

Important Information Regarding: **Severe Weather / Natural Disaster in Fiji**

Issued: 15th January 2009

Applies for the **Options, Business, Essentials, Save-More and Corporate** products.
The following advice relates to policies issued before the 9th January 2009.

overseas medical expenses

There is provision to cover emergency medical expenses if you have been injured as a result of severe weather conditions or a natural disaster. If you or your travelling companion have been injured or require other emergency assistance please contact our 24hr Emergency Assistance Network.

additional accommodation and transport expenses

There is provision to cover reasonable additional accommodation and transport expenses if your travel arrangements have been affected by severe weather conditions or a natural disaster or if you have been forced to evacuate an area by local authorities due to the threat of the severe weather conditions or a natural disaster. You must however take all reasonable steps to minimise your claim and keep itemised receipts for additional accommodation and transport expenses.

amendment or cancellation costs

There is provision to claim Amendment or Cancellation costs for the part of your journey which has been affected due to either having to evacuate an area because of severe weather conditions or a natural disaster or no longer being able to continue with your planned arrangements due to severe weather conditions or a natural disaster if you had intended to be in Fiji between 09/01/2009 and 31/01/2009. Please note that if you had intended to be in Fiji after these dates, this advice will be updated on 31/01/2009 once the full situation in Fiji is known.

Please contact your travel agent or travel provider regarding the best option for you in altering your trip. You must take all reasonable steps to minimise your claim and keep documentation showing what your original planned prepaid 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.

This advice will be updated if new information comes to hand.



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