

Important Information Regarding: Lufthansa Pilot's Strike

Issued: 18th February 2010

Applies for the **Options, Business, Essentials, Save-More, Travelsure, STA & Corporate** products

The following advice relates to policies issued on or before the 18th February 2010.

This advice is in regards to possible strike action by Lufthansa Pilot's from 22/2/2010 to 25/02/2010.

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 flight 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 flight has been delayed or cancelled, itemised accounts for any Additional Expenses and confirmation of what your original plans were. We will also require confirmation of any refunds from Lufthansa Airways prior to customers making claims through Cover-More Insurance.

AMENDMENT OR CANCELLATION COSTS

FOR POLICY HOLDERS THAT HAVE NOT YET COMMENCED THEIR JOURNEY

We understand that Lufthansa Airways is offering customers who are booked to travel between 22 February and 25 February, the ability to change to another Lufthansa flight at no charge.

We can only consider claims for amendment or cancellation costs of the non-refundable unused portion of your travel arrangements if your flight has been cancelled. We will require written confirmation from Lufthansa that your flight 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 another ticket 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.