Important Advice for Policyholders of QBE Travel Insurance: Civil Unrest, Thailand

Issued: 16 March (updated 30 April and 21 May 2010)

The Department of Foreign Affairs and Trade (DFAT) continue to advise travellers to 'reconsider your need to travel' if travelling to Thailand. The level of warning for Thailand overall has not altered, however they have now issued a 'Do not travel' advice for Bangkok. DFAT advice has been revised and reissued for travellers, with additional information provided under Civil Unrest/Political Tension (extreme risk of violence in Bangkok).

We will continue to monitor the situation in Thailand and keep you informed about your travel insurance provisions. In the interim, visit www.smartraveller.gov.au for travel advice and warnings.

GENERAL ADICE

This information must be read in conjunction with your combined Product Disclosure Statement (PDS) and policy wording as certain restrictions apply. For any complaints or disputes, please refer to your PDS.

WHAT POLICIES ARE COVERED BY THIS ADVICE?

1) For policies issued after midnight AEDT, 14 March 2010

There is no provision to claim amendment / cancellation fees due to the Thailand civil unrest.

2) For policies issued prior to midnight AEDT, 14 March 2010

Cover is provisional upon a defined event occurring and these defined events are outlined in the combined PDS and policy wording. In this case, policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.

a) **FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN AFFECTED**

There is provision to cover the following:

i) **Cancellation costs for unused prepaid arrangements** if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection or you are scheduled to travel to Bangkok prior to the 23 May 2010 and your travel includes a stopover. **There is no provision to claim if you are transiting in Bangkok only.**

ii) **Additional costs from changes to travel plans** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection or you are scheduled to travel to Bangkok prior to the 23 May 2010 and your travel includes a stopover. **There is no provision to claim if you are transiting in Bangkok only.**

Policyholder's should contact QBE Emergency Assistance, OMEGA to arrange the above and prior to making any changes to arrangements.

Claims can also be lodged after you return by contacting QBE Claims or obtaining a claim form from www.qbetravelinsurance.com.au and following the relevant instructions.

b) **FOR POLICYHOLDERS WHO ARE YET TO COMMENCE THEIR TRIP.**

There is provision to cover the following:

i) **Amendment or cancellation costs.** There is provision to claim cancellation costs or additional costs to defer or reschedule, provided the additional cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled. There is no provision for the policyholder to claim if they are in transit

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.

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ii) **Premium refunds or policy alterations.** If you are due to commence your trip to affected areas of Thailand before 23 May 2010 and no claims are submitted please contact the issuer of your policy or QBE Customer Service.

CONTACTS

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