

Important information regarding: Thailand Political Protests

Issued: 2 February 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. Overseas Medical and Dental Expenses 2. Additional Expenses 3. Amendment or Cancellation Costs 4. Travel Delay	ON or BEFORE 2 nd February 2014

The following information was reported on the Bloomberg News website at:

<http://www.bloomberg.com/news/2014-01-12/thai-protesters-begin-bangkok-blockade-in-bid-to-oust-yingluck.html>

“Thai protesters began to fan out across Bangkok late yesterday as they prepared to paralyze traffic in the city in a bid to force Prime Minister Yingluck Shinawatra to resign and scrap an election planned for Feb. 2.

Protesters plan to set up stages at several locations and some major intersections in Bangkok’s central business districts, one at Lad Prao in the north of the city, and one outside the Government Complex at Chaeng Wattana, near Don Mueang Airport.”

Please note that no cover will be provided for SGIO policies issued on or after 2 February 2014 for this event, as the political protests in Thailand were not unforeseen from this time.

1. Overseas Medical and Dental Expenses

If you have already commenced your Journey:

- There is provision to cover overseas medical and dental expenses if you have been injured as a result of the political protests in Thailand.
- If you or your travelling companion has been injured please contact our 24 hour Emergency Assistance Network on 61 (0-2) 8907 5588.
- Please note that there is no cover for medical expenses in Australia.

If you need to make a claim:

- Please keep itemised receipts for all your overseas medical and dental expenses.
- Please also keep any medical reports and admission and discharge reports from the hospital you visit.

2. Additional Expenses (Additional accommodation and transport expenses)

If you have already commenced your Journey:

- There is provision to cover reasonable Additional hotel accommodation and transport expenses incurred on Your Journey if your travel arrangements have been directly affected by the political protests in Thailand. Please note the amount of cover available may differ depending on your policy type. Please consult your Product Disclosure Statement (PDS) for further details of the cover available.
- Please contact our 24 hour Emergency Assistance Network for help in returning to Australia.

Cover-More Travel Insurance Pty Ltd AFSL No. 241 713 ABN 95 003 114 145 administers insurance on behalf of Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 189 64 580 576, AFSL No. 318 603) trading as “Great Lakes Australia”. Limits, exclusions and conditions apply to the insurance cover offered.

- 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 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'.

3. Amendment or Cancellation Costs

- There is provision to claim amendment costs if your travel plans have been directly affected by the political protests in Thailand 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 the political protests in Thailand.
- 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 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.

4. Travel Delay

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 the political protests in Thailand. Please note the amount of cover available may differ depending on your policy type and the length of the delay. Please consult your PDS 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 2 February 2014.

For all policies issued before 2 February 2014

If you are stranded overseas and cannot return Home:

- For customers who hold one of the above policies issued prior to 2 February 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 and exclusions apply. These exclusions and restrictions 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.