

<b>Title</b>	Travel insurance alert   Potential volcanic eruption Mtg Agung, Bali
<b>Date</b>	20 November 2017
<b>Distribution</b>	QBE policyholders
<b>Action</b>	For upload onto qbe.com.au and other QBE channels as required

## Potential volcanic eruption of Mount Agung, Bali

For all our customers concerned by the eruption of Mount Agung in Bali, we'd like to assure you we're closely monitoring the situation and investigating the impact it may have on your travel plans.

### What we know so far

There are ongoing concerns that Mount Agung could erupt.

The volcano, located 72kms from Kuta is a popular tourist destination. Indonesia's National Disaster Mitigation Agency has advised residents and tourists to evacuate the proximity of the volcano, and all activities in this exclusion zone have been restricted by authorities.

On Sunday 29 October, the exclusion zone was reduced to a radius of between 6 and 7.5 kms of the volcano, and the threat level issued by Indonesian authorities was downgraded from 'dangerous' to 'high alert'.

However, the likelihood of an eruption remains significant and volcanic activity can affect flights in the region due to the ash cloud created by an eruption. So what does this mean if you are either in Bali or have existing travel plans?

### Important information about your travel cover

As a result of the increased likelihood of eruption, an embargo has been put in place. There is no cover for claims arising from any volcanic activity for policies purchased after 14:00 AEST on Thursday 21 September.

If you have travel insurance cover as part of your credit card, please ensure cover must have been activated before 14:00 AEST on Thursday 21 September.

We'll provide another update on coverage by Monday 4 December 2017, or sooner should the embargo be modified or removed prior to that date.

### 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.

- a. 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.
  - b. If you incur additional **meal expenses**, try to keep itemised receipts. There may be coverage under your policy for reimbursement of meals.
  - c. For policies issued or cover activated 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.
  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](http://www.qbe.com.au/travel), email [travel.claims@qbe.com](mailto:travel.claims@qbe.com) or call +61 3 8523 2777.
  7. Visit [www.smarttraveller.gov.au](http://www.smarttraveller.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](tel:+61385232800)
    - Email [qbeassist@qbe.com](mailto:qbeassist@qbe.com)

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