

Important Information Regarding: Carnival Splendor - Suspension of Services

Issued: 18th November 2010

Applies to all Cover-More products

A press release from Carnival Cruises dated 16/11/2010 stated as follows:

“MIAMI (November 16, 2010) – Carnival Cruise Lines has cancelled voyages of the Carnival Splendor through to the departure of January 9, 2011, to allow time for repairs following an engine room fire last week. The ship is scheduled to re-enter service on January 16, 2011. Guests who were scheduled to sail on these voyages will receive a full refund of their cruise fare and air transportation costs, along with a 25 percent discount on a future cruise.

Carnival is contacting travel agents and guests on the affected sailings and providing assistance in finding alternate cruises. Travel agent commissions on the cancelled sailings will be protected.

For further information please see http://www.carnival.com/cms/fun/pdf/Carnival_Splendor-Guest.pdf

AMENDMENT/ CANCELLATION COSTS OR ADDITIONAL TRAVEL EXPENSES

Please be aware of the following exclusion under the section of the policy entitled “Amendment or Cancellation Costs” as stated in the Cover-More products:

“We Will Not Pay For:

Claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.

As the suspension of services has been caused by the cruise lines decision to cancel future cruises, the above exclusion applies to any claims made under this section of any Cover-More policy and consequently we are unable to provide cover for amendment or cancellation costs.

In addition, there is no provision to claim for additional expenses under the Additional Expenses section of the policy as this is not a defined event under that section.

It is important to note however that Carnival appears to be compensating affected customers as detailed in their media statement.

IMPORTANT - GENERAL ADVICE

This information must be read in conjunction with the Cover-More Product Disclosure Statement (PDS) which details the full terms and conditions of the policy.

This advice will be updated if new information comes to hand.

Should you have any further enquiries please contact our Customer Service Team on 1300 72 88 22.