



Important Advice for Policyholders of QBE Travel Insurance: Europe / United Kingdom Severe Weather Disruption

Issued: 22 December 2010

Severe weather conditions causing airport closures in Europe/ UK have resulted in a number of scheduled flights to Europe/UK being delayed or disrupted. We anticipate the severe weather conditions will continue through to Christmas.

What policies are covered by this advice?

The following advice relates to policies issued prior to 7:06am AEST, 17 December 2010. There is no provision to claim amendment/cancellation fees due to the weather for policies issued after pm AEDT on 7:06am AEST, 17 December 2010.

FOR POLICYHOLDERS CURRENTLY OVERSEAS THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a) **Cancellation costs for unused prepaid arrangements** if you have not been able to complete prepaid travel plans as a result of the severe weather event.
- b) **Additional costs from changes to travel plans**, including accommodation and transport expenses if your travel arrangements have been directly affected by the severe weather event. You must, however, take all reasonable steps to minimise your claim. Airlines and travel agents are able to facilitate this, in most cases.

If you are affected by this scenario please contact QBE Assist to make the above arrangements prior to making any changes to your travel schedule.

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 after 17 December 2010 and have planned to stay in the affected areas.

QBE is prepared to cover claim amendment costs or cancellation fees where you have pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of the severe weather.

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.

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

- b) **Amendment to travel policies.** Where the airline is allowing date changes of tickets and no claim is being made under your QBE Travel Insurance policy you will be able to amend the dates on your travel insurance policy up to the duration of your original cover.

MAKING A CLAIM

QBE travel claims can be lodged upon your return to Australia online or by completing a form at <https://travel.qbe.com/qbe/claims>. You must supply documentation as outlined on the claim form to support your claim.



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This notice is not intended to impact long term travel insurance policies and does not apply to any future disruption as a result of severe weather conditions as these will be considered to be new events and would be covered according to the relevant Product Disclosure Statement (PDS) and policy wording.

In practice, insurers have established methods for assessing claims which are applied to all cases. Here are the main scenarios that may impact you.

	Scenario	Assessment
1	A holiday where a travel insurance policy and holiday were purchased together prior to travel to Europe/UK on 17 December 2010.	As the holiday and travel insurance were purchased together prior to disruption to airports on 17 December 2010 the costs for cancelling the policy would be covered according to the relevant PDS and policy wording.
2	A holiday is purchased prior to the severe weather disruption on 17 December 2010 without travel insurance being purchased at that time. Severe weather has impacted travel to Europe/UK and travel insurance was subsequently purchased.	As the policy was purchased after the disruption on 17 December 2010 any claim for cancellation would not be paid according to the relevant PDS and policy wording.

REASSURING CUSTOMERS

Customers should be reassured that in purchasing a travel insurance policy:

1. Any new disruptions would be considered to be a 'new' event and insurance cover would apply as set out in the relevant PDS and policy wording;
2. Where travel insurance is purchased along with the holiday well before a major disruption or natural disaster occurs, the insurer would have no reason to question the validity of the purchase.

GENERAL ADVICE

This information must be read in conjunction with the PDS and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, you should refer to the PDS.

This advice will be updated when new information becomes available.

CONTACTS

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