

## Important Information Regarding: Christchurch Earthquake

Issued: 6<sup>th</sup> September 2010  
2<sup>nd</sup> update

Applies to all Travelsure policies

The following advice relates to policies issued before the 4<sup>th</sup> September 2010.

A large earthquake struck Christchurch, New Zealand at 4.30am Saturday 4<sup>th</sup> September causing widespread damage.

### ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES

There is provision to cover reasonable additional accommodation and transport expenses if your travel arrangements have been affected by the earthquake. You must take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses. Please ensure that a letter from the transport provider is obtained stating that the insured's arrangements have been affected and what the transport provider's course of action has been / will be.

### AMENDMENT OR CANCELLATION COSTS

If prior to you leaving your home to begin your Journey your travel plans have been directly affected by the earthquake, there is provision to claim for Amendment or Cancellation costs.

Please check our website for the latest advice (which will be updated regularly) or please contact your travel agent or travel provider regarding the best option for you regarding your trip.

You must take all reasonable steps to minimise your claim and keep documentation showing what your original planned pre-paid arrangements were, along with receipts and documentation showing what your new arrangements are. The policy provides cover for amendment or cancellation (whichever is less).

No cover will be provided for the utilised portion of prepaid travel arrangements. If you are claiming additional accommodation or transport expenses there is no provision to also claim for the cancellation cost of pre-paid travel arrangements for the same period. The policy also excludes cover for loss of enjoyment.

When submitting your claim you will need to provide written confirmation from the travel arrangements provider (transport, accommodation or tour provider) indicating the prepaid arrangement that has been affected along with itemised receipts and advice of the non-refundable unused component.

### IF YOUR HOME IS DESTROYED BY FIRE, EARTHQUAKE OR FLOOD

There is provision to cover reasonable Additional transport expenses for an early return to Your home if it has been totally destroyed by the Earthquake.

When submitting your claim under this benefit you will need to provide confirmation of the damage and keep itemised receipts.

### CORPORATE AND ANNUAL MULTI-TRIP POLICIES

The above advice also applies to Corporate and Annual Multi-Trip policies, however please note there is an additional requirement that your original travel arrangements must have been booked prior to the 4<sup>th</sup> September 2010.

### CUSTOMERS STUCK OVERSEAS WHO CANNOT RETURN HOME

For customers who hold a Travelsure policy issued prior to the 4<sup>th</sup> September 2010 and cannot return home on their original return date due to airport closure or other disruption to transport, their policy will automatically extend free of charge to allow them to return by the quickest and most direct route.

As this extension is automatic, customers and agents do not need to do anything.

**IMPORTANT - GENERAL ADVICE**

This information must be read in conjunction with the Travelsure policy wording as certain restrictions and exclusions apply.

These exclusions and restrictions are detailed in the Travelsure policy wording and in particular we draw your attention to "The Benefits" and "We Will Not Under Any Section Pay For" sections of the policy wording.

Should you have any further enquiries please contact our Customer Service Team on 0800 500 225

## Important Information Regarding:

# Policy coverage due to Christchurch Earthquake

This advice is current as of 6<sup>th</sup> of September 2010.  
Applies to all **Travelsure products**.

### Important information for agents:

As a result there will be provision to make a claim for additional, amendment or cancellation expenses if your travel arrangements are directly affected by the Christchurch Earthquake.

## Frequently asked questions

**Q: If a client purchased a policy on 4th July 2010 (i.e. after 4/9/2010) is there provision to claim costs that are either directly or indirectly associated with the Earthquake?**

**A: No.** As this is now a known event, any claims occurring as a result of the flow on effects of the Earthquake will not be covered.

**Q: I'm overseas at the moment and I want to come home to see if my house has been damaged – am I covered**

**A: No.** The policy can only respond to your early return home if the damage has been confirmed.

**Q: What does totally destroyed mean? – Under the additional expenses section of the policy there is provision to cover your early return due to an earthquake**

**A:** We are treating the following as sufficient reasons for your early return:

- Your home has become uninhabitable; or
- Your home needs to be secured, either against further damage (eg major damage to roof) or burglary.

Should you have any further enquiries please contact our  
**Customer Service Team on 0800 500 225**