

## Important Information Regarding: NSW/QLD Floods

Issued: 30<sup>th</sup> December 2010

Applies to all Cover-More products

The following advice relates to policies issued before the 30<sup>th</sup> December 2010.

Floods are currently occurring in many towns in NSW and QLD with floods expected to continue into the first week of January. Rockhampton is expected to be cut-off by floods in the next week and the airport may be closed.

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

There is provision to cover reasonable additional accommodation and transport expenses if your travel arrangements have been disrupted or if you have been forced to evacuate an area by local authorities due to flooding. 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**

If prior to you leaving your home to begin your Journey your travel plans have been directly affected (e.g. hotel closed due to flooding) there is provision to claim for Amendment or Cancellation costs.

Please 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.

**There is no provision to claim for amendment or cancellation costs if your travel arrangements are operating normally (e.g hotel open and operating). 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.

**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.

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.