



## Important Advice for Policyholders of QBE Travel Insurance: Chile Earthquake

### Issued: 16 March 2010

This travel insurance advice has been updated since our last advice to policyholders dated 2 March 2010.

On 27 February 2010 at 3.34am local time (5.34pm AEDT) an earthquake occurred in Chile where reports indicated a large number of casualties, and widespread damage to the airport, highways and buildings.

### What policies are covered by this advice?

The following advice relates to policies issued prior to 5.34pm AEDT, 27 February 2010. There is no provision to claim amendment/cancellation fees due to the Chile Earthquake for policies issued after 5.34pm AEDT on 27 February 2010.

### 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 Chile earthquake.
- b) **Baggage/property losses** if you have lost or damaged personal items including travel documents as a result of the Chile earthquake.
- c) **Cancellation costs for unused prepaid arrangements** if you have not been able to complete prepaid travel plans as a result of the Chile earthquake.
- d) **Additional costs from changes to travel plans** including accommodation and transport expenses if your travel arrangements have been directly affected by the Chile earthquake. 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 Emergency Assistance, OMEGA 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](http://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 Chile after 27 February 2010 and planned to stay in the affected areas.

Due to the extent of damage and the impact on local transport services in Chile, QBE is prepared to cover claim amendment costs or cancellation fees:

- (i) Your prepaid scheduled public transport services or prepaid tour have been cancelled or restricted because of the Chile earthquake and
- (ii) your pre-paid accommodation being destroyed or uninhabitable due to the Chile earthquake and no alternative equivalent accommodation is available in the vicinity.

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](http://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 affected areas of Chile after 27 February 2010 but before 27 March 2010 and no claims are submitted please contact the issuer of your policy or QBE Customer Service.



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### 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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