



Important information regarding: Hurricane Harvey

Issued: 28 August 2017

This advice applies to customers who are concerned or may be affected by the severe flooding in Houston, and the greater Texas coastal region.

Background

Hurricane Harvey made landfall around 11pm EDT on 25 August 2017 along the Texas coast about 370km southwest of Houston. Strong winds, heavy rain, storm surges in coastal regions and severe flooding are expected to continue in the following days.

http://smartraveller.gov.au/Countries/americas/north/Pages/united_states_of_america.aspx

This information is current to 25 August 2017 and we recommend you regularly check for updates through news outlets or your travel provider.

Policy Coverage

For all policies issued on or before 25 August 2017

Your policy provides a number of benefits, limits and exclusions that may be relevant to Your travel plans, should they be directly affected. You should read the Product Disclosure Statement (PDS) which outlines the extent of Your travel insurance cover. Some words used in this document have a special meaning as defined in the PDS. The information below outlines the key benefits that may apply; call us for more information.

If You have yet to depart on Your Journey

- **Amendment or Cancellation Costs.** If included on Your policy, this benefit provides cover (up to the nominated policy limits) for Your reasonable amendment or cancellation cost if Your existing and pre-paid travel plans are directly affected. Please note that the cost to rearrange Your trip must not exceed the costs incurred had you cancelled your trip outright.
- **Additional Expenses.** If you have already departed and Your Journey is affected because of the severe flooding there is cover (up to the nominated policy sub limits) for Your reasonable Additional transport expenses incurred, if Your plans are directly affected.
- **Overseas Medical Expenses.** If You have incurred medical expenses as a direct result of the severe flooding in Houston, Texas, there is cover up to the specified benefit limits.
- **Travel Delay.** Your Policy includes cover for Additional hotel accommodation expenses and up to the stated benefit limits where Your Journey is directly affected by severe flooding and the delay is at least 6 hours.



Remember, You must take all reasonable steps to mitigate Your out of pocket expenses. We encourage You to speak with Your travel agent or transport provider as soon as possible to minimise Your out of pocket expenses. Ensure You keep any itemised receipts for additional purchases or costs incurred.

Costs that are not covered by Your policy

- Costs that are incurred where Your travel is not affected by the severe flooding or damage due to Hurricane Harvey
- Costs over and above the benefits limits and sub limits outlined in Your PDS.
- Costs where alternate travel is at a higher fare class than originally booked
- Costs for travel arrangements that have already been used, prior to the severe flooding affecting Your plans.

Policy cover for policies issued after 25 August 2017

Travel insurance provides cover for unforeseen events only.

- There is no cover under any section for policies issued after 25 August 2017 as the event in Houston, Texas is no longer deemed an unforeseen event.
- If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

Important general advice

This information must be read in conjunction with the PDS as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5662.

If you have any further enquiries please contact our Customer Service team on 1300 617 409 between 8.00am and 7.00pm Monday to Friday (AEDT).