

## Important information regarding: Mount Rinjani Volcanic Ash Cloud

Issued: 02 August 2016

This advice applies to customers who are concerned or may be affected by the recent Mount Rinjani Volcanic Ash Cloud in Indonesia.

### Background

On the 1st August 2016, Mount Rinjani on the island of Lombok, Indonesia began releasing volcanic ash into the atmosphere. The ash cloud has affected flights in and out of Denpasar International Airport, Bali.

*A number of flights between Australia and Bali have been disrupted by volcanic ash from Mt Rinjani on Lombok. Ngruah Rai International Airport in Bali remains open. Other flights within Indonesia could also be affected. You should check with your airline for latest information on flight disruptions*

<http://smartraveller.gov.au/Countries/asia/south-east/Pages/indonesia.aspx>

This information is current to 02 August 2016 and we recommend you regularly check for updates through your travel provider, agent or media outlets.

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 02 August 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.
- During the Journey, there is cover available for reasonable Additional hotel accommodation and transport expenses You incur as a result of the volcanic ash cloud.
- 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 Mount Rinjani Volcanic Ash Cloud.
- 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)

If you believe you are, or could be affected by this, we encourage You to speak with Your travel agent or transport provider as soon as possible and remember, You must take all reasonable steps to minimise Your out of pocket expenses.

**Policy cover for policies issued on or after 02 August 2016**

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **on or after** 02 August 2016 as the Mount Rinjani Volcanic Ash Cloud 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)