

Important update for Policyholders

Made possible by


Subject title	Travel insurance cover provisions Brussels bombings
Issue Date	23 March 2016
Policies affected	The following information may apply if your travel insurance was issued prior to 12 noon, 23 March 2016 (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 29 March 2016 unless amended or removed sooner.
Policy enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

Brussels bombings

Our thoughts go out to those affected by the tragic events that have taken place in Brussels. For our customers, we'd like to assure you QBE is closely monitoring the situation and any impact it may have on your travel plans.

If you're planning a trip to Belgium, or have already departed, this event may have an effect on your insurance cover.

We'll update this page as new information comes to hand or keep an eye on our [Facebook](#) and [Twitter](#) pages for the latest updates. Please do not hesitate to contact us on **1300 555 017**, or visit https://tpos.qbe.com/qbe/travel_advice or www.smarttraveller.gov.au for travel advice updates.

In the event of an emergency, please contact QBE Assist: +61 3 8523 2800 qbeassist@qbe.com or on an [international toll free number](#).

What we know so far:

On 22 March 2016 terror attacks took place at Brussels International Airport and metro train station. All flight services have been suspended and DFAT has changed its advice for travel to Belgium.

What does this mean for me?

Please note if you purchased your QBE travel policy after 12 noon, Wednesday 23 March 2016 (AEDT), there is no cover for any claims arising from this event.

I'm overseas and affected

There is provision to cover the following:

J4163

- a. **Medical expenses** incurred for the treatment of any injuries sustained including repatriation or evacuation.
- b. **Emergency accommodation** if your trip has been interrupted due to a terrorist act.

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 no cover for cancellation or amendment due to an act of terrorism

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 <https://travel.qbe.com/qbe/claims> 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

QBE Claims	+61 3 8523 2777	travel.claims@qbe.com
QBE Customer Service	+61 3 8523 2777	travel.service@qbe.com
QBE Assist medical and emergency	+61 3 8523 2800	qbeassist@qbe.com