

Important information regarding: Mt Raung volcanic ash cloud

Issued: 5 August 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. Please note that this advice applies only to travellers affected by the ash cloud from 5 August 2015 and who incur costs on or after this date. For any passengers affected by the ash cloud prior to this date or for any costs incurred prior to this date, please see our previous advice notice dated 13 July 2015.

Background

The following information has been taken from the NineMSN News website at:

<http://www.9news.com.au/world/2015/08/05/04/15/flights-in-and-out-of-bali-cancelled-as-ash-cloud-returns>

“Virgin Australia has cancelled all flights to and from Bali today as volcanic ash from an erupting volcano continues to wreak havoc on airline travel.

Strong winds pushed ash clouds back towards Denpasar Airport last night, which prompted rival Jetstar to cancel four flights and delay a further two more.”

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 4 August 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 on or after 5 August 2015 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 used.
- There is cover available for reasonable Additional hotel accommodation and transport expenses you incur on or after 5 August 2015 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>

Cover-More Insurance Services Pty Ltd (AFSL No. 241 713, ABN 95 003 114 145) administers insurance on behalf of Great Lakes Reinsurance (UK) SE (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.

TRAVEL INSURANCE

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.

Policy cover for policies issued on or after 5 August 2015

Travel insurance provides cover for unforeseen events only.

- There is no cover for costs for policies issued on or **after** 5 August 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).