

**Important Information Regarding:  
United Kingdom Border Agency Strike**

Issued: 28<sup>th</sup> November 2011

**Applies to all Cover-More products**

The following advice relates to policies issued before the 28<sup>th</sup> November 2011.

This advice is in regards to the upcoming planned strike by the United Kingdom Border Agency due to take place on 30/11/2011.

The Australian Department of Foreign Affairs and Trade (DFAT) updated their travel advice to the United Kingdom on the 27<sup>th</sup> November 2011. DFAT advises (in part):

*“Officers of the United Kingdom Border Agency (UKBA) plan to strike on 30 November 2011. This will affect all passengers arriving in the United Kingdom. Australians should contact their airline or travel agent for the latest information on their flight. More information is available on the [UKBA](#), [BAA Heathrow](#), [BAA Gatwick](#) websites.”*

For the full advice please refer to [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au)

**No cover will be provided for policies issued on or after the 28<sup>th</sup> November 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 flight has been delayed or cancelled due to strike action.

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. You must take all reasonable steps to minimise your claim.

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”.*

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Cover-More Travel Insurance Pty Ltd AFSL 241 713 ABN 95 003 114 145 administers insurance on behalf of Great Lakes Australia (UK) PLC (ARBN 127 740 532, ABN 189 64 580 576, AFSL No. 318 603) trading as “Great Lakes Australia”.

## **AMENDMENT OR CANCELLATION COSTS**

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

If prior to you leaving your home to begin your journey your outbound flight to the United Kingdom has been delayed or cancelled, there is provision to claim for Amendment or Cancellation costs for the non-refundable unused portion of the journey which has been affected.

We will require written confirmation from your transport provider that your flight has been cancelled.

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.

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 28<sup>th</sup> November 2011.

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

For customers who hold a Cover-More policy issued prior to the 28<sup>th</sup> November 2011 and cannot return home on their original return date due to the UK border agency 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.