

Important information regarding: Thailand Military Coup

Issued: 23rd May 2014

Advice applies to the following:		
Product	Policy Section	With an original Issue Date on the Certificate of Insurance:
International Comprehensive or International Essentials	All Policy Sections	ON or BEFORE 22 nd May 2014

The following information was reported on the BBC News Asia website at:

<http://www.bbc.com/news/world-asia-27517591>

“Thailand's military has announced it is taking control of the government and has suspended the constitution.

In a TV statement, army chief Gen Prayuth Chan-ocha vowed to restore order and enact political reforms.

The cabinet has been told to report to the military, TV broadcasting is suspended and political gatherings are banned. A nationwide curfew will operate from 22:00 to 05:00 local time.

The coup follows months of political turmoil in Thailand.”

For all claims made under the above policies in relation to this event:

Reference is made to the General Exclusions section of the above policies under point three, where it states:

“We Will Not Pay For:

3. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.”

As per the above general exclusion, please note that cover is not available under any SGIO policy for claims arising from military or usurped power. As the political situation in Thailand has escalated into a formally declared coup by the country's military forces, the above exclusion is applicable to any claim for costs directly or indirectly arising from the coup.

If you are stranded overseas and cannot return Home:

- For customers who hold one of the above policies issued prior to 23rd May 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 Product Disclosure Statement (PDS) as certain restrictions, conditions and exclusions apply. These restrictions, conditions and exclusions are detailed in the SGIO PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.
- Any claim made under the above policies relating to this event will be assessed under the terms and conditions of your policy. For full details on policy coverage we recommend you refer to your PDS as well as the Certificate of Insurance provided at the time your policy was issued.

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 between 8:00am and 7:00pm AEST.
- To submit a claim online, please visit our online claims centre at claims.covermore.com.au