

## Important Information Regarding:

### Greece General Strike

Issued: 6<sup>th</sup> October 2011

#### Applies to all Cover-More products

The following advice relates to policies issued before the 6<sup>th</sup> October 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 5 October 2011:

*"The 24-hour strike saw flights and ferry services cancelled, government offices and tourist sites closed, and hospitals working with reduced staff."*

According to DFAT's Advice of 6 October 2011:

*"Greek air traffic controllers have announced they will strike for 24 hours on 5 October 2011. You should check with your airline for more information about flight disruptions before travelling to the airport."*

*Strikes occur frequently in Greece. Air, sea and rail transport services have been disrupted by industrial action in 2011. You should monitor the media and be prepared to change your travel plans in case of disruptions. In the event that you are affected by transport disruptions, you should contact your airline, travel agent or insurer for assistance."*

**No cover will be provided for policies issued on or after the 6<sup>th</sup> October 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. We will also require confirmation from the transport provider confirming which of your travel arrangements have been affected.



## **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 6<sup>th</sup> October 2011.

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

For customers who hold a Cover-More policy issued prior to the 6<sup>th</sup> October 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.

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