

## Important Information Regarding: Christchurch Earthquake

Issued: 23<sup>rd</sup> February 2011 (Updated from Previous Advice)

Applies to all Cover-More policies

The following advice relates to policies issued on or before the 22<sup>nd</sup> February 2011.

A large earthquake struck Christchurch, New Zealand at 12:51 pm (New Zealand time) on Tuesday 22<sup>nd</sup> February causing widespread damage and loss of life.

### **OVERSEAS MEDICAL EXPENSES**

There is provision to cover emergency medical expenses if you have been injured as a result of the earthquake. If you or your travelling companion has been injured please contact our 24hr Emergency Assistance Network:

Reverse charge via the operator on +61 2 8907 5619

### **ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES**

In the event your travel arrangements are directly affected by the earthquake, there is provision to claim reasonable additional accommodation and transport expenses incurred on your journey. You must however take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses.

Please ensure that a letter from the transport provider is obtained stating that the insured's arrangements have been affected and what the transport provider's course of action has been / will be.

### **FOR CUSTOMERS TRAVELLING ON OR PRIOR TO 28<sup>th</sup> FEBRUARY 2011**

#### **AMENDMENT OR CANCELLATION COSTS FOR CUSTOMERS WHO HAVE NOT YET COMMENCED THEIR JOURNEY**

If prior to you leaving your home to begin your Journey your travel plans have been directly affected by the earthquake, there is provision to claim for Amendment or Cancellation costs. In addition, if you are travelling to Christchurch on or prior to 28<sup>th</sup> February 2011 there is provision to claim for Amendment or Cancellation costs regardless of whether your travel arrangements have been directly affected or not. Please note that if the part of your pre-arranged travel to Christchurch only involves transiting in the airport, there is no provision for cover.

Please check our website for the latest advice (which will be updated regularly) or please contact your travel agent or travel provider regarding the best option for you regarding your trip.

You must take all reasonable steps to minimise your claim and keep documentation showing what your original planned pre-paid arrangements were, along with receipts and documentation showing what your new arrangements are. The policy provides cover for amendment or cancellation (whichever is less).

No cover will be provided for the utilised portion of prepaid travel arrangements. If you are 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. The policy also excludes cover for loss of enjoyment.

When submitting your claim you will need to provide written confirmation from the travel arrangements provider (transport, accommodation or tour provider) indicating the prepaid arrangement that has been affected along with itemised receipts and advice of the non-refundable unused component.

## **FOR CUSTOMERS TRAVELLING AFTER THE 28<sup>th</sup> FEBRUARY 2011**

It would be premature at this stage to determine whether the damage caused by the earthquake will continue to affect travellers to this area so extensively beyond the 28<sup>th</sup> February 2011. As such we don't recommend you cancel or amend your trip at this stage. We will update our advice regularly and you should check our website [www.covermore.com.au](http://www.covermore.com.au) for the latest advice every 24 hours.

## **CORPORATE AND ANNUAL MULTI-TRIP POLICIES**

The above advice also applies to Corporate and Annual Multi-Trip policies, however please note there is an additional requirement that your original travel arrangements must have been booked on or before the 22<sup>nd</sup> February 2011.

## **CUSTOMERS STUCK OVERSEAS WHO CANNOT RETURN HOME**

For customers who hold a Cover-More policy issued on or before the 22<sup>nd</sup> February 2011 and cannot return home on their original return date due to airport closure or other disruption to transport, their policy will automatically extend free of charge to allow them 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 Cover-More Product Disclosure Statement (PDS) as certain restrictions and exclusions apply. These exclusions and restrictions are detailed in the Cover-More PDS and in particular we draw your attention to "The Benefits" and "We Will Not Under Any Section Pay For" sections of the PDS.

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