

Important information regarding: Severe Weather in United States

Issued: 7th October 2016

This advice applies to customers who are concerned or may be affected by the severe weather in United States.

Background

News agencies and meteorologist are reporting that hurricane Matthew, which has passed through the Caribbean in recent days causing damage and loss of life in Haiti, is set to make landfall in Florida shortly before continuing in a northerly direction.

United States authorities are warning that hurricane Matthew could impact the south-eastern states of Florida, Georgia, South Carolina, North Carolina and Virginia between 6 and 9 October. As a precaution, States of Emergency have been declared. Monitor media and follow the advice of local authorities. Regular updates can be obtained on the website of the U.S. National Hurricane Center

http://smartraveller.gov.au/Countries/americas/north/Pages/united_states_of_america.aspx.

This information is current to 6th October 2016 and we recommend you regularly check for updates through news outlets or your travel provider.

Policy Coverage

For all policies issued before 6th October 2016

Your policy provides a number of benefits, limits and exclusions that may be relevant to Your travel plans, should they be directly affected. You should read the *Product Disclosure Statement* (PDS) which outlines the extent of Your travel insurance cover. Some words used in this document have a special meaning as defined in the PDS. The information below outlines the key benefits that may apply; call us for more information.

If You have yet to depart on Your Journey.

- **Amendment or Cancellation Costs.** If included on Your policy, this benefit provides cover (up to the nominated policy limits) for Your reasonable amendment or cancellation costs (whichever is lesser) if Your existing and pre-paid travel plans are directly affected by extreme weather.

Please note that the cost to rearrange Your trip must not exceed the costs incurred where You to have cancelled Your trip outright.

If You are already overseas.

Where these benefits are included, Your policy provides cover for:

- **Additional Expenses.** If You have already departed and Your Journey is affected as a result of the severe weather in United States there is cover (up to the nominated policy sub limits) for Your reasonable Additional transport expenses incurred, if Your plans are delayed at least 12 hours.

- **Overseas Medical Expenses.** If You have incurred medical expenses as a direct result of the severe weather in United States, there is cover up to the specified benefit limits.
- **Travel Delay.** Your Policy includes cover for Additional hotel accommodation expenses and up to the stated benefit limits where Your Journey is directly affected by the extreme weather in United States and the delay is at least 6 hours.

Claims can be submitted through our online claims portal: <https://claims.covermore.com.au/sgio>

Remember, 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. Ensure Your keep any itemised receipts for additional purchases or costs incurred.

Costs that are not covered by Your policy

- Costs that are incurred where Your travel is not affected by the severe weather in United States.
- Costs over and above the benefits limits and sub limits outlined in Your PDS.
- Costs where alternate travel is at a higher fare class than originally booked, unless our pre-approval is given.
- Costs for travel arrangements that have already been used, prior to the severe weather affecting Your plans.

Policy cover for policies issued on or after 6th October 2016

Travel insurance provides cover for unforeseen events only.

- There is no cover under any section for policies issued **on or after 6th October 2016** as the severe weather in United States is no longer deemed an unforeseen event.

What to do next

If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5634.

Important general advice

This information must be read in conjunction with the PDS as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.

If you have any further enquiries please contact our Customer Service team on 1300 135 640 between 8.00am and 7.00pm Monday to Friday (AEDT)