain restrictions apply, including but not limited to restrictions for existing medical conditions or events that occurred prior to your purchase of the policy.**