

## Important Information Regarding:

### Greece General Strike

Issued: 29<sup>th</sup> June 2011

#### Applies to all Cover-More products

The following advice relates to policies issued before the 29<sup>th</sup> June 2011.

This advice is in regards to a general strike currently occurring in Greece.

BBC News Europe ([www.bbc.co.uk](http://www.bbc.co.uk)) reported on 28 June 2011:

*Trade unions in Greece have begun a 48-hour general strike, hours after PM George Papandreou urged parliament to back an austerity package....*

*Airports will be shut for hours at a time, with air traffic controllers walking out between 0800 and 1200 (0500-0900 GMT) and 1800 and 2200 (1500-1900 GMT). Ferries, buses and trains will also stop running.*

According to DFAT's Advice of 28 June 2011:

*Violent rioting can break out in Greek cities with little warning. Australians should exercise particular care in the centre of Athens, Thessaloniki and other major cities. You should avoid all protests and demonstrations as they may turn violent.*

**No cover will be provided for policies issued on or after the 28<sup>th</sup> June 2011 for this event.**

#### **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 incurred on your journey if your journey has been delayed or cancelled due to this strike action or civil unrest.

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”.*

You must take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses incurred.



## **AMENDMENT OR CANCELLATION COSTS**

### **FOR POLICY HOLDERS THAT HAVE NOT YET COMMENCED THEIR JOURNEY**

In the event your travel arrangements are directly affected by this strike or civil unrest, there is provision to claim amendment or cancellation expenses for the non-refundable unused portion of the journey which has been affected.

In such an event 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. 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.

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.

## **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 28<sup>th</sup> June 2011.

## **Customers stuck overseas who cannot return home**

For customers who hold a Cover-More policy issued prior to the 28<sup>th</sup> June 2011 and cannot return home on their original return date due to the Greece General Strike, 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.

