

Title	Travel insurance alert Volcanic eruption Mtg Agung, Bali
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Action	For upload onto qbe.com.au and other QBE channels as required

Volcanic eruption of Mount Agung, Bali

Please note this advice is an update, following the previous update made on 4 December 2017.

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 the impact it may have on your travel plans.

What we know so far

Over two weeks ago, Bali's Mt Agung erupted, after two months initial activity. Flying conditions have improved and most commercial airlines continue to monitor the situation and have returned to standard flight schedules.

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.

Key points:

- Indonesia has issued its highest-level aviation warning for flights around Bali
- Most commercial airlines have resumed flights
- There are no plans to expand the evacuation zone to take in more villages
- People near Mt Agung should be "on alert" despite the eruption being small

So what does this mean if you are either in Bali or have existing travel plans?

Important information about your travel cover

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

We'll provide another update on coverage should the situation change.

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, email travel.claims@qbe.com or call +61 3 8523 2777.
7. Visit 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

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