

## Important Information Regarding Hong Kong Protests

Issued: 7<sup>th</sup> August 2019

### Background

Hong Kong continues to be plagued by widespread protests and civil unrest that has become unpredictable and expected to continue. Hong Kong's Airport Authority has reported that hundreds of flights have been cancelled after a sit-in protest at Hong Kong International Airport. Additionally, a number of other carriers have cancelled flights and this will likely impact thousands of travellers.

If you have been directly affected and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5588. We further urge you to pay close attention to the local media and emergency services, including the **DFAT smart traveller website**.

### Policy coverage:

#### For policies/trips with a Relevant Time prior to 7 August 2019

If you have been affected by this event there may be provision for you to claim for benefits provided by your travel insurance policy. Claims will be assessed in accordance with your Product Disclosure Statement and may vary depending on the type of policy you purchased.

#### If you have already departed

- If your transport is directly affected because of the Hong Kong protests there is cover (up to the nominated policy sub limits) for reasonable Additional transport and accommodation expenses.
- There is no cover if your existing travel plans are not directly affected by the protests.
- There is no cover available for any portions of your Journey that have been utilised.

#### If you have not yet departed

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the Hong Kong protests you may be able to claim for cancellation or amendment of your journey. Please note that the costs to rearrange Your trip must not exceed the costs you would have incurred had you cancelled Your trip outright.
- You must take all reasonable steps to mitigate your out of pocket expenses and we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

#### For policies/trips with a Relevant Time on or after 7 August 2019

- There is no cover for claims arising as a result of the Hong Kong protest as this 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.

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



**Cover•More**

TRAVEL INSURANCE

### **Important general advice**

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

### **Contact us**

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5588.

For any general enquiries regarding the event please contact our Customer Service team on 1300 135 640 between 8am and 7pm Monday to Friday (AEDT)