

Travel insurance information about Virgin Blue flight disruptions

The following information concerns the recent Virgin Blue flight disruptions and applies to travel insurance policies issued prior to Sunday 26 September 2010.

For Budget / Cancellation Only 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 arising from delays or rescheduling by an airline; nor is there provision to claim for the cost of additional expenses incurred due to the Virgin Blue flight disruptions.

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

- » Your policy does **not** provide cover for cancellation fees, loss 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.

| | |
|---|---|
| <p>If you are currently travelling</p> | <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 Virgin Blue flight disruptions. » Cover is only available if you are unable to claim your additional meals and accommodation expenses from Virgin Blue. For more information visit: http://www.virginblue.com.au/MajorIncidentReport/index.htm » 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. » If you receive a refund from Virgin Blue, 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. |
| <p>If you have not yet departed</p> | <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 Virgin Blue 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 Virgin Blue flight disruptions. » We recommend you contact your travel agent, travel provider or Virgin Blue directly regarding the best option in altering your trip. Virgin Blue 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 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 Mondial Assistance Information Hotline on 1800 012 234. 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