

## Travel insurance information regarding the Earthquake in Nepal – April 2015.

The following information concerns those affected by the Earthquake in Nepal.

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

### **If you entered into your policy before midday (AEST) Sunday 26th April 2015.**

#### **If you are currently travelling:**

- If you have started your journey and your transport is delayed or cancelled or your accommodation is affected due to the earthquake in Nepal, there may be provision to claim for reasonable additional travel, accommodation and meal expenses.
- Limits, conditions 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.

#### **If you have not yet departed:**

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the earthquake of Nepal and you have not yet departed, you may be able to claim for cancellation or rearrangement of your journey (whichever is the lesser).
- 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.

### **If you entered into a policy after midday (AEST) Sunday 26th April 2015**

- Our policies do not cover claims for losses caused by something that you were aware of at the time your period of cover commenced, which is generally from the time you purchased your policy. If you entered into a policy after **midday (AEST) Sunday 26th April 2015** we would expect it very likely that that this was done with an awareness of earthquake in Nepal. 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 the earthquake in Nepal.

#### **What next steps should you take?**

- You should take all reasonable steps to minimise your expenses including when rearranging your journey if needed. Reasonable expenses generally includes booking at the standard level you have booked for the rest of your journey or, as determined by us. For example if you have been using two star or budget accommodation on your trip to date, then that the replacement accommodation you seek should, where possible, 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).

## How can we help?

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