

Important information regarding: New Zealand Earthquake

Issued: 14th November 2016

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

Background

At around 12am local time, 10pm AEDT, a large earthquake registering 7.8 on the Richter scale struck 85kms north of Christchurch. This has been followed by over 200 aftershock events causing widespread damage at at least 2 deaths. A tsunami warning was issued initially but has since been lifted.

Building damage and some casualties were reported in the affected area. New Zealand authorities have asked the public to avoid the centre of Wellington on 14 November. A number of aftershocks have been felt in the region. You should follow local sources of information for latest developments and any instructions issued by local authorities

http://smartraveller.gov.au/Countries/pacific/Pages/new_zealand.aspx

This information is current to 14th 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 12:00AM AEDT 14th 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 New Zealand earthquake.
- 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 New Zealand.
- 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 New Zealand.
- If You have incurred medical expenses as a direct result of the earthquake in New Zealand, there is cover up to the specified benefit limits
- 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/sgio>

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 12:00AM AEDT 14th November 2016

Travel insurance provides cover for unforeseen events only.

- There is no cover for any costs incurred as a result of the earthquake on policies issued **on or after 12:00AM AEDT 14th November 2016** as the events in New Zealand 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)