

Important information regarding: Ex-Tropical Cyclone Oswald

Issued: 29 January 2013

This advice applies if you hold the following Cover-More products with a Certificate of Insurance issued ON or BEFORE the dates below.

Advice applies to the following:		
Products	Policy Section	With an original Issue Date on the Certificate of Insurance:
Options and Essentials	1. Additional expenses	ON or BEFORE 29/01/2013
	2. Amendment or cancellation costs	
Business, Corporate	1. Additional expenses	ON or BEFORE 29/01/2013
	2. Amendment or cancellation costs	

The following information was reported on the Sydney Morning Herald website at:

<http://www.smh.com.au/environment/weather/lismore-residents-prepare-to-evacuate-as-torrential-rain-and-wild-winds-head-towards-sydney-20130128-2dftd.html>

"More than 500 Lismore households are preparing to evacuate as heavy rain from ex-tropical Oswald cyclone brings potentially severe flooding to the region.

There are also moderate to major flood warnings for the Clarence Valley, including the Orara River, the Bellinger, Nambucca and Kalang Valleys, the Macleay Valley, the Hastings and Camden Haven (Logans Crossing) Valleys, and the Manning Valley.

Meanwhile, Sydneysiders have been warned to prepare for torrential rain and destructive winds expected to hit the city on Monday night as the ex-tropical cyclone slowly moves down the NSW coast.

A severe weather warning has been issued for large swathes of NSW for destructive winds, heavy rain, abnormally high tides and damaging surf, with the north of the state already coping the brunt of the bad weather.

Hundreds of travellers arrived at Sydney Airport on Monday to find their flights had been cancelled due to destructive winds. Jetstar, Qantas Link and Virgin Australia cancelled flights to destinations including the Gold Coast, Brisbane, Byron Bay, Port Macquarie and Lord Howe Island."

Please note that no cover will be provided for Cover-More policies issued on or after 29 January 2013 for this event, as Ex-Tropical Cyclone Oswald was not unforeseen from this time.

1. Additional Expenses (Additional accommodation and transport expenses)

If you have already commenced your journey:

- There is provision to cover reasonable Additional hotel accommodation and transport expenses incurred on Your Journey resulting from a natural disaster, including where:
 - Your pre-paid accommodation or transport arrangements have been directly affected by the cyclone.
 - You have been forced to evacuate an area by local authorities due to the threat of the cyclone.
- You must take all reasonable steps to minimise your loss and expenses.
- Cover is limited to the same or similar standard of accommodation or transport that you had originally booked.
- Travel and accommodation arrangements that you have already used prior to this event are not covered.

If you need to make a claim:

- Please keep itemised receipts for Additional accommodation and transport expenses.
- Cover is limited to Additional accommodation and transport costs only.

For your reference, our policy defines Additional as meaning:

'the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the journey proceeded as planned'.

- You will need to provide written confirmation from the transport provider of the length of the delay and details of what refunds or compensation you have been offered.

2. Amendment or Cancellation Costs

If you have not yet commenced your journey and you are travelling on or after 30/01/2013 please check our website for updates closer to your departure date.

- There is provision to claim amendment costs if your travel plans have been directly affected by the cyclone prior to you leaving your home to begin your journey. There is also provision to claim for cancellation costs for the parts of your journey which have been directly affected by this event.
- Before you decide to amend or cancel your trip however, you should check with your travel agent or travel provider to confirm if your arrangements have been directly affected. You should also check what penalty-free options, if any, are available to you if you need to alter your trip as a direct result of this event.
- You must take all reasonable steps to minimise your loss and expenses 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.
- There is no cover for travel and accommodation arrangements that you have already used prior to this event.
- If you are also 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.
- Your policy does not cover amendment or cancellation costs if your travel arrangements are operating as scheduled.

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 29/01/2013.

For all policies issued before 29 January 2013

If you are stranded overseas and cannot return home:

- For customers who hold a Cover-More policy issued prior to 29 January 2013 (Issue date of this advice) and cannot return home on your original return date due to this event your policy will automatically extend free of charge to allow you 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 Cover-More Policy Wording as certain restrictions and exclusions apply. These exclusions and restrictions are detailed in the Cover-More wording and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the wording.

Contact us

- This advice will be updated as new information comes to hand and we will publish this advice on our website: www.covermore.co.nz
- If you have any further enquiries please contact our Customer Service Team on 0800 500 225.