

Important Information Regarding:

Cyclone Cyril

Issued: 10th February 2012

Applies to all Cover-More products

The following advice relates to policies issued before the 10th February 2012.

This advice is in regards to a tropical cyclone approaching Tonga.

The following news report was supplied by ABC Online news on 8/02/2012:

"Meanwhile, Tropical Cyclone Cyril is north of Tonga, bringing with it strong winds.

Cyril is located about 740 kilometres east of Fiji, and heading east, south east.

It is also expected to affect flood-stricken Fiji.

A cyclone alert has been declared across most of Tonga, with high seas expected in Fiji."

No cover will be provided for policies issued on or after the 10th February 2012 for this event as the cyclone 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 cyclone.
- ii. you have been forced to evacuate an area by local authorities due to the threat of the cyclone.

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 cyclone.

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 10th February 2012.

Customers stuck overseas who cannot return home

For customers who hold a Cover-More policy issued prior to the 10th February 2012 and cannot return home on their original return date due to Cyclone Cyril, 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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