

Title	Travel insurance update Volcanic eruption Mt Agung, Bali
Date	29/06/2018
Distribution	QBE policyholders
Action	For upload onto qbe.com.au and other QBE channels as required

Volcanic eruption of Mount Agung, Bali - update

Please note this advice is an update, following the previous update made on [16 February 2018](#).

Mount Agung in Bali erupted again on 28 June 2018, sending volcanic ash and smoke 2km into the air. This latest activity follows ongoing volcanic activity since the initial eruption in November 2017, and has impacted flights to and from Bali.

Please note the embargo that was made effective in [September 2017](#) remains in place.

Important information about your travel cover

An embargo was put in place in September when the eruption was first anticipated. It means there is no cover for claims arising from any volcanic activity for policies purchased or cover activated after 14:00 AEST on Thursday 21 September 2017.

Further information

In November 2017, Bali's Mt Agung erupted, after two months of initial activity.

Indonesia's Centre for Volcanology and Geological Hazard Mitigation updated the status of volcanic activity at Mount Agung on 10 February, downgrading the alert from a level four 'Caution' to a level three 'Standby'.

Following this downgrade, further eruptions have occurred. The alert status for Mt Agung remains the same – level three 'Standby'. At this level, an eruption can occur at any time.

The volcano, located 72kms from Kuta, is a popular tourist destination.

Tourists and residents are advised not to climb or conduct any activity in the Hazard Zone, which includes the crater of Mount Agung and a radius of 4km from the summit.

It is still considered safe to travel in Bali outside of the Hazard Zone, described above.

QBE would like to assure you that we continue to monitor the situation and investigate any impact it may have on your travel plans. We will update you on the situation as it evolves.

Key points

- Volcanic activity at Mount Agung is continuing – this is an ongoing eruption
- People near Mount Agung should be 'on alert' despite the activity reducing
- People are advised not to climb or conduct any activity in the Hazard Zone
- It is considered safe to travel in Bali outside of the Hazard Zone

Tips for travellers

1. If you are in Bali, stay safe. Follow instructions from local authorities.
2. Contact your airline or tour operator to check if tourist services have been affected.
3. If you need to change your travel arrangements, contact your airline, cruise company or travel agent for assistance in the first instance. Refer to your policy wording for more detail or contact our Customer Service team to discuss your plans before making any changes.
4. While our policies have different limits and levels of cover, the following information will help when making a claim.
 - If you need to stay in your location longer than expected, keep receipts for **additional accommodation**. You may be able to claim for these costs, depending on your policy and cover. Try to choose comparable accommodation to where you were staying before your travel plans were disrupted.
 - If you incur additional **meal expenses**, try to keep itemised receipts. There may be coverage under your policy for reimbursement of meals.
 - For policies issued before 14:00 21/09/2017, if your flight is **cancelled or delayed**, you can claim cancellation costs or additional costs to defer or reschedule your flight, provided the additional cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.
5. Injured or ill? Contact QBE Assist as soon as possible. Keep itemised receipts of your overseas medical expenses. Also keep medical and admission/discharge reports from hospitals as these are useful when processing your claim.

Travel insurance update



6. You can lodge your claim while you are away or when you get home. Making a claim is easy. Just complete a claim form online at www.qbe.com.au/travel, email travel.claims@qbe.com or call +61 3 8523 2777.
7. Visit www.smartraveller.gov.au for travel advice updates.
8. Need emergency medical assistance? QBE Assist is here to help.
 - Call +61 3 8523 2800 or [international toll-free number](#)
 - Email qbeassist@qbe.com

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