

Travel insurance information on Iceland volcano and associated ash clouds

The following information concerns the volcanic eruption in Iceland and associated ash clouds on Saturday 21 May 2011 and applies to travel insurance policies issued prior to 5.00pm (est) Monday 23 May 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:
 - your scheduled transport services have been cancelled as a result of the volcanic eruption or associated ash clouds
 - your accommodation has been declared uninhabitable by the volcanic eruption or associated ash clouds
 - you are unable to reach your accommodation or destination as a result of the volcanic eruption or associated ash clouds

If you are currently travelling:

- » Your policy includes cover for reasonable additional travel and accommodation expenses when:
 - your journey is disrupted as a result of the volcanic eruption or associated ash clouds
 - scheduled transport services have been cancelled, delayed, shortened or diverted as a result of the volcanic eruption or associated ash clouds
- » Passengers travelling on European Union (“EU”) member airlines are entitled to claim meals and accommodation from their airline under EU consumer protection laws. Please see the attached list of EU member airlines. If you are eligible to make a claim against an EU member airline in relation to a loss or expense covered under this policy and they do not pay you the full amount of your claim, we will make up the difference. You must make an insurance claim through the EU member airline first for us to determine what the difference is.
- » 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 or rearrangement expenses for policies issued after 5.00pm (est) on Monday 23 May 2011 if the cancellation or rearrangement arises from the volcanic eruption and associated ash clouds.

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.smarttraveller.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.
- » Naturally, 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