

Important Information Regarding:

Civil Unrest in Egypt

Issued: 22nd November 2011

Applies to all Cover-More products

The following advice relates to policies issued before the 22nd November 2011.

The Australian Department of Foreign Affairs updated their travel advice to Egypt on the 21st November 2011. DFAT advises (in part):

“There have been ongoing violent clashes between protestors and security forces in central Cairo, particularly in Tahrir square, and in other cities, including Alexandria and Suez, since 19 November 2011. On 19 and 20 November 2011, at least 13 people were reportedly killed and over 1000 injured. Australians should avoid all demonstrations as they may turn violent”

The overall level of advice remains at “Reconsider Your Need to Travel”. For the full advice please refer to www.smarttraveller.gov.au

Policies issued on or after the 22nd November 2011 will not provide cover for this event given it is now a known event likely to cause further disruption.

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

FOR POLICY HOLDERS THAT HAVE ALREADY COMMENCED THEIR JOURNEY

In the event your travel arrangements are directly affected by civil unrest, there is provision to claim reasonable additional accommodation and transport expenses incurred on your journey.

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

Cover is limited to Additional accommodation and transport costs and does not extend to cover other expenses such as meals or telephone calls.

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

FOR POLICY HOLDERS THAT HAVE NOT YET COMMENCED THEIR JOURNEY AND DUE TO TRAVEL TO EGYPT BEFORE 15TH DECEMBER 2011.

There is provision to claim reasonable Amendment or Cancellation costs if you have to rearrange Your journey prior to leaving home or if you have to cancel your journey (where it cannot be rearranged prior to leaving home) if your travel arrangements have been directly affected by the civil unrest.



Please 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.

If you are travelling on or after the 15th December please check our website closer to your departure date. Our website will be updated regularly.

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 22nd November 2011.

Customers stuck overseas who cannot return home

For customers who hold a Cover-More policy issued prior to the 22nd November 2011 and cannot return home on their original return date due to the situation in Egypt, 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.

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