

## Important information regarding: Cyclone Winston

Issued: 20th February 2016

This advice applies to customers who are concerned about, or may be affected by the cyclone in Fiji and Tonga.

### Background

Tropical Cyclone Winston has been gathering strength in the region of Tonga and Fiji for the last few days. It has already made landfall in Tonga and is expected to continue affecting the region over the coming weekend.

*After passing Vava'u, the storm made a sharp U-turn and is heading back toward northern Tonga and Fiji. Winston has strengthen further to a Category 5 equivalent storm, and could come dangerously close to Fiji's capital and largest city, Suva, this weekend. The Fijian government has declared a State of natural disaster to be in place.*

This information is current to 20th February 2016 and we recommend you regularly check the media for updates.

Your policy provides a number of benefits, conditions, limits and exclusions that may be relevant to Your travel plans. 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.

### For all policies issued before 19th February 2016

- If Your policy contains Amendment or Cancellation cover, there is cover (up to the nominated policy limits) for Your reasonable Amendment or Cancellation costs (whichever is lesser) if Your existing travel plans are affected by this event.
- If You have already departed on the Journey, there is cover available for reasonable Additional hotel accommodation and transport expenses You incur as a result of cyclone Winston.
- There is no cover for Amendment or Cancellation costs or Additional transport or hotel accommodation costs if Your existing travel plans are not directly affected by the cyclone.
- There is no cover available for any portions of Your Journey that have been utilised.

Claims can be submitted through our online claims portal: [www.sgio.com.au/travel-insurance](http://www.sgio.com.au/travel-insurance)

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.

### Policy cover for policies issued on or after 19th February 2016

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **on or after** 19th February 2016 as the cyclone is no longer deemed an unforeseen event.
- 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.

### 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.

### Contact us

If You are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5588.

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)