

H1N1 Influenza Outbreak – Swine Flu Medical and Amendment/Cancellation Cover

Issued: 28th May 2009

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

The Department of Foreign Affairs and Trade (DFAT) have also released a Travel Bulletin relating to Swine Influenza. This bulletin along with DFAT's travel advice to specific countries can be found at www.smarttraveller.gov.au

Further information relating to Swine Flu can be found on the World Health Organisation's website: www.who.int

WHAT HAPPENS IF I CONTRACT SWINE FLU WHILST ON MY TRIP?

In the unlikely event you become infected with Swine Flu there is provision to claim emergency overseas medical expenses incurred during the period of insurance. There is also provision to claim reasonable additional hotel accommodation and transport expenses that you incur as a result of contracting the illness.

Please note that there is no cover for medical expenses incurred in Australia.

WHAT HAPPENS IF I CONTRACT SWINE FLU PRIOR TO TRAVEL?

In the unlikely event you become infected with Swine Flu and are unfit to travel there is provision to cover amendment or cancellation costs (whichever is less).

WHAT HAPPENS IF I AM QUARANTINED, BUT DO NOT HAVE SWINE FLU?

If you do not have a confirmed case of Swine Flu, there is no provision under the policy to claim for any additional expenses that you may incur as a result of being quarantined. Please refer to the Additional Expenses section of the policy which details specific events that are covered.

CUSTOMERS TRAVELLING TO MEXICO

If your policy was issued on or before the 27th April 2009 and your pre-booked travel arrangements in Mexico have been affected (e.g. tour cancelled, flight cancelled, etc) there is provision to claim for the portion of your trip that has been affected. The policy will provide coverage for the cost of altering/deferring where the cost of altering/deferring is less than the cost of cancellation charges for the part of your trip which has been affected. If the cost of altering/deferring is greater than the non-refundable value of the part of your trip to Mexico which has been affected, then the policy will provide coverage for the non-refundable unused portion. You should speak to your travel agent about the best option for you.

We will require confirmation from the travel provider confirming your travel arrangements have been affected.

There is no provision to claim amendment/cancellation costs if your travel arrangements have not been affected.

For policies issued after the 27th April 2009 and your destination is Mexico, there is no provision to claim amendment or cancellation costs due to Swine Flu. This is because we do not consider the possibility of cancellation/amendment to be unforeseen for policies issued after this date. Swine Flu was widely publicised in the media on the 28th April 2009.

CUSTOMERS TRAVELLING ELSEWHERE

We understand that currently all travel arrangements are operating as scheduled (i.e. flights, hotels and tours are still operating normally). We therefore cannot consider any claim for amendment or cancellation at this stage.

Please be aware of the following exclusion under the Amendment or Cancellation section of the Cover-More policy which states:

We Will Not Pay For:

2. the disinclination of You or any other person to proceed with the Journey.

Whilst we cannot consider any claims for cancellation or amendment at this stage, should the situation change in the future and travel arrangements become affected we will update our advice accordingly.

Please also be advised that the maximum payable amount under this Section (Amendment or Cancellation Costs) for the Save-More, Essentials and Domestic policy is \$10,000.

This advice will be updated should the situation develop or new information comes to hand.

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