

Important Information Regarding: Flight delays/ cancellations in Indonesia due to Mt Merapi eruption

Issued: 11th November 2010

Applies to all Cover-More products

The following advice relates to policies issued before the 11th November 2010.

The Sydney Morning Herald reported on the 10th November 2010:

Hundreds of Qantas and Jetstar passengers are facing delays after services between Australia and Indonesia were disrupted by ash spewing from the nation's most active volcano...

"So what we are doing is continuing with daylight services with a different flight path, then (with) night services, we are taking a very conservative approach, a safety-first approach," the spokesman told AAP.

The airline is also offering customers refunds, he said.

Qantas said its estimated 400 affected passengers have been offered the next available flight, scheduled for Friday, while those in Jakarta may also opt for Jetstar service to Singapore on Thursday and continue on to Australia.

As this is now a known event and the impact on **Jakarta airport** is no longer unforeseen, Cover-More policies purchased on or after the 11th November will not respond to claims in respect of cancellation of flights to or from Jakarta airport due to the Mount Merapi eruption.

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

There is provision to cover reasonable additional accommodation and transport expenses if your travel arrangements have been directly affected by the cancellation / delay of flights due to volcanic ash from Mt Merapi. We understand however that airlines are offering free amendments and full refunds. You must 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 by flight cancellations / delays caused by the eruption at Mt Merapi there is provision to claim for Amendment or Cancellation costs for the part of your journey which has been affected. We understand that at this stage flight disruptions are minimal and customers should consider continuing with their journey on the next available flight. If customers miss part of their pre-paid accommodation or other travel arrangements there is provision in the policy to cover the non-refundable unused portion.

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. 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 11th November 2010.

Customers stuck overseas who cannot return home

For customers who hold a Cover-More policy issued prior to the 11th November 2010 and cannot return home on their original return date due to the volcanic ash clouds disrupting flights, 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.

Should you have any further enquiries please contact our Customer Service Team on 1300 72 88 22.