

## Important information regarding: Europe Flooding

**Issued: 3rd June 2016**

This advice applies to customers who are concerned or may be affected by the recent flooding in Europe.

### Background

Heavy rain on mainland Europe has resulted in extensive flooding, currently affecting several European countries including France, Germany, Belgium and the Czech Republic. The situation in France has been deemed a natural disaster whereas all other affected areas are considered severe weather at this stage. We are keeping a close watch on all affected areas so should this change, we may update our advice accordingly.

*Flash floods have killed at least five people as heavy rain sweeps across France, Germany and Austria.*

*Thousands of people have been evacuated in parts of France, while rising waters cut off roads and bridges across Austria and Germany, submerging streets and houses and leaving people seeking refuge on rooftops.*

<http://www.independent.co.uk/news/world/europe/at-least-five-dead-as-france-germany-and-austria-hit-by-flash-floods-a7060911.html>

This information is current to 3rd June 2016 and we recommend you regularly check for updates through media outlets or your travel provider.

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 4th June 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 a natural disaster.
- During Your Journey, there is cover (up to the nominated policy limits) for Your reasonable Additional transport and hotel accommodation expenses incurred as a result of the events in Europe.
- There is no cover for amendment or cancellation costs or Additional transport or hotel accommodation costs if your existing travel plans are not affected by the events in Europe.
- 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 4th June 2016

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **on or after** 4th June 2016 as the events in Europe are 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)