



Important information regarding: Hurricane Iselle and Tropical Storm Julio

Issued: 7th August 2014

This advice applies if you hold the following SGIO products with a Certificate of Insurance issued ON or BEFORE the dates below.

Advice applies to the following:		
Product	Policy Section	With an original Issue Date on the Certificate of Insurance:
International Comprehensive or International Essentials	1. Additional Expenses 2. Amendment or Cancellation Costs 3. Travel Delay	ON or BEFORE 6 th August 2014

The following information was reported on the Sydney Morning Herald website at: <http://www.smh.com.au/world/hurricane-iselle-and-tropical-storm-julio-move-toward-hawaii-20140807-10191g.html>

"A hurricane and a tropical storm on Wednesday were heading west across the Pacific Ocean toward the tourist haven of Hawaii, where officials announced school closures and warned visitors and residents to prepare.

The National Weather Service issued a flash flood watch from early Thursday to early Saturday, with Hurricane Iselle expected to bring heavy rains to the islands."

Please note that cover is not provided for SGIO policies issued on or after 7 August 2014 for this event, as hurricane Iselle and tropical storm Julio were not unforeseen from this time.

1. Additional Expenses (Additional accommodation and Additional transport expenses) – Section 2 of Your Product Disclosure Statement (PDS)

If you have already commenced your Journey:

- There is provision to cover reasonable Additional hotel accommodation and Additional transport expenses incurred on your Journey if your travel arrangements have been disrupted due to a natural disaster. Please note the amount of cover available may differ depending on your policy type. Please consult your PDS and in particular section 2 (Additional Expenses) for further details of the cover available.
- Please contact our 24 hour Emergency Assistance Network on +61 (2) 8907 5588 for help in returning to Australia.
- If your travel arrangements have not been directly affected unfortunately there is no provision under the Section headed 'Additional Expenses' to cover Additional costs in altering your travel arrangements or returning Home.
- You must take all reasonable steps to minimise your loss and expenses.
- Cover is limited to the same or similar standard of accommodation or transport that you had originally booked.

If you need to make a claim:

Please keep itemised receipts for Additional accommodation and Additional transport expenses.

- Cover is limited to Additional accommodation and transport costs only.

For your reference, our policy defines Additional as meaning:

'the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned'.

2. Amendment or Cancellation Costs – Section 3 of Your PDS

- There is provision to claim amendment costs if your travel plans have been directly affected by hurricane Iselle and/or tropical storm Julio prior to you leaving your Home to begin your Journey. There is also provision to claim for cancellation costs for the parts of your Journey which have been directly affected by hurricane Iselle or tropical storm Julio. Please note the amount of cover available (if any) may differ depending on your policy type. Please consult your PDS and in particular section 3 (Amendment or Cancellation Costs) for further details of the cover available.
- You must take all reasonable steps to minimise your loss and expenses and keep documentation showing what your original planned pre-paid arrangements were, along with receipts and documentation showing what your new arrangements are.
- Please note that cover for amendment to your travel plans prior to departure cannot exceed the non-refundable cancellation costs that would be incurred for all bookings pre-paid in advance if you cancelled the Journey.
- If you are also claiming Additional accommodation or Additional transport expenses there is no provision to also claim for the cancellation cost of pre-paid travel arrangements for the same period.
- There is no cover for travel and accommodation arrangements that you have already used prior to this event.
- Your policy does not cover amendment or cancellation costs if your travel arrangements are operating as scheduled.

If You need to make a claim:

- Please ensure your unused travel bookings are submitted for refunds with the relevant travel provider prior to submitting your claim. If your bookings were made via a travel agent, please contact your travel agent to initiate the refund applications.
- Cover for cancellation costs is limited to the non-refundable portion of all travel costs pre-paid in advance only.
- Cover for amendment costs will not exceed the cancellation costs that would have been incurred had the Journey been cancelled.

3. Travel Delay – Section 9 of Your PDS

If you have already commenced your Journey:

- There is provision to cover reasonable Additional hotel accommodation expenses incurred on Your Journey if your travel arrangements have been directly affected by hurricane Iselle and/or tropical storm Julio. Please note the amount of cover available (if any) may differ depending on your policy type and the length of the delay. Please consult your PDS and in particular section 9 (Travel Delay) for further details of the cover available.
- If your travel arrangements have not been directly affected unfortunately there is no provision under the Section headed 'Travel Delay' to cover Additional accommodation costs.
- You must take all reasonable steps to minimise your loss and expenses.
- Cover is limited to the same or similar standard of accommodation that you had originally booked.

If you need to make a claim:

- Please keep itemised receipts for Additional accommodation expenses.
- Cover is limited to Additional accommodation costs only.



Annual Multi-Trip Policies

- The above advice also applies to Annual Multi-Trip policies. However, please note there is an additional requirement that your original travel arrangements must have been booked prior to 7 August 2014.

For all policies issued before 7th August 2014

If you are stranded overseas and cannot return Home:

- For customers who hold one of the above policies issued prior to 7 August 2014 (Issue date of this advice) and cannot return home on your original return date due to this event your policy will automatically extend free of charge to allow you to return by the quickest and most direct route.
- As this extension is automatic, customers and agents **do not need to do anything**.

Important general advice

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

Contact us

- This advice will be updated as new information comes to hand and we will publish this advice on our website: www.sgio.iagtravelinsurance.com.au/World-Events-Claims-Advice
- If you have any further enquiries please contact our Customer Service Team on 1300 305 790 between 8:00am and 7:00pm Monday-Friday.
- To submit a claim online, please visit our online claims centre at claims.covermore.com.au