

## Important Information Regarding:

### Earthquake in Turkey

Issued: 24<sup>th</sup> October 2011

#### Applies to all Cover-More products

The following advice relates to policies issued before the 24<sup>th</sup> October 2011.

This advice is in regards to a recent earthquake in Turkey.

An article on [www.heraldsun.com.au](http://www.heraldsun.com.au) reported on 24 October 2011:

*"A 7.2-MAGNITUDE earthquake has struck eastern Turkey, killing at least 85 people and sparking widespread panic as it collapsed dozens of buildings into piles of twisted steel and chunks of concrete."*

**No cover will be provided for policies issued on or after the 24<sup>th</sup> October 2011 for this event.**

#### OVERSEAS MEDICAL EXPENSES

There is provision to cover emergency medical expenses if you have been injured as a result of the earthquake. If you or your travelling companion has been injured please contact our 24hr Emergency Assistance Network:

Reverse charge via the operator on +61 2 8907 5619

#### ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

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 earthquake.
- ii. you have been forced to evacuate an area by local authorities due to the earthquake.

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 travel 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**

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 earthquake.

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.

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

### **CUSTOMERS STUCK OVERSEAS WHO CANNOT RETURN HOME**

For customers who hold a Cover-More policy issued prior to the 24<sup>th</sup> October 2011 and cannot return home on their original return date due to the earthquake, 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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