



## Important Advice for Policyholders of QBE Travel Insurance: Cyclone Tomas, Fiji

Issued: 16 March 2010

Fiji has declared a state of disaster after Cyclone Tomas left a trail of damage in the north and eastern regions of Fiji. Public services have been suspended and international flight cancelled.

### What policies are covered by this advice?

The following advice relates to policies issued prior to midnight AEDT, 14 March 2010. There is no provision to claim amendment/cancellation fees due to Cyclone Tomas for policies issued after midnight AEDT on 14 March 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 Cyclone Tomas.
- b) **Baggage/property losses** if you have lost or damaged personal items including travel documents as a result of Cyclone Tomas.
- c) **Cancellation costs for unused prepaid arrangements** if you have not been able to complete prepaid travel plans as a result of Cyclone Tomas.
- d) **Additional costs from changes to travel plans** including accommodation and transport expenses if your travel arrangements have been directly affected by Cyclone Tomas. 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:

**Amendment costs or cancellation fees** if you are travelling to Fiji after 14 March 2010 and planned to stay in the affected areas.

Due to the extent of damage in Fiji, QBE is prepared to cover claim amendment costs or cancellation fees:

- a) **Your pre-paid scheduled public transport services or pre-paid tour** have been cancelled or restricted because of Cyclone Tomas and;
- b) **your pre-paid accommodation** being destroyed or uninhabitable due to Cyclone Tomas 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.



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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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