

Important update for Policyholders



Subject title	Travel insurance cover provisions Rinjani volcano eruption & ash cloud
Issue Date	5 November 2015 (updated 27 November 2015)
Policies affected	The following information may apply if your travel insurance was issued prior to midnight 4 November, 2015 (AEDT). If your cover was issued after this time, there is no cover for any claims arising from this event. This information is effective until 4 December 2015 unless amended or removed sooner.
Policy enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

Following the eruption of the Rinjani volcano, we'd like to assure you QBE is closely monitoring the current situation in Lombok and the associated impact on our customers' travel plans.

The eruption occurred on the morning of Sunday 1 November 2015 on the island of Lombok, east of Bali, at approximately 10:45am local time. On Tuesday 3 November the resulting ash cloud started to cause disruption to flights to and from Denpasar.

If you are planning a trip to Bali or Lombok and surrounding areas, or have already departed, this event may have an effect on your cover.

The current risk may escalate for travellers and this advice will be updated as new information comes to hand. Please refer to https://tpos.qbe.com/qbe/travel_advice for our latest update or www.smarttraveller.gov.au.

I have already purchased QBE travel insurance, what does this mean for me?

If you are planning a trip to Bali or Lombok, or have already departed, this event may affect your cover.

Please note if you purchased your policy after midnight, Wednesday 4 November 2015 (AEDT), there is no cover for any claims arising from this event.

I'm overseas and affected

There is provision to cover the following:

- Additional costs from changes to travel plans** including accommodation, food and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of the Rinjani Ash Cloud.

For a detailed explanation of what your policy covers, please refer to the Certificate of Insurance and Product Disclosure Statement (PDS) you received at the time of taking out your travel insurance.

I'm yet to depart

There is provision to cover the following:

- a. **Amendment costs or cancellation fees** if you are scheduled to depart on or after midnight AEDT Wednesday 4 November 2015 up until midnight Friday 4 December 2015 AEST and your flight was cancelled or delayed. 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.
- b. If you have not travelled, and you wish to change the date of your trip, you can do so at no charge provided the duration is the same as you had originally chosen. If you wish to increase your period of travel, additional premiums may apply.

If you are uncertain about how you may be affected, please contact QBE customer service for clarification prior to making any changes to your travel arrangements.

Making a claim

Making a claim on your travel insurance policy can be made once you are back home by contacting QBE. But while you are on your journey, it's important to remember that:

- a. We require you to take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this. We recommend you contact your airline, cruise company or travel agent for assistance with your plans in the first instance.
- b. It helps us to process your claim if we have itemised receipts for your overseas medical and additional accommodation and transport expenses. Medical and admission/discharge reports from hospitals you visit are also useful. Please keep these if you can.
- c. Claims can be lodged while you are away or on your return home. You can complete a claim form online at www.qbe.com.au/travel or contact QBE claims directly.

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, please refer to the PDS.

This travel advice relates to retail travel policies issued by QBE Insurance Australia. Please contact us for more information.

Contact Us

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