Important Advice for Policyholders of QBE Travel Insurance: Earthquake, New Zealand

Issued: 04 March 2011

The state of emergency continues in Christchurch, following the affects of the earthquake on Tuesday 22nd February 2011. The earthquake has caused extensive damage to buildings, homes, roads and water supply. We will continue to monitor the situation and up date this travel advice as more information becomes available or the situation changes

GENERAL ADVICE

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

WHAT POLICIES ARE COVERED BY THIS ADVICE?

The following advice relates to policies issued prior to 11.00am (AEST), 22nd February 2011. There is no provision to claim amendments/cancellation fees due to the earthquake for policies issued after 11.00am (AEST) on 22nd February 2011.

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 earthquake.

b) **Medical evacuation and repatriation** where you have suffered an injury as a result of the earthquake and cannot continue your trip (this is with the consent of your treating doctor and QBE).

c) **Baggage/property losses** if you have lost or damaged personal items including travel documents/passports as a result of the earthquake.

d) **Non-refundable cancellation costs** for unused prepaid arrangements if you have not been able to complete prepaid travel plans as a result of the earthquake.

e) **Additional costs** incurred from changes to travel plans including accommodation and transport expenses if your travel arrangements have been directly affected by the earthquake.

f) **Emergency luggage**, such as essential items such as clothing and toiletries.

g) Funeral expenses overseas or repatriation of remains.

You must take all reasonable steps to minimise your claim. In the first instance you should contact your airline or travel agent as many are offering to reschedule at no cost.

Please contact QBE Assist / OMEGA to arrange the above and prior to making any changes to your travel arrangements. Claims can also be lodged online whilst you are away or upon your return home. Visit www.qbe.com.au/travel/claims and follow the relevant instructions.

FOR POLICYHOLDERS WHO ARE YET TO COMMENCE THEIR TRIP FROM AUSTRALIA

a) **Amendment or cancellation costs** if you are travelling to Christchurch after 11.00am (AEST) 22 February and have prepaid arrangements to stay in the affected areas. 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. This advice is valid from 11.00am (AEST) 22nd February 2011 until the state of emergency is lifted.

b) **Additional Costs**. There is provision for you 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.
The above provision does not apply to travellers in transit or who have a stop over in Christchurch as part of their scheduled transport (e.g. flight, cruise).

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Claims can also be lodged online whilst you are away or upon your return home. Visit www.qbe.com.au/travel/claims and follow the relevant instructions. You must supply documentation as requested to support their claim. You must however take all reasonable steps to minimise your claim. In the first instance policyholders should contact their airline or travel agent as many may offer to reschedule at no cost.

c) **Premium refunds or policy alterations**. If you are due to commence your trip to affected areas of Christchurch after 11.00am (AEST), 22 February 2011 and no claims are submitted please contact the issuer of your policy or QBE Customer Service. This advice is valid from 11.00am (AEST) 22 February 2011 until the state of emergency is lifted.

CONTACTS

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