

Important Information Regarding: QLD/ NSW Floods

Issued: 30th December 2010

Advice 2 - Updated: 11th January 2011

Applies to all Cover-More products

The following advice relates to policies issued before the 30th December 2010.

Floods are currently occurring in many towns in QLD with floods expected to affect some parts of Brisbane and Northern NSW towns in the coming weeks. Rockhampton airport closed on the 01st January 2011 and will remain closed until late January. Toowoomba was hit by flash floods on the 10th January 2011 that caused widespread damage. Further information on the floods and the flood warnings currently in place can be found on the Bureau of Meteorology's website www.bom.gov.au

Irrespective of the below advice, all claims will be assessed on a case by case basis. If your policy was issued after the 30 December 2010 we will review whether the circumstances which resulted in your claim were unforeseen at the time you purchased your policy.

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

There is provision to cover reasonable additional accommodation and transport expenses incurred on your journey resulting from a natural disaster, including where:

- i) your travel plans have been disrupted because of flooding in the area you are currently staying (e.g. hotel has been flooded and you incur additional costs to move to a new hotel).
- ii) you have been forced to evacuate by local authorities because of the threat of flooding

There is also cover provided if you need to return home because your home has been totally destroyed by flooding whilst you are on your journey or if your residence in Australia is within a district declared to be a natural disaster area.

You must however take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses. Many travel providers, including airlines are waiving normal fees that apply to amendments and cancellation, so please check with your relevant travel provider first.

Further information on assistance available to people affected by flooding can be found on www.qraa.qld.gov.au. Information on road closures in QLD can be found on www.131940.qld.gov.au

AMENDMENT OR CANCELLATION COSTS

If prior to you leaving your home to begin your Journey your travel plans have been directly affected by the flooding (e.g. your house has been destroyed by flooding or you are required to protect your home from forecast flooding or the place in which you booked pre-paid arrangements is no longer accessible due to flooding) then there is provision to claim for Amendment or Cancellation costs.

If you are currently on your journey and need to return home because floods have damaged your home in Australia or warnings have been issued about floods likely to flood your home there is provision to claim for the pre-paid unused and non-refundable portion of the remaining part of your journey. Please note that many travel providers, including airlines are waiving normal fees that apply to amendments and cancellation, so please check with your relevant travel provider first.

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.

If your home has not been destroyed by flooding and there is no threat of it flooding and your pre-paid arrangements are operating normally and are fully accessible there is no provision to claim for amendment or cancellation costs. The policy also excludes cover for loss of enjoyment.

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.