

## Important Information Regarding: **Nepal Civil Unrest/ Strikes**

Advice 1 – Issued 4th May 2010

Applies for all Cover-More products

**The following advice relates to policies issued before the 4th May 2010.**

The Australian Department of Foreign Affairs & Trade updated their travel advice to Nepal on the 3rd May 2010. Please refer to [www.smartraveller.gov.au](http://www.smartraveller.gov.au). DFAT have stated (in part):

*An indefinite nation-wide strike commenced on 2 May 2010 following mass demonstrations by the Maoist Party. The city of Kathmandu has been shut down by the demonstrators, including shops.*

*The strike has also paralysed public transport services throughout Nepal, including between Kathmandu and the airport. According to a timetable provided by the Nepal Tourism Board, buses are, however, moving between the major hotels and the airport. Australians should contact the Nepal Tourism Board for advice on airport transfers (telephone: 01 4256909).*

**For customers travelling prior to the 16th May 2010**

### **additional** accommodation and transport expenses

In the event your travel arrangements are directly affected by civil unrest/ strikes, there is provision to claim reasonable additional accommodation and transport expenses. 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

**For customers who have not yet commenced their journey.**

If you are travelling to Nepal prior to the 16th May 2010 there is provision to claim for amendment or cancellation costs (whichever is less) for the part of your trip which involves travel in Nepal .

You should 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.

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.

**For customers travelling on or after the 16th May 2010.**

It would be premature at this stage to determine whether the demonstrations/ strikes in Nepal will continue beyond the 16th May 2010. As such we don't recommend you cancel or amend your trip at this stage. We will update our advice regularly and you should check our website [www.covermore.com.au](http://www.covermore.com.au) for the latest advice every 24 hours.

#### **IMPORTANT - GENERAL ADVICE**

This information must be read in conjunction with the Cover-More Product Disclosure Statement (PDS) as certain restrictions apply. All Cover-More policies exclude claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

If the situation in Nepal continues to deteriorate and Cover-More determines in the future that the situation in Nepal falls under any policy exclusion then that exclusion will apply to all policies issued on or after 4th May 2010.



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