

Important Information Regarding: European Flooding - September 2024

Issued: 17th September 2024

Background

On Thursday 12th September, torrential rain and floods started impacting Eastern Europe that have resulted in the evacuation of thousands of people from their homes as well as several deaths. The storm has been labelled Storm Boris and has been worsening over recent days.

The event is expected to impact air and road transportation until the flooding recedes.

The latest from Smart Traveller is that travellers should take official warnings seriously, monitor the media and follow the advice of local authorities.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5290. We further urge you to pay close attention to the local media and emergency services.

Policy coverage:

For policies/trips with a Relevant Time before 17th September 2024

Subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Product Disclosure Statement (the "PDS") and our assessment of your claim, there may be provision to claim for the following expenses if you or your travel plans are directly affected:

- **Medical Expenses**
If you have been injured during this event where you require immediate medical attention
- **Additional Expenses**
If you are already on your trip:
 - Additional accommodation and transportation expenses; if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Product Disclosure Statement
 - There is no cover if your existing travel plans are not directly affected
 - There is no cover available for any portions of your Journey that have been utilised
- **Amendment or Cancellation Costs**
If you have this cover on your policy:
 - The non-refundable portion of pre-paid, unused travel arrangements
 - Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have cost to cancel the trip outright

To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain a letter from the travel provider confirming the length and reason for delay
- The easiest way to lodge a claim is online via: <https://claims.covermore.com.au/>

Costs that are not covered by your policy

- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked

- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your PDS

For policies/trips with a Relevant Time after 17th September 2024

There is no cover for claims arising from this event under your policy as this is no longer deemed an unforeseeable 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 points regarding cover

- Your insurance policy does not cover you for events that had already occurred at the relevant time of your policy/trip
- Your insurance policy does not cover you for events that you knew were going to impact your travel at the relevant time of your policy/trip

Free Extension of Insurance

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

Important general advice

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

Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5290.

For any general enquiries regarding the event please contact our Customer Service team on 1300 481 596 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.