Important Advice for Policyholders of QBE Travel Insurance: Samoan Earthquake & Tsunami

Issued: 6th October 2009

On 30 September 2009 (AEST) an earthquake near Samoa caused a tsunami to strike Samoa.

What policies are covered by this advice?

The following advice relates to policies issued prior to 4:00am AEST, 30th September 2009. There is no provision to claim amendment/cancellation fees due to the Samoan Earthquake and Tsunami for policies issued after 4:00am AEST on 30th September 2009.

FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

a) **Emergency medical expenses** if you have been injured as a result of the Samoan earthquake and/or tsunami.

b) **Baggage/property losses** if you have lost or damaged personal items including travel documents as a result of the Samoan earthquake and/or tsunami.

c) **Cancellation costs for unused prepaid arrangements** if you have not been able to complete prepaid travel plans as a result of the Samoan earthquake and/or tsunami.

d) **Additional costs from changes to travel plans** including accommodation and transport expenses if your travel arrangements have been directly affected by the Samoan earthquake and/or tsunami. You must however take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this.

You should contact QBE Omega Emergency Assistance to arrange the above and prior to making any changes to arrangements. Claims can also be lodged after your return by contacting QBE Claims or obtaining a claim form from www.qbetravelinsurance.com.au and following the relevant instructions.

FOR POLICYHOLDERS WHO ARE YET TO DEPART AUSTRALIA

There is provision to cover the following:

a) **Amendment costs or cancellation fees** if you are travelling to Samoa after 30th September 2009 and planned to stay in the affected areas before 16th th October 2009.

Due to the extent of damage and the impact on local transport services in Samoa, QBE is prepared to cover claim amendment costs or cancellation fees if you are due to depart on your trip to Samoa prior to 16th October.

Subject to insurance cover being confirmed, the policy can provide coverage where the cost of altering/deferring is less than the cost of cancellation charges for the part of the trip which has been affected. If the cost of altering/deferring is greater than the non-refundable value of the part of the trip that has been affected, then the policy can provide coverage for this non-refundable unused proportion.

You must however take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this.

Claims can also be lodged after your return by contacting QBE claims or obtaining a claim form from www.qbetravelinsurance.com.au and following instructions. You must supply documentation as outlined on the claim form to support your claim.

b) **Premium refunds** if you are due to commence your trip to Samoa after 30th September 2009 but before 30th November 2009 but have not yet commenced their trip and wish to cancel it. You should contact the issuer of your policy or QBE Customer Service.

GENERAL ADVICE

This information must be read in conjunction with your Product Disclosure Statement (PDS) and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, please refer to your PDS.

This advice will be updated when new information becomes available.

CONTACTS

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