

IMPORTANT INFORMATION REGARDING ATA INSOLVENCY

Issued: 10th April 2008

Applies for the Options product

The following advice relates to policies issued prior to the 02/04/2008.

Additional Expenses

If a customer necessarily incurs Additional expenses in returning Home due to the insolvency of ATA Airlines, We will pay the reasonable Additional hotel and accommodation expenses incurred and Additional transport expenses. We will not cover expenses incurred after the date the customer originally planned to return home.

Amendment And Cancellation Costs

There is provision to claim Amendment or Cancellation costs if a customer has booked to travel on a cancelled ATA Airlines flight.

The policy will provide coverage for amendment costs where the cost of altering/deferring is less than the cost of cancellation charges for the part of a customer's trip which has been affected. If the cost of altering/deferring is not less than the non-refundable value of the part of the customer's trip which has been affected, then the policy will provide coverage for this non-refundable unused portion.

No cover will be provided for the utilised portion of a customer's travel and accommodation expenses.

Other Important Information

Please be advised that the above benefits are limited to \$10,000 per paying adult on a customer's international policy (excesses may apply subject to the excess option selected).

Please also note if customers have submitted a credit card charge back application for cancelled arrangements no claim can be made under a Cover-More Options policy. Customers are encouraged to contact us in the first instance to submit a claim application on their travel insurance.

Customers who purchased tickets from Southwest Airlines for flights operated by ATA under the code share agreement should contact Southwest Airlines directly at (800) 308-5037. We understand that Southwest Airlines has implemented a plan to take care of all customers who purchased a ticket on Southwest and are scheduled to travel on an ATA service by rebooking them on a new itinerary, or offering a full refund for any unused portion of a ticket. For further information, please visit the Southwest Airlines home page.

For Options Policies Purchased Between 03/04/2008 And 10/04/2008

As policies issued between these dates were issued after the date on which ATA Airlines entered bankruptcy protection, we cannot guarantee these claims will be met under the policy. We recommend these claims be lodged and we will review the circumstances of each of these claims.

No policy issued after the date of this announcement will cover claims arising from ATA's collapse.

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

Should you have any further enquiries please contact our Customer Service Team on 1300 728 822.

