

Important Information Regarding: Civil Unrest in Cairo, Egypt

Issued: 16th February 2011 (Updated from previous advice)

Applies for all Cover-More products

The following advice relates to policies issued on or before the 31st January 2011.

The Department of Foreign Affairs and Trade overall level of advice for Egypt remains "Do Not Travel". DFAT's advice states (in part):

"We advise you not to travel to Egypt due to ongoing civil unrest ... If you are currently in Egypt you should leave if it is safe to do so.

Since 25 January 2011, violent demonstrations have occurred at locations across Egypt, including Cairo, Alexandria and Suez, resulting in deaths and injuries. The situation remains unpredictable and may deteriorate quickly. Demonstrations could occur in any part of Egypt. Australians should avoid all demonstrations as they may turn violent.

A curfew is currently in place between 8pm and 6am. These hours are subject to change. You should respect curfew provisions and follow the advice of local authorities."

FOR CUSTOMERS TRAVELLING ON OR PRIOR TO 23rd FEBRUARY 2011

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

In the event your travel arrangements are directly affected by civil unrest, 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.

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

In the event your travel arrangements are directly affected by civil unrest, there is provision to claim amendment or cancellation expenses.

In such an event you should contact your travel agent or travel provider regarding the best option for you in altering 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.

You must take all reasonable steps to minimise your claim.

FOR CUSTOMERS TRAVELLING ON OR AFTER THE 23rd FEBRUARY 2011

It would be premature at this stage to determine whether the civil unrest in Egypt will continue beyond the 23rd 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 for the latest advice every 24 hours.

IMPORTANT – GENERAL ADVICE

This information must be read in conjunction with the Cover-More Product Disclosure Statement (PDS) as certain restrictions apply.

All Cover-More policies exclude 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.

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

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