

## Important Information Regarding: French Workers Strike

Issued: 21<sup>st</sup> October 2010

Applies to all Cover-More products

The following advice relates to policies issued before the 13<sup>th</sup> October 2010.

Information available on the Australian Department of Foreign Affairs Website (20/10/2010) reported as follows:

*“Industrial action in France is affecting various forms of transport, which could affect your travel plans, we advise you to monitor your travel bookings and keep in contact with transport providers for the most up to date information available to your situation.”*

### ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

#### FOR POLICY HOLDERS THAT HAVE ALREADY COMMENCED THEIR JOURNEY

There is provision under the Additional Expenses section of the policy to cover reasonable Additional hotel accommodation and transport expenses if your original pre-paid transport has been delayed or cancelled due to strike action.

The policy defines Additional as meaning:

*“the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the journey proceeded as planned”.*

For claim purposes we will require written evidence that your original transport has been delayed or cancelled due to strike action, itemised accounts for any Additional Expenses and confirmation of what all your original plans were. We will also require confirmation of any refunds from your original pre-paid transport provider prior to customers making claims through Cover-More Insurance.

### AMENDMENT OR CANCELLATION COSTS

#### FOR POLICY HOLDERS THAT HAVE NOT YET COMMENCED THEIR JOURNEY

We can only consider claims for amendment or cancellation costs of the non-refundable unused portion of your travel arrangements if your original plans have been directly affected by strike action. We will require written confirmation from your original pre-paid transport provider that your transport has been cancelled and confirmation of the refund that has been paid by them.

We will not pay more for re-arranging your journey than the cancellation costs that would have been incurred had the journey been cancelled.

There is no provision to cover any Amendment cost that may be incurred to purchase alternative transport unless it can be shown that by doing so the customer is minimising their claim.

For example if the cost of an alternative airline ticket to travel is \$200 more than the original ticket and by purchasing such a ticket, the customer will not incur a cancellation fee on missed accommodation of \$250, then we would pay the extra cost as the customer has minimised their claim under the policy.

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.**