

Important information regarding: Nepal earthquake

Issued: 27 April 2015

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

Background

On 25 April 2015 a large earthquake struck Nepal. The following information has been published on the Department of Foreign Affairs and Trade Smart Traveller website.

“A large earthquake struck Nepal on 25 April 2015. The epicentre was 80 kms west of Kathmandu. Extensive damage has occurred to buildings, including in Kathmandu and Pokhara. A large number of deaths and injuries have been reported. Aftershocks are expected. Travellers should expect disruption to telecommunications, transport and tourist infrastructure in affected areas.

The international airport at Kathmandu is open but flight schedules have been disrupted by the earthquake. Australians seeking to depart Nepal should contact their airline for latest information on flight schedules. Australian travellers should remain in a safe location and follow the instructions of local authorities. You should check with your transport provider, tour operator or hotel for latest information on disruptions.”

This information is current to 27 April 2015 and we recommend you regularly check for updates at <http://smartraveller.gov.au/zw/cgi/view/Advice/Nepal>.

Your policy provides a number of benefits, 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 on or before 25 April 2015

- 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 directly 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 direct result of the Nepal earthquake.
- 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 Nepal earthquake.
- 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

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 after 25 April 2015

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **after** 25 April 2015 as the earthquake in Nepal 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 8.00pm Monday to Friday (AEDT).