

Important advice for Policyholders

Subject title	New Zealand Cyclone Cook 2017
Date	13 th April 2017
Policies affected	The following advice may apply if your QBE policy was issued prior to 12:00pm on 13 th April, 2017 (AEDT). If your policy was issued after this time, there may be no provision for cover.
Policy Enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

We'd like to assure our customers that QBE is closely monitoring the situation in New Zealand and the effect it may have on your travel plans.

We know there are potential impacts to travel and transport in and around the regions affected, so please contact your travel provider for the latest information. The Australian Department of Foreign Affairs and Trade has issued information, which can be found here: http://smartraveller.gov.au/Countries/pacific/Pages/new_zealand.aspx

If you have immediate concerns please do not hesitate to contact QBE Assist on +61 3 8523 2800;

email: qbeassist@qbe.com or visit www.smartraveller.gov.au for travel information updates on travel to New Zealand.

I have already purchased a policy or activated my complimentary cover, what does this mean for me?

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

Please note if you purchased your or activated your complimentary travel insurance cover after 12.00pm AEDT, Thursday 13 April, 2017, there is no cover for any claims arising from this event.

I'm overseas and affected

If Your policy contains cover for Emergency Travel Arrangements or Cancellation cover,

- a) there may be cover (up to the nominated policy limits) for Your reasonable amendment or Cancellation costs if Your existing and pre-paid travel plans are directly affected by the event.
- b) There is no cover if your existing travel plans are not affected by the events in New Zealand.
- c) There is no cover available for any portions of your Journey that have been utilised.

You must take all reasonable steps to mitigate your out of pocket expenses. We encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

I'm yet to depart

If Your policy contains Amendment costs or Cancellation cover,

- a. If your policy covers for Emergency Travel Arrangements or Cancellation cover and if you are scheduled to depart on or after 12.00pm AEDT Thursday 13 April, 2017 and your transportation was cancelled or delayed. There may be provision to claim cancellation costs or additional costs to defer or reschedule, provided you purchased your policy or activated your complementary travel insurance before 12.00pm AEDT Thursday 13 April, 2017

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.

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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.

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