

Important advice for Policyholders

Made possible by


Subject title	Travel insurance cover provisions Civil unrest / political protest in Bangkok, Thailand
Issue Date	16 January 2014 (updated 21 May 2014)
Policies affected	The following advice may apply if your QBE policy was issued prior to midnight 12 January, 2014 (AEST). If your policy was issued after this time, there may be no provision for cover.
Policy enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

The situation in Thailand is intensifying with the Army Chief declared martial law on 20 May, 2014. Australians are advised to follow the instructions of local authorities and avoid all demonstrations, protest sites, political events and large-scale public gatherings.

Department of Foreign Affairs (DFAT) advises Australians travellers in Thailand *may see an increased presence of security forces in some locations and that under martial law military authorities have wide powers, including to suspend laws, restrict movement and impose curfews and other security measures. You should monitor the media for information on restrictions and possible disruption to transport and other services*¹.

This advice will be updated as new information comes to hand and the current risk may escalate for travellers. Please refer to www.qbe.com.au/travel for our latest update or www.smartraveller.gov.au

What does this mean for me?

If you are planning a trip to Thailand or have already departed, the event of this civil insurrection may have an effect on your cover.

Important information for ANZ Platinum Card Holders. If you have met the activation criteria for your card, please refer to the ANZ platinum card PDS for more information and cover applicable to your policy.

For policies issued prior to midnight 12 January 2014 (AEST).

I'm overseas and affected

There is provision to cover the following:

- Cancellation costs for unused prepaid arrangements** if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.
- Additional costs from changes to travel plans** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of civil insurrection.

¹ Source: Smartraveller, 20 May, 2014 <http://www2.smartraveller.gov.au/SiteAssets/Thailand/index.htm>

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I'm yet to depart

There is provision to cover the following:

- a. **Amendment costs or cancellation fees** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of civil insurrection.

Subject to insurance liability being accepted, the policy can provide coverage where the cost of altering/deferring is less than the cost of cancellation charges for the part of the trip which has been affected. If the cost of altering/deferring is greater than the non-refundable value of the part of the trip that has been affected, then the policy can provide coverage for this non-refundable unused proportion.

In addition to the above cover, some products offer provision to cover reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could impact your travel arrangements. This cover is limited to \$1,000. Please check your PDS to verify if this cover applies to your policy.

For policies issued after midnight 12 January 2014 (AEST).

Cover is provisional upon a defined event occurring and these defined events are outlined in the combined Product Disclosure Statement (PDS) and policy wording. In this case, if your policy was issued after midnight on 12 January 2014, there is no provision to claim for amendment / cancellation fees due to hostilities, civil insurrection, military power or civil war. Therefore if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted due to the civil insurrection in Bangkok, cover will not be provided.

If you are uncertain about how you may be affected, please contact QBE customer service for clarification prior to making any changes to your travel arrangements.

Making a claim

Making a claim on your travel insurance policy can be made once you are back home by contacting QBE. But while you are on your journey, it's important to remember that:

- a. We require you to take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this. We recommend you contact your airline, cruise company or travel agent for assistance with your plans in the first instance.
- b. It helps us to process your claim if we have itemised receipts for your overseas medical and additional accommodation and transport expenses. Medical and admission/discharge reports from hospitals you visit are also useful. Please keep these if you can.
- c. Claims can be lodged while you are away or on your return home. You can complete a claim form online at www.qbe.com.au/travel or contact QBE claims directly.

General advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, please refer to the PDS

Contact Us

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