

Travel insurance information about the A380 flight disruptions

The following information concerns the recent A380 flight disruptions and applies to travel insurance policies issued prior to Thursday 4 November 2010.

For Ticket and Baggage Protection policies—what do you need to know about your policy?

- » Your policy is limited and does not provide cover for cancellation or rearrangement of your journey as a result of the A380 flight disruptions; nor is there provision to claim for the cost of additional expenses incurred due to the A380 flight disruptions.

For Comprehensive policies—what do you need to know about your policy?

- » Your policy does not provide cover for cancellation fees, lost deposits or additional travel expenses arising from delays or rescheduling by an airline.
- » However, there is provision to submit a claim for consideration for:
 - reasonable travel delay expenses (food and accommodation) following a delay of at least six hours and
 - alternative transport expenses to be on time for prepaid travel/tour arrangements, sporting events, conferences, weddings or funerals.

More detail is provided below.

If you are currently travelling	<ul style="list-style-type: none"> » Your policy includes cover for reasonable additional meals and accommodation expenses you incur if your flights have been cancelled, delayed or rescheduled for at least six hours as a result of the A380 flight disruptions. » Cover is only available if you are unable to claim your additional meals and accommodation expenses from your carrier. » Limits apply under your policy, and for full details you should refer to the Product Disclosure Statement/Policy Wording you received when you purchased your travel insurance. » If you receive a refund from your carrier, this amount will be deducted from the settlement of any payable claim for the same or similar service. » There is no provision under your policy to claim for any utilised portions of your journey.
If you have not yet departed	<ul style="list-style-type: none"> » Your policy provides cover for reasonable alternative transport expenses, as determined by us, to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled transport is cancelled, delayed, shortened or diverted due to the A380 flight disruptions—and that means you would not arrive on time.

- » Your policy does not include cover for cancellation of your journey as a result of the A380 flight disruptions.
- » We recommend you contact your travel agent, travel provider or your carrier directly regarding the best option in altering your trip. Your carrier may provide penalty-free options to amend travel arrangements, so we recommend you contact them for further details.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses.
- » 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.
Please refer to your Product Disclosure Statement/Policy Wording for the precise benefits covered and the full terms and conditions that apply.
- » You will need to submit all receipts and relevant documentation as determined by us for any additional expenses.

Contact us

If you have any questions or concerns, please contact our Information Hotline on 1800 012 234 from Australia or 0800 574 904 from New Zealand. Alternatively, you can email us at travelclaims@mondial-assistance.com.au

We will publish this and any updated travel insurance advisories on our website: www.mondial-assistance.com.au