

## The Chile volcano and associated ash clouds

The following information concerns the volcanic eruption in Chile and associated ash clouds commencing on Sunday 5 June 2011. This replaces the advice issued on 12 June 2011 and applies to all policies issued prior to the 12 June 2011.

We will assess all claims in accordance with your Product Disclosure Statement (PDS), and cover will depend on the type of plan you purchased. The following advice relates to Comprehensive travel insurance policies.

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

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

- » Your policy includes cover for cancellation of your journey, or the unused portions of your journey, as a result of the volcanic eruption or associated ash clouds when as a result of the volcanic eruption or associated ash clouds:
  - your scheduled transport services have been cancelled
  - your accommodation has been declared uninhabitable
  - you are unable to reach your accommodation or destination.

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

- » Your policy includes cover for reasonable additional travel and accommodation expenses when as a result of the volcanic eruption or associated ash clouds:
  - your journey is disrupted
  - scheduled transport services have been cancelled, delayed, shortened or diverted.
- » There is no cover to claim under your policy for cancellation or rearrangement expenses for the used portions of your travel arrangements or if your travel arrangements are operating as scheduled.
- » If you have been injured as a result of the volcanic eruption or associated ash clouds, we can help. If you need medical advice or emergency medical assistance please contact our 24-hour Emergency Assistance team on +61 7 3305 7499 reverse charge or 1800 010 075 free-call within Australia.

### ***General information***

- » There is no cover for cancellation, rearrangement or additional expenses for policies issued after 12.00 noon Sunday 12 June 2011 if the cancellation or rearrangement arises from the volcanic eruption and associated ash clouds.

**Travel Insurance information on the Chile volcano and associated ash clouds, Australia, 21 June 2011**

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

- » If you wish to cancel or amend your pre-booked travel arrangements as a result of the volcanic eruption and associated ash clouds, we recommend you contact your travel agent or travel provider regarding the best option in altering your trip. We understand some airlines are providing penalty-free options to amend travel arrangements, so we also recommend you contact your airline for further details.
- » To help Australians avoid difficulties overseas, the Department of Foreign Affairs and Trade maintains travel advisories for more than 160 destinations overseas via their website [www.smartraveller.gov.au](http://www.smartraveller.gov.au). Their 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 their 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.
- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible.
- » It is important to read the Product Disclosure Statement (PDS) you received when you purchased your travel insurance policy. This will give you more information about what your policy provides cover for and what it does not.
- » If you have a claim, please submit a claim form with all relevant supporting documentation to us for consideration.
- » You will need to submit all receipts for any additional expenses. If you are claiming cancellation or additional expenses you will need to submit all documents showing your original planned pre-paid arrangements, as well as receipts and documents showing your new arrangements and the non-refundable portions of your journey.
- » Any compensation or refunds you receive from a third party for transport, food or accommodation will be deducted from any settlement if your claim is accepted.

### **Contact us**

- » If you have questions or queries, please contact our Information Hotline on 1800 012 234.
- » We will publish this and any updated travel insurance advisories on our website: [www.mondial-assistance.com.au](http://www.mondial-assistance.com.au).