

Important information regarding: Mt Raung volcanic ash cloud

Issued: 3 July 2015

This advice applies to customers who may be affected by the Mt Raung volcanic ash cloud currently disrupting air travel between Australia and Indonesia.

Background

The following information has been taken from the ABC News website at: <http://www.abc.net.au/news/2015-07-03/jetstar-cancels-bali-flights-due-to-mt-raung-volcano/6591746>

Jetstar has cancelled flights in and out of Bali as an ash cloud from a volcanic eruption in Indonesia drifts towards Denpasar International Airport.

Return flights to and from Cairns, Perth, Melbourne and Sydney, and one way flights to and from Singapore, Adelaide and Darwin are affected.

Mt Raung, on nearby Java, erupted on Sunday, with airline pilots reporting ash at 3,500 metres.

Your policy contains a number of benefits, limits and exclusions that may be relevant to your travel plans. You should read the *Product Disclosure Statement (PDS)* which outlines the extent of your travel insurance cover. Some words used in this document have a special meaning as defined in the PDS.

Policy Coverage

For all customers whose policies were issued on or before 2 July 2015:

If your travel plans have been directly affected by this matter, then:

- If your policy contains amendment or cancellation cover, there is cover (up to the nominated policy limits) for your reasonable amendment or cancellation costs (whichever is lesser) incurred as a result of the Mt Raung volcanic ash cloud.
- There is no cover for amendment or cancellation costs if your travel arrangements are proceeding as planned.
- There is no cover available for any portions of your Journey that have been utilised.
- There is cover available for reasonable Additional hotel accommodation and transport expenses you incur as a result of the Mt Raung volcanic ash cloud.
- In any event, you will need to submit a claim for consideration.

Claims can be submitted through our online claims portal: <http://claims.covermore.com.au>

Remember, you must take all reasonable steps to mitigate your out of pocket expenses. We encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

Cover-More Insurance Services Pty Ltd (AFSL No. 241 713, ABN 95 003 114 145) administers insurance on behalf of Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 189 64 580 576, AFSL No. 318 603) trading as "Great Lakes Australia". Limits, exclusions and conditions apply to the insurance cover offered.

Policy cover for policies issued on or after 3 July 2015

Travel insurance provides cover for unforeseen events only.

- There is no cover for costs for policies issued on or **after** 3 July 2015 as the current ash cloud and its effect on air travel is no longer deemed an unforeseen event.

Important general advice

This information must be read in conjunction with the PDS as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5619.

If you have any further enquiries please contact our Customer Service team on 1300 728 822 between 8.00am and 7.00pm Monday to Friday (AEDT).