

## Important Information Regarding: Flooding in Thailand

Issued: 29<sup>th</sup> March 2011

Applies to all Cover-More policies

The following advice relates to policies issued on or before the 29<sup>th</sup> March 2011.

The Bangkok Post reported on the 28<sup>th</sup> March 2011:

*“Thousands of tourists were stranded as flights to and from Samui island were cancelled on Monday due to unusual heavy rain and strong winds that battered one of Asia's famous tourist destinations.*

*Airline personnel are still not able to provide exact departure period for those stranded as bad weather continued into the night.*

*Compounding problems for international travellers are fully booked flights from Samui because it is peak tourist season in the island. Airline personnel from Bangkok Airways, though, have said that passengers with international connections will be prioritized should conditions improve tomorrow.”*

### **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 pre-paid accommodation or transport arrangements have been directly affected by the flooding.
- ii. you have been forced to evacuate an area by local authorities due to the threat of the flooding.

You must however take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses.

When submitting your claim you will need to provide written confirmation from the transport provider of the length of the delay along with itemised receipts for the accommodation and transport expenses incurred.

### **AMENDMENT OR CANCELLATION COSTS**

There is provision to claim reasonable Amendment or Cancellation costs if you have to rearrange your journey prior to leaving home or if you have to cancel your journey (where it cannot be rearranged prior to leaving home).

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. The policy also excludes cover for loss of enjoyment.**

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.

## **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 29<sup>th</sup> March 2011.

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

For customers who hold a Cover-More policy issued on or before the 29th March 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.