

## Important Information Regarding:

### Severe Weather in Fiji

Issued: 24<sup>th</sup> January 2012

#### Applies to all Cover-More products

The following advice relates to policies issued before the 24<sup>th</sup> January 2012.

This advice is in regards to severe weather in Fiji.

The following was reported on fijilive.com on the 24<sup>th</sup> January 2012:

*A severe flood warning is now in force for major rivers streams and low lying areas of Viti Levu.*

*Nadi weather office senior Meteorologist Amit Singh told **FijiLive** the adverse weather condition is due to an active trough of low pressure that lies to the south of Fiji.*

*He said it is expected to move back on to the country tomorrow (25<sup>th</sup> January 2012).*

**No cover will be provided for policies issued on or after the 24<sup>th</sup> January 2012 for this event as the severe weather in Fiji 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 up to \$250 per paying adult on the policy if your scheduled transport is delayed for at least 12 hours due to severe weather conditions.

In addition to the amount specified above, if you have an Options, Business or Travelsure policy there is also provision under the Travel Delay section to claim for reasonable additional accommodation expenses up to \$200 if your pre-booked transport is temporarily delayed for at least 6 hours. We will also reimburse you up to this limit again for each full 24 hour period that the delay continues beyond the initial 6 hour delay. You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of delay and the amount of compensation offered by them.

When submitting your claim you will need to provide written confirmation from the transport provider of the length of the delay along with itemised receipts for the accommodation and transport expenses incurred.

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".*

When deciding whether to incur an Additional Expense due to the severe weather, you must take all reasonable steps to minimise your claim.

## **AMENDMENT OR CANCELLATION COSTS**

### **FOR POLICY HOLDERS THAT HAVE NOT YET COMMENCED THEIR JOURNEY**

There is provision to claim Amendment costs if your travel plans have been directly affected by the severe weather conditions prior to you leaving your home to begin your Journey. There is also provision to claim for cancellation costs for the parts of your Journey which have been directly affected by the severe weather conditions.

Before you decide to amend or cancel your trip however, you should check with your travel agent or travel providers to confirm that your arrangements have been affected and what, if any, options you have available to you for altering your trip. We understand that as of 24<sup>th</sup> January flights are still operating as scheduled.

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> January 2012.

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

For customers who hold a Cover-More policy issued prior to the 24<sup>th</sup> January 2012 and cannot return home on their original return date due to the severe weather in Fiji, 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.**