

## Important information regarding: Hurricane Irma

Issued: 6 September 2017

This advice applies to customers who are concerned or may be affected by Hurricane Irma which is approaching the south-eastern United States and Caribbean islands.

### Background

Hurricane Irma is expected to bring severe weather conditions to south-eastern United States including Florida, Puerto Rico and the north-eastern parts of the Caribbean. As Hurricane Irma approaches, residents and visitors are preparing for catastrophic winds and floods.

The severity of the event continues to develop, with recent news articles suggesting this has been upgraded to Category 5, with winds measured up to 185 mph and forecasters stating it could strengthen.

[http://smartraveller.gov.au/Countries/americas/north/Pages/united\\_states\\_of\\_america.aspx](http://smartraveller.gov.au/Countries/americas/north/Pages/united_states_of_america.aspx)

This information is current to 6 September 2017 and we recommend you regularly check for updates through news agencies and your travel provider.

### For all policies issued on or before 6 September 2017

Your policy provides a number of benefits, conditions, 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.

The information below outlines the key benefits that may apply. Call us for more information.

- **Amendment or Cancellation Costs.** If included on Your policy, this benefit provides cover (up to the nominated policy limits) for Your reasonable amendment or cancellation cost if Your existing and pre-paid travel plans are directly affected. Please note that the cost to rearrange Your trip must not exceed the costs incurred had you cancelled your trip outright.
- **Additional Expenses.** If you have already departed and Your Journey is directly affected because of the severe weather there is cover (up to the nominated policy sub limits) for Your reasonable Additional transport expenses incurred
- **Overseas Medical Expenses.** If You have incurred medical expenses as a direct result of the severe weather, there is cover up to the specified benefit limits.
- **Travel Delay.** Your Policy includes cover for Additional hotel accommodation expenses and up to the stated benefit limits where Your Journey is directly affected and the delay is at least 6 hours.

### Costs that are not covered by Your policy

- Costs that are incurred where Your travel is not directly affected
- Costs over and above the benefits limits and sub limits outlined in Your PDS.
- Costs where alternate travel is at a higher fare class than originally booked
- Costs for travel arrangements that have already been used, prior to the severe flooding affecting Your plans.

## **Policy cover for policies issued after 06 September 2017**

Travel insurance provides cover for unforeseen events only.

- There is no cover under any section for policies issued after 06 September 2017 as the event is no longer deemed an unforeseen event.
- If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

### **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) 89075647.

If you have any further enquiries please contact our Customer Service team on 1300 728 015 between 8.00am and 7.00pm Monday to Friday (AEDT).