

Travel Advice Update

Subject: Travel Advisory

Date: April 14, 2009

Important Information Regarding:

Bangkok, Thailand

DATE ISSUED: 14 April 2009

This advice relates to policies issued prior to 12 April 2009.

The Department of Foreign Affairs and Trade (DFAT) have issued the following warning regarding travel to Bangkok, Thailand and its surrounding provinces:

- We advise you to reconsider your need to travel to Bangkok and surrounding provinces (Nonthaburi, Samut Prakan, Nakhon Pathom, Ayuthaya, Pratum Thani) due to ongoing civil unrest.
- A State of Emergency was declared in Bangkok and surrounding provinces on 12 April 2009. There have been violent clashes between security authorities and protesters. The military may become involved in enforcing the decree and further violence is possible.
- If you are in Bangkok or surrounding provinces, you should avoid unnecessary travel around the city or province. If you are departing Bangkok by plane, you should allow extra time to reach the airport in case of traffic delays. Flights in and out of Bangkok have not been disrupted. Travellers should check with airlines and other travel providers on scheduled services.

For Customers Currently Travelling in Bangkok:

At this stage, there has been no disruption to scheduled flight services, however we advise all customers to allow extra travel time to reach the airport due to traffic disturbances.

At this stage there is no provision to claim for expenses associated with the early departure from Bangkok as such an expense would not fall within the benefits offered by the travel insurance policy.

For customers currently in Bangkok we advise that all caution, as stipulated in the warning from DFAT, is exercised.

If you require emergency assistance please phone our 24 Hour Emergency Assistance Department reverse charge on + 61 7 3305 7499.

For Customers Who Have Not Yet Departed And Who Are Travelling Prior to 27 April 2009:

For customers travelling to Bangkok, or its surrounding provinces (Nonthaburi, Samut Prakan, Nakhon Pathom, Ayuthaya, Pratum Thani), there is provision to claim for cancellation expenses or amendment costs (whichever is the lesser) for the portion of the journey that has been affected. It is the responsibility of all customers to mitigate their costs as much as possible.

Many travel providers are waiving their normal cancellation and amendment fees for customers affected by the situation in Bangkok, and in all reasonable circumstances customers will be expected to take advantage of these waivers. Customers are advised to contact their travel providers for further details, and the most appropriate options available.

Customers scheduled to depart after 27 April 2009 should check for further updates closer to their travel date.

There is no provision to claim for expenses associated with this incident for customers who are traveling to areas of Thailand not mentioned in the DFAT advice above. This advice will be updated if new information comes to hand.

Should you have any further enquiries, please do not hesitate to contact our Client Services Department on 1300 667 132.