Important Advice for Policyholders of QBE Travel Insurance: British Airways Strike

Issued: 25 May 2010

Unite, the trade union that represents British Airways' cabin crew, announced it's intention to take strike action on 24-29 May 2010; 30 May -June 4 2010; and 5 to 9 June 2010.

GENERAL ADVICE

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, 19 May 2010

There is no provision to claim amendment / cancellation fees due to the British Airways strike action.

2) For policies issued prior to midnight AEDT, 19 May 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 the strike.

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

There is provision to cover the following for policyholders who have travel arrangements with British Airways during the period 24-29 May 2010; 30 May -June 4 2010; and 5 to 9 June 2010 **only** if the intended strikes proceed and you have been affected with:

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 the strike.

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 the strike. You must however take all reasonable steps to minimise the claim, including alternative travel dates and carriers. In most cases, airlines and travel agents are able to facilitate this.

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

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.

DATE CHANGES

QBE will allow date changes on policies where you are not submitting a claim for cancellation/rearrangement costs.

MAKING A CLAIM

In the event of a claim you will be required to provide confirmation form British Airways that their flight was cancelled, along with confirmation of any eligible refunds. Claims can be lodged by contacting QBE Claims or obtaining a claim form at www.qbetravelinsurance.com.au and following the relevant instructions.

CONTACTS

QBE Emergency Assistance, OMEGA	+61 3 8523 2800	omega@qbe.com
QBE Claims	+61 3 8523 2777	travel.claims@qbe.com
QBE Customer Service	+ 61 3 8523 2777	travel.service@qbe.com