

Travel insurance information about the financial collapse of Air Australia

The following information concerns the financial collapse and subsequent grounding of all Air Australia flights effective 17 February 2012. This applies to travel insurance policies issued on or before 16 February 2012.

We will be providing cover for reasonable costs to customers impacted by the financial collapse of Air Australia.

What do you need to know about your policy?

If you are currently travelling:

- If you have started your journey and your flight is cancelled due to the financial collapse, you may 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.

If you have not yet departed:

- If you have not yet departed, we recommend you contact your travel agent or travel provider regarding the best and most cost effective option in altering or cancelling your trip. There may be options available to you in this instance with other airline providers.
- For any other outstanding expenses you will need to submit a claim for assessment.
- All travel insurance policies provide cover for unforeseen and unexpected circumstances. Due to the extensive media coverage, there is no provision to claim for any expenses relating to the cancellation of flights for policies issued on or after 17 February 2012.

What next steps should you take?

- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. Re-arrangements to your journey should be consistent with the type and standard of arrangements you originally made. 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.
- Please submit your travel insurance claim with relevant supporting documentation.
- Any compensation and/or refunds you receive from Air Australia or your credit card provider 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. 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.

Your questions answered about travel insurance

If you purchased our travel insurance policy on or before Thursday 16 February 2012, the following questions and answers relate to the travel insurance cover that Allianz Global Assistance policies are providing to Australian and New Zealand travellers affected by the financial collapse and subsequent grounding of all Air Australia flights.

Q: If I am stranded in another country will Allianz Global Assistance cover the cost of additional accommodation/hotel expenses while I wait to rearrange my flight home?

A: We will cover the cost of reasonable accommodation expenses while you wait for your flight home. Limits apply as per your policy wording that you would have received when you purchased your travel insurance. You will need to supply confirmation of your Air Australia itinerary or boarding pass.

We are here to help our customers that are affected as a result of the financial collapse of Air Australia.

Q: What if I have run out of money and my credit card is 'maxed' and I am unable to pay for additional accommodation?

A: Allianz Global Assistance can help by acting as guarantor with your hotel or other accommodation provider while you are finalising your new flight schedule. If you have already incurred costs for additional accommodation, these reasonable costs can be refunded once you submit your claim with us. We can also transfer your call through to relatives or friends for assistance.

Please retain copies of all your receipts to substantiate your claim.

Q: What about food and living expenses—will you cover that as well?

A: Some of our policies do provide for travel delay expenses of up to \$200 per day for reasonable living expenses—always in these cases we urge you to keep all your receipts to substantiate your claim with us.

Q: There are some Australian and New Zealand travellers stranded in other countries at the moment and they may be able to board a flight to fly back to Australia or New Zealand via alternative arrangements, will Allianz Global Assistance cover these travel costs?

A: Yes we will provide cover for reasonable travel expenses. By reasonable we mean 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.

Please retain copies of all your receipts to substantiate your claim with us.

Q: What if the travellers are short of cash or credit, can Allianz Global Assistance help?

A: We cannot send you cash but we are able to act as a guarantor for expenses with accommodation and/or travel providers. We can also transfer your call through to relatives or friends for assistance.

Q: What else should I be aware of?

A: When you call us to discuss your travel options and policy cover, it would be useful if you had a copy of your travel itinerary with you—that will save time in assessing the best next steps for you.

You should also take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean 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.

With your claim, you will need to submit all receipts for any additional accommodation and transport 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.

Q: If I have booked to fly with Air Australia in the future, will Allianz Global Assistance cover the cost of my cancelled flight and all the accommodation and tours I had booked?

A: If you have not yet departed, we recommend you contact your travel agent or travel provider regarding the best and most cost effective option in altering or cancelling your trip. There maybe options available to you in this instance with other airline providers.

For any other outstanding expenses you will need to submit a claim for assessment.

All travel insurance policies provide cover for unforeseen and unexpected circumstances. Due to the extensive media coverage, there is no provision to claim for any expenses relating to the cancellation of flights for policies issued on or after 17 February 2012.

Allianz Global Assistance has a 24 hour emergency assistance number for any policyholder to call if you need help—it is +61 7 3305 7499 reverse charge or 1800 010 075 free call within Australia.

Or you can email us on travelclaims@allianz-assistance.com.au.