

Important Information Regarding:

Flooding in Thailand

Issued: 10th October 2011 (Update 5 – 7th November 2011- 5pm)

Applies to all Cover-More products

The following advice relates to policies issued before the 10th October 2011.

This advice is in regards to the ongoing flooding in Thailand.

The Australian Department of Foreign Affairs and Trade (DFAT) updated their travel advice to Thailand on the 27th October 2011. DFAT advises (in part):

"We recommend that you reconsider your need to travel to Bangkok and flood affected provinces (except Suvarnabhumi International Airport) due to transport disruptions and reduced access to essential services caused by severe flooding."

For the full advice please refer to www.smarttraveller.gov.au

No cover will be provided for policies issued on or after the 10th October 2011 for this event as the flooding in Thailand was wide spread on this date and further flooding in Thailand was not unforeseen.

ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

FOR POLICY HOLDERS THAT HAVE ALREADY COMMENCED THEIR JOURNEY

There is provision to cover reasonable Additional accommodation and transport expenses incurred on Your Journey resulting from a natural disaster, including where:

- i. your pre-paid accommodation or transport arrangements have been directly affected by the flooding.
- ii. you have been forced to evacuate an area by local authorities due to the threat of flooding.

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

When submitting your claim you will need to provide written confirmation from the transport provider of the length of the delay and details of what refunds or compensation have been offered along with itemised receipts for the accommodation and transport expenses incurred.

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

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 flooding.

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.

There is no provision to claim for Amendment or Cancellation costs if your travel arrangements are operating as scheduled (unless you originally planned to stay in Bangkok or a flood affected province between 27th October and 14th November).

If you are travelling on or after the 15th November 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 10th October 2011.

Customers stuck overseas who cannot return home

For customers who hold a Cover-More policy issued prior to the 10th October 2011 and cannot return home on their original return date due to the flooding in Thailand, 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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