

# Important Information Regarding: Thailand Civil Unrest

Advice 7 – Updated 17th May 2010

This advice will be frequently updated. We recommend you check our latest advice at [www.covermore.com.au](http://www.covermore.com.au) every 24 hours. Applies to all Cover-More products

## The following advice relates to policies issued before the 23rd April 2010.

The Australian Department of Foreign Affairs & Trade upgraded their travel advice to Thailand on the 23rd April 2010. Please refer to [www.smartraveller.gov.au](http://www.smartraveller.gov.au). DFAT have stated (in part):

*“We advise you to reconsider your need to travel to Thailand due to the recent deterioration in the security environment caused by widening political unrest and civil disorder occurring in Bangkok and other parts of the country.”*

## FOR CUSTOMERS TRAVELLING PRIOR TO THE 31st MAY 2010

### additional accommodation and transport expenses

In the event your travel arrangements are directly affected by civil unrest, 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 Bangkok prior to the 31st 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 Bangkok. There is no provision to claim if you are only transiting in Bangkok.

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 31st MAY 2010

It would be premature at this stage to determine whether the civil unrest in Thailand will continue beyond the 31st 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.

## Policies issued on or after the 23rd April 2010.

The Amendment or Cancellation section of the Cover-More policy only provides cover for unforeseen circumstances.

The Australian Department of Foreign Affairs & Trade upgraded their travel advice to Thailand on the 23rd April 2010 and the civil unrest in Bangkok has been publicised in the media since the 23rd April 2010. We therefore consider this event was not “unforeseen” for policies purchased on or after the 23rd April 2010. Cover-More policies will therefore not respond to claims for amendment or cancellation for policies purchased on or after the 23rd April 2010.

Cover-More policies will still provide cover for additional accommodation and transport expenses if your travel arrangements have been directly affected by civil unrest. This will apply irrespective of the policy issue date.

### 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 Thailand continues to deteriorate and Cover-More determines in the future that the situation in Thailand falls under any policy exclusion then that exclusion will apply to all policies issued on or after 27th April. In respect of policies issued before 27th April the exclusion shall apply to all travels commencing on or after 1st May. We will update our advice immediately should this occur.



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