

Travel insurance information on the Japan earthquake and tsunami

The following information concerns the earthquake in Japan and subsequent tsunami on Friday 11 March 2011 and applies to travel insurance policies issued prior to 12 March 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 have not yet departed:

- » If you have not yet departed and plan to travel to Ibaraki, Tochigi, Iwate, Miyagi and Fukushima prefectures, including the 80km exclusion zone prior to 13 May 2011, your policy provides cover for cancellation or rearrangement expenses—provided these costs are less than the costs to cancel your journey and your policy was purchased prior to 12 March 2011. If you plan to travel to these areas on or after 13 May 2011, we do not recommend that you cancel or rearrange your trip at this stage. A further advisory will be issued on 12 May 2011 providing details of your ongoing cover.
- » For all other areas of Japan, your policy includes cover for cancellation of your journey, or the unused portions of your journey, as a result of the earthquake or tsunami when:
 - your scheduled transport services have been cancelled as a result of the earthquake or tsunami
 - your accommodation has been declared uninhabitable by the earthquake or tsunami
 - you are unable to reach your accommodation or destination as a result of the earthquake or tsunami.

If you are currently travelling:

- » If you are currently travelling in Japan and you have been advised by the Australian Government to evacuate, your policy provides cover for the cancellation of the unused portions of your journey.
- » Your policy includes cover for reasonable additional travel and accommodation expenses when:
 - your journey is disrupted as a result of the earthquake or tsunami
 - scheduled transport services have been cancelled, delayed, shortened or diverted as a result of the earthquake or tsunami.

- » There is no cover for additional travel and accommodation expenses if your scheduled or connecting transport has not been cancelled or delayed, or your accommodation is unaffected.
- » If you have been injured as a result of the recent earthquake or tsunami, 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.

General information

- » There is no cover for cancellation or rearrangement expenses for policies issued on or after 12 March 2011 if the cancellation or rearrangement arises from the earthquake or subsequent tsunami.
- » If you are travelling through any location in Japan and will not be leaving the airport, there is no cover for any additional or cancellation expenses.
- » If you believe you have potentially become exposed to nuclear radiation, please contact your local Japanese authority and follow their advice. For medical emergencies, 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?

- » If you wish to cancel or amend your pre-booked travel arrangements as a result of a covered event outlined above, 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.
- » 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 (PDS) you received when you purchased your travel insurance policy. This will give you more information about what your policy provides cover for and what it does not.
- » If you have a claim, please submit a claim form with all 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.

- » Naturally, 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.