

## Important information regarding: Japan Earthquake

Issued: 22nd November 2016

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

### Background

At around 6am local time, 9am AEDT, an earthquake registering 7.3 on the Richter scale struck approximately 10kms off the coast of the Fukushima prefecture in northern Japan. Tsunami warnings have been issued for much of the country's northern Pacific coast and residents have been advised to evacuate to higher ground.

*An earthquake with a preliminary magnitude of 7.3 hit northern Japan on Tuesday, the Japan Meteorological Agency said, issuing tsunami advisories for much of the nation's northern Pacific coast.*

*The epicenter of the earthquake, which was felt in Tokyo, was off the coast of Fukushima prefecture at a depth of about 10 km (6 miles), the agency said.*

*There were no immediate reports of damage or injury, which struck at 5:59 a.m.*

<http://www.reuters.com/article/us-japan-quake-idUSKBN13G2DC?il=0>

This information is current to 22nd November 2016 and we recommend you regularly check for updates through news agencies and 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 9:00AM AEDT 22nd November 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 the earthquake in Japan.
- During Your Journey, there is cover (up to the nominated policy limits) for Your reasonable Additional transport and hotel accommodation expenses incurred as a direct result of the events in Japan.
- 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 Japan.
- There is no cover available for any portions of Your Journey that have been utilised.

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

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 9:00AM AEDT 22nd November 2016**

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **on or after 9:00AM AEDT 22nd November 2016** as the events in Japan 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)