

## Travel insurance information about Hurricane Sandy

The following information concerns Hurricane Sandy and applies to travel insurance policies issued on or before midnight (AEDST) Saturday 27 October 2012.

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and your cover will depend on the type of plan you purchased and your particular circumstances.

### What do you need to know about your policy?

#### If you are currently travelling:

- If you have started your journey and your transport is delayed or cancelled due to Hurricane Sandy, there is provision to claim for reasonable additional food, accommodation and travel expenses.
- Limits and exclusions apply under your policy and for full details you should refer to the Product Disclosure Statement and Certificate of Insurance you received when you purchased your travel insurance.
- There is no provision to claim under your policy for cancellation or rearrangement expenses for the utilised portions of your travel arrangements or if they are operating as scheduled.

#### If you have not yet departed:

- If you have not yet departed, and you have already entered into insurance with us, your policy includes cover for cancellation or rearrangement of your journey (whichever is less), if your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of Hurricane Sandy.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty-free options to amend travel arrangements and we recommend you contact them for further details.
- Our policies do not cover claims for losses caused by something that you were aware of at the time of purchasing your policy. If you entered into a policy after midnight (AEDST) Saturday 27 October 2012 we will consider that you will be aware of Hurricane Sandy. For these policies, we will not, to the extent permitted by law, pay any claim caused by or arising from or in any way connected with Hurricane Sandy.

### What next steps should you take?

- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean appropriate and consistent; for example if you have been using two star or budget accommodation on your trip to date, we advise that the replacement accommodation you seek should be of a similar standard.
- We will assess your claim under the terms and conditions of your travel insurance policy. **If you have a Cancellation only policy, your policy does not include cover for any additional expenses. If you have a Budget policy, please refer to your Product Disclosure Statement (PDS) for the precise benefits covered.**
- You will need to submit all receipts for any additional transport, food or accommodation expenses. If you are claiming cancellation or additional expenses you will need to submit all documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.

- Any compensation and/or refunds you receive from a third party (e.g. airline) for transport, food or accommodation will be deducted from any settlement if your claim is accepted.
- Finally, to help Australians avoid difficulties overseas, the Department of Foreign Affairs and Trade (DFAT) maintains travel advisories for more than 160 destinations overseas via its website [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au). DFAT's travel advice provides accurate, up-to-date information about the risks Australians might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with its destination specific travel advisories for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

### **Contact us**

- If you have any questions or queries, please contact our Allianz Global Assistance Information Hotline on 1300 725 154.
- We will publish this and any updated travel insurance advisories on our website: [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au).