

## Important information regarding: Hawaii's Kilauea volcanic and tectonic activity

Issued: 8th May 2018

This advice applies to customers who are concerned or may be affected by the recent volcanic and tectonic activity in Hawaii.

### Background

On Thursday, May 3, 2018, Hawaii's Kilauea Volcano erupted forcing the evacuation of nearly 1,500 people on the big island as neighbourhoods were threatened by lava. Since the onset of this eruption, a total of 12 fissures have emerged and 35 structures have been destroyed. Eruption of gas continues along the volcano's lower regions within the Leilani Estates subdivision and additional outbreaks or a resumption of activity are anticipated as seismicity continues in the area.

### More information:

Hawaii County Civil Defense messages regarding conditions, warning, and evacuations may be found at <http://www.hawaiicounty.gov/active-alerts/>

Hawaiian Volcano Observatory Kilauea Activity Summary is available at <http://www.hawaiicounty.gov/active-alerts/> and by phone at (808) 967-8862.

This information is current at 3pm on 8th May 2018 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.

The information below outlines the key benefits that may apply. Call us for more information.

### For all policies issued before 8th May 2018

- **Amendment or Cancellation Costs.** If included on Your policy, this benefit provides cover (up to the nominated policy limits) for Your reasonable Amendment or Cancellation costs (whichever is lesser) if Your existing and pre-paid travel plans are directly affected by the event. Please note that the costs to rearrange Your trip must not exceed the costs you would have incurred had you cancelled Your trip outright.
- **Additional Expenses.** If you have already departed and Your Journey is affected because of the severe weather there is cover (up to the nominated policy sub limits) for your reasonable Additional transport and accommodation expenses, if Your plans are delayed at least 12 hours.
- **Travel Delay.** Your Policy includes cover for Additional hotel accommodation expenses and up to the stated benefit limits where Your Journey is directly affected by the extreme weather and the delay is at least 6 hours.
- 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 Hawaii .

- 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>

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 8th May 2018**

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued on or after 8<sup>th</sup> May 2018 as the events in Hawaii 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)