

Travel insurance information for Earthquake in the South Island coastal town of Kaikoura

The following information is for those concerned or affected by the earthquake on 13th November 2016

If you have been affected by this event we urge you to follow the advice of local authorities.

Background Information

A magnitude-7.8 earthquake has struck New Zealand's South Island.

We recommend you regularly check the Department of Foreign Affairs and Trade (DFAT) and Smart Traveller website www.smarttraveller.gov.au for up to date information about the event.

Your policy provides a number of benefits, conditions, limits and exclusions that may be relevant to your travel plans. Your cover will depend on the type of plan you purchased and your circumstances. We will assess all claims in accordance with your Product Disclosure Statement (PDS) and your Certificate of Insurance.

If you entered into your policy *before* 6am (AEDT) 14th November 2016:

If you are currently travelling:

- If your transport is delayed or cancelled or your accommodation is affected due to the earthquake you may be able to claim for additional travel, accommodation and meal expenses.
- If you need medical advice or emergency medical assistance please contact our 24-hour Emergency Assistance team on +61 7 3305 7499 reverse charge.
- Limits, conditions and exclusions apply under your policy. 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 by your travel provider as a result of the earthquake you may be able to claim for cancellation or rearrangement of your journey.
- If your travel arrangements have been affected, contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may offer penalty free options to amend travel arrangements and we recommend you contact them first for further details.

If you entered into a policy *after* 6am (AEDT) 14th November 2016

- We would expect that this was done with an awareness of the earthquake for these policies; we will not pay any claim caused by or in any way connected with the earthquake. Our policies do not cover claims for losses caused by something that you were aware of at the time of purchasing your policy.

What next steps should you take?

- You should try to minimise your expenses including rearranging your journey where possible. If you have been using two star accommodation on your trip to date, then any replacement accommodation should be of a similar standard.
- Keep all receipts for any additional transport, food or accommodation expenses. If you are claiming cancellation or additional expenses you will need to submit 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.

To make a claim, visit our website travelclaims.com.au

Please note: Any compensation and/or refunds you receive from a third party (e.g. airline) for transport, food or accommodation will be deducted if your claim is accepted.

Contact us



1300 725 154



Travelclaims@allianz-assistance.com.au

We will publish this and any updated travel insurance advisories on our website: allianz-assistance.com.au.