

Important Information Regarding:

Japan Earthquake & Tsunami

Issued: 11th March 2011- 9.30pm (Advice 4 - Updated 28th March 2011- 11am)

Applies for all Cover-More policies

The following advice relates to policies issued on or before the 11th March 2011.

A large earthquake struck off the coast of Japan at 2.46pm local time on the 11th March 2011 causing widespread damage and a subsequent Tsunami.

OVERSEAS MEDICAL EXPENSES

There is provision to cover emergency medical expenses if you have been injured as a result of the earthquake or tsunami. If you or your travelling companion has been injured please contact our 24hr Emergency Assistance Network:

Reverse charge via the operator on +61 2 8907 5619

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES for CUSTOMERS ALREADY ON THEIR JOURNEY

In the event your travel arrangements are directly affected by the earthquake or tsunami, there is provision to claim reasonable additional accommodation and transport expenses incurred on your journey. You must however take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses.

Please ensure that a letter from the transport provider is obtained stating that your arrangements have been affected and what the transport provider's course of action has been / will be.

FOR CUSTOMERS TRAVELLING PRIOR TO 22nd April 2011

AMENDMENT OR CANCELLATION COSTS FOR CUSTOMERS WHO HAVE NOT YET COMMENCED THEIR JOURNEY

The Australian Department of Foreign Affairs (DFAT) updated its travel advice on the 22nd March 2011. This advice is available at www.smarttraveller.gov.au. DFAT advises (in part):

"Australians should not travel to Tokyo, areas surrounding Tokyo and Honshu north of Tokyo due to disruptions to essential services, infrastructure damage, aftershocks and continuing uncertainty about the status of the Fukushima Nuclear Power Plant, unless their presence in the area is essential. Australians in these areas should, unless their presence is essential, make arrangements to leave – either to Southern Japan or elsewhere"

If prior to you leaving your home to begin your Journey your travel plans have been directly affected by the earthquake or tsunami, 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 amending 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. Please note that many airlines and travel providers are waiving normal cancellation penalties.

FOR CUSTOMERS TRAVELLING ON OR AFTER THE 22nd April 2011

Our advice will be updated regularly. Please check our website at www.covermore.com.au closer to the time of your departure. We will be guided by the latest travel advice published by the Australian Department of Foreign Affairs as to which areas are safe/ unsafe to travel to.

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 11th March 2011.

CUSTOMERS STUCK OVERSEAS WHO CANNOT RETURN HOME

For customers who hold a Cover-More policy issued on or before the 11th 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.

