

Important Information Regarding:

Bombing in Mumbai, India

Issued: 14th July 2011

Applies to all Cover-More products

The following advice relates to policies issued before the 14th July 2011.

This advice is in regards to a series of bombings which occurred in Mumbai, India on 13/07/2011.

MSNBC News reported on 14 July 2011:

“At least 21 people were killed and 130 wounded on Wednesday after three explosions hit India's business capital of Mumbai during evening rush hour, senior Indian officials said.

Prithviraj Chavan, chief minister of Maharashtra state, told Indian TV station NDTV that the blasts occurred between 6:50 p.m. and 7:04 p.m. local time.”

As this event occurred on the 13th July at approx 11.30pm AEST no cover will be provided for policies issued on or after the 14th July 2011 for this event.

OVERSEAS MEDICAL EXPENSES

There is provision to cover emergency overseas medical expenses if you have been injured as a result of the bomb blasts.

If you or your travelling companion has been injured please contact our 24hr Emergency Assistance Network.

Please note that there is no cover for medical expenses incurred upon returning to Australia.

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

There is provision to cover additional accommodation and transport expenses if you have been injured in the bomb blasts. Please contact our Emergency Assistance Network for help in returning to Australia.

If you have not been injured unfortunately there is no provision under the Section of your policy entitled 'Additional Expenses' to cover additional costs in altering your travel arrangements or returning home.

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”.



AMENDMENT OR CANCELLATION COSTS

There is no cover for amendment or cancellation costs under this section of any Cover-More policy. Please be aware of the following Exclusions as stated in the 'Options' product:

We Will Not Pay For

11. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.

“**Act Of Terrorism**” means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

Please note that this exclusion applies for all Cover-More products although the number of the exclusion may vary.

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 14th July 2011.

Customers stuck overseas who cannot return home

For customers who hold a Cover-More policy issued prior to the 14th July 2011 and cannot return home on their original return date due to the Mumbai bombings, 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 “General Exclusions” sections of the PDS.

This advice will be updated as new information comes to hand.

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

