

Travel insurance information on the Bali volcano

The following information concerns the recent volcanic eruption in Bali and the associated airport closures due to ash clouds. This advice applies to travel insurance policies issued prior to Thursday 27 January 2011.

If you wish to cancel or amend your pre-booked travel arrangements as a result of the volcanic eruption, 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.

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 and cover will depend on the type of plan you purchased.

There is no cover for cancellation or rearrangement expenses for policies issued on or after 27 January 2011 if the cancellation or rearrangement arises from the volcanic eruption and associated ash clouds.

What do you need to know about your policy?

Your policy includes cover for cancellation and/or rearrangement of your journey, or the unused portions of your journey, as a result of the volcanic eruption and associated ash clouds.

- » Your policy includes cover for cancellation expenses when:
 - scheduled transport services have been cancelled
 - your accommodation has been declared uninhabitable by the volcanic eruption or associated ash clouds
 - you are unable to reach your accommodation or destination.
- » Your policy also includes cover for reasonable additional accommodation and travel expenses if transport services have been cancelled, delayed or rescheduled as a result of the volcanic eruption or ash clouds.

If you have been injured as a result of the recent volcanic eruption or 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.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible.
- » Read the Product Disclosure Statement that you received when you purchased your travel insurance policy. This will give you more detail about what your policy provides cover for and what it does not. For example, if you have a Cancellation only policy, your policy does not include cover for additional expenses or overseas medical expenses.
- » Please submit a claim form with 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.
- » Finally, 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. 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.

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**