

Travel insurance information on the civil unrest in Egypt

The following information concerns the civil unrest in Egypt and applies to travel insurance policies issued before Saturday 29 January 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 are currently travelling:

- » Your policy includes cover for reasonable additional travel and accommodation expenses when:
 - your journey is disrupted as a result of the civil unrest
 - scheduled transport services have been cancelled, delayed, shortened or diverted as a result of the civil unrest.
- » There is no cover for additional travel and accommodation expenses if your scheduled or connecting transport has not been cancelled or delayed.

If you have not yet departed:

- » Your policy includes cover for cancellation expenses when:
 - your scheduled transport services have been cancelled as a result of the civil unrest
 - your accommodation has been declared uninhabitable by the civil unrest
 - you are unable to reach your accommodation or destination as a result of the civil unrest.
- » If you have not yet departed, we may cover the costs to rearrange your journey to depart at a later date if this is your preferred option so long as these costs are less than the costs to cancel your journey.

General Information

- » There is no cover for cancellation or rearrangement expenses for policies issued on or after 29 January 2011 if the cancellation or rearrangement arises from the civil unrest.
- » All travel insurance policies contain General Exclusions relating to any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military. If any of these situations occur in Egypt, cover will be assessed at that time and a further advisory issued.
- » If you have been injured as a result of the recent civil unrest 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?

- » 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.
- » 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 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.
- » If you have a claim, 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.
- » We understand some airlines are providing penalty-free options to amend travel arrangements, so we also recommend you contact your airline for further details. 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.