

Travel insurance information on the snow storms in the UK and Europe

The following information concerns the recent airport closures in the United Kingdom and Europe due to heavy snowfall and applies to travel insurance policies issued prior to 18 December 2010.

What do you need to know about your policy?

If you are currently travelling

- » Your policy includes cover for reasonable additional accommodation and travel expenses if transport services have been cancelled, delayed or rescheduled as a result of the heavy snowfall, or if your accommodation has been declared uninhabitable by the heavy snowfall.
- » 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.
- » Passengers travelling on 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 can 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.
- » There is no provision 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.
- » Your policy also includes cover for overseas emergency medical expenses. If you need 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.

If you have not yet departed

- » Your policy includes cover for cancellation or rearrangement of your journey (whichever is the lesser) or its unused portions as a result of the heavy snowfall.
- » Your policy only includes cover when scheduled transport services have been cancelled, your accommodation has been declared uninhabitable by the heavy snowfall or you are unable to reach your accommodation or destination.
- » All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the extensive media coverage of the airport closures following the heavy snowfall, there is no provision to claim for any expenses relating to the heavy snowfall for policies issued **on or after 18 December 2010**.
- » We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines may provide penalty-free options to change your travel arrangements, so we also recommend you contact your airline for further details.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible.

- » If you consider you have a claim, please submit your travel insurance claim to us for consideration.
- » 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 additional expenses or overseas medical expenses. If you have a Budget policy, please refer to your Policy Wording / Product Disclosure Statement for the benefits covered.**
- » 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.
- » Finally, to help Australians avoid difficulties overseas, the Department of Foreign Affairs and Trade (DFAT) maintains travel advisories for more than 160 destinations overseas on its website www.smartraveller.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 Information Hotline on 1800 012 234.
- » We will publish this and any updated travel insurance advisories on our website:
www.mondial-assistance.com.au