

Important Information Regarding:

Civil Unrest in Cairo, Egypt

Issued: 28th 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 has been downgraded to “Reconsider your need to travel”. DFAT’s advice states (in part):

“We advise you to reconsider your need to travel to Egypt because of the unsettled security situation ... If you are currently in Egypt and hold concerns for your safety you should consider leaving.”

Following violent demonstrations at locations across Egypt, including Cairo, Alexandria and Suez, ex-President Mubarak resigned and transferred power to the Armed Forces on 11 February 2011. The security situation remains unsettled and demonstrations could occur at any time.

A curfew is currently in place between midnight 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 28th 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 AFTER THE 28th FEBRUARY 2011

If you are travelling to Egypt after this date and you believe that you may have to cancel or amend this part of your journey, please contact our office directly on 1300 72 88 22 so that our staff can assess your case on an individual basis.

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.

