

Important Information Regarding: Flooding in Thailand and Malaysia

Issued: 03rd November 2010

Applies to all Cover-More products

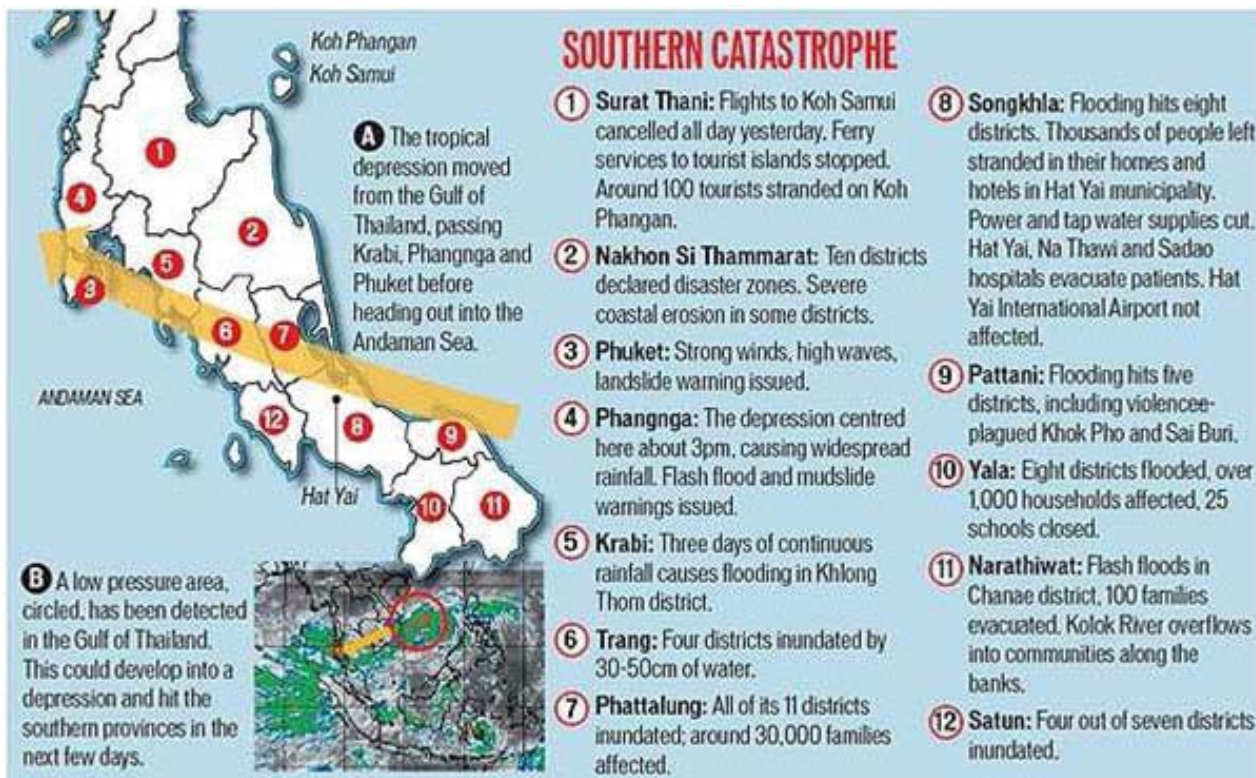
The following advice relates to policies issued before the 03rd November 2010.

The Bangkok Post reported on the 3rd November 2010:

Torrential rains since Monday caused by a depression in the Gulf of Thailand engulfed Hat Yai municipality and many other areas of the South.

Many districts are under as much as three metres of water.

Many residents are stranded on the second floor of their homes, unable to venture out for food and supplies, while tourists are being forced to stay in their hotel rooms as rescuers and relief supplies have yet to reach them.



The above article was published by the Bangkok Post 03/11/10

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.

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 prior to the 3/11/10.

Customers stuck overseas who cannot return home

For customers who hold a Cover-More policy issued prior to the 3rd November 2010 and cannot return home on their original return date due to the flooding/ severe weather, 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.

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.