



Important Advice for Policyholders of QBE Travel Insurance: Severe Flooding, Thailand

Issued: 10 October 2011 (updated 28 October, 2011)

Thailand's Prime Minister has advised rising floodwaters that have caused havoc across the nation are now threatening the capital Bangkok. Heavy rainfall in September and October has caused widespread flooding in north, north-east and Central Thailand. Thai officials have warned that flooding in areas of inner Bangkok is possible. The main airport in Bangkok (Surarnabumi) remains open.

What policies are covered by this advice?

The following advice relates to policies issued prior to midnight AEST 9 October 2011. There is no provision to claim amendment/cancellation fees due to the flooding for policies issued after midnight AEST, 9 October 2011.

QBE recommend policyholders to contact their airline or travel agent in the first instance for assistance with their travel plans.

GENERAL ADVICE

This information must be read in conjunction with the 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, you should refer to the PDS.

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 flooding conditions as these will be considered to be new events and would be covered according to the relevant PDS and policy wording.

FOR POLICYHOLDERS CURRENTLY IN THAILAND THAT HAVE DIRECTLY BEEN AFFECTED

There is provision to cover the following:

- a. **Cancellation costs for unused prepaid arrangements** where policyholder's have not been able to complete prepaid travel plans as a result of the severe flood.
- b. **Additional costs from changes to travel plans**, including accommodation and transport expenses if the policyholder's pre paid travel arrangements have been directly affected by the severe flooding event in Thailand. Policyholders must, however, take all reasonable steps to minimise their claim. Airlines and travel agents are able to facilitate this, in most cases.

Policyholders who are currently overseas and requiring assistance can contact QBE Assist directly.

FOR POLICYHOLDERS WHO ARE YET TO DEPART AUSTRALIA

There is provision to cover the following:

- a. **Amendment costs or cancellation fees including accommodation and transport expenses** if the policyholder's pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of severe flooding condition.

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



Important Advice for Policyholders of QBE Travel Insurance: Severe Flooding, Thailand

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 their QBE travel Insurance policy, policyholders will be able to amend the dates on their travel insurance policy up to the duration of their original cover.

MAKING A CLAIM

QBE travel claims can be lodged whilst overseas or upon return to Australia. To lodge a claim online or complete a form visit <https://travel.qbe.com/qbe/claims> Policyholders must supply documentation as outlined on the claim form to support their claim.

CONTACTS

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

This advice will be updated as the situation develops.