

## Travel insurance information about the flooding in Thailand.

The following information concerns the flooding in Thailand. This advice updates the advice we provided on 28 October 2011

### **For policies issued prior to 11 October 2011 for travel commencing prior to 28 October 2011 the following advice applies:**

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

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

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

- If you have started your journey and your transport is delayed or cancelled due to the flooding or your accommodation has been declared uninhabitable, there is provision to claim for reasonable additional food, accommodation and travel expenses.
- Limits apply under your policy, and for full details you should refer to the Product Disclosure Statement you received when you purchased your travel insurance.
- There is no provision to claim under your policy for cancellation or rearrangement expenses for the utilised portions of your travel arrangements or if they are operating as scheduled.

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

- If you have not yet departed, your policy includes cover for cancellation or the rearrangement of your journey (whichever is less), or the unused portions of your journey, if your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the flooding.
- 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.
- All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the media coverage of the flooding, there is no provision to claim for any expenses relating to the flooding, for policies issued on or after 11 October 2011.

### **For policies issued prior to 11 October 2011 for travel commencing on or after 28 October 2011 the following advice applies:**

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

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

##### **If you are currently travelling to Bangkok and the flood affected provinces of Thailand:**

- If you have started your journey and your transport is delayed or cancelled due to the flooding, there is provision to claim for reasonable additional food, accommodation and travel expenses.

- Limits apply under your policy, and for full details you should refer to the Product Disclosure Statement you received when you purchased your travel insurance.
- There is no provision to claim under your policy for cancellation or rearrangement expenses for the utilised portions of your travel arrangements or if they are operating as scheduled.

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

- If you have not yet departed and plan to travel to Bangkok and the flood affected provinces of Thailand prior to 25 November 2011 (aside from transiting through Bangkok Suvarnabhumi International Airport) and provided your policy was purchased prior to 11 October 2011, your policy provides cover for cancellation expenses as a result of the threat associated with the flooding. This also extends to rearrangement expenses provided the rearrangement expenses are less than the costs to cancel your journey.
- If you plan to travel to Bangkok and the flood affected provinces of Thailand on or after 25 November 2011, we do not recommend that you cancel or rearrange your trip at this stage. A further advisory will be issued prior to 25 November 2011 providing details of your ongoing cover.
- If you have not yet departed and you are not travelling to Bangkok and the flood affected provinces of Thailand, your policy includes cover for cancellation or the rearrangement of your journey (whichever is less), or the unused portions of your journey, only if your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the flooding.
- If you are transiting through Bangkok Suvarnabhumi International Airport and not leaving the airport, there is no cover for any additional or cancellation expenses unless your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the flooding.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Many airlines are providing penalty-free options to amend travel arrangements, and we strongly recommend you contact them for further details.
- All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the media coverage of the flooding, there is no provision to claim for any expenses relating to the flooding, for policies issued on or after 11 October 2011.

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

- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean appropriate and consistent—for example if you have been using two star or budget accommodation on your trip to date, then we advise that the replacement accommodation you seek should 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).