

## Important information regarding: Mt Raung volcanic ash cloud

Issued: 13<sup>th</sup> July 2015

This advice applies to customers who may be affected by the volcanic ash cloud currently disrupting air travel between Australia and Indonesia.

### Background

As widely reported across all news outlets, the ash cloud emitted as a result of the recent Mt Raung volcano on the island of Java, Indonesia, has caused significant and widespread delays to all flights in and out of Denpasar Airport as well as regional hubs on outlying islands.

Due to changeable weather conditions in the area, only limited flights are able to arrive or depart with cancellations and changes occurring daily and with little notice. The backlog of affected travellers is expected to take several days to clear.

### Policy Coverage

As a result of this continually changing situation, we have extended cover for this event to all travellers who are due to depart up to and including the 19 July 2015.

**For all customers whose policies were issued on or before 2 July 2015 and who are due to depart on or before 19 July 2015.**

If you have yet to leave on your Journey and your travel plans are directly affected by this matter:

- 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) incurred as a result of the volcanic ash cloud.
- There is no cover for amendment or cancellation costs if your travel arrangements are proceeding as planned.
- In any event, you will need to submit a claim for consideration.

**For all customers whose policies were issued on or before 2 July 2015 and are currently overseas and unable to return home.**

- If you are still overseas and unable to return home, your policy provides cover for reasonable additional hotel and transport expenses incurred as a result of this event.
- Your Travel Insurance Policy will automatically extend to cover the additional time spent overseas – you do not need to contact us to extend your policy.

Claims can be submitted through our online claims portal: <https://claims.covermore.com.au/sgic>

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 3 July 2015**

Travel insurance provides cover for unforeseen events only.

- There is no cover for costs for policies issued **on or after** 3 July 2015 as the current ash cloud and its effect on air travel is no longer deemed an unforeseen event.

**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.

Given the fluid nature of this event we will issue further advise if necessary and in due course.

**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).