



# Important Information Regarding: Tropical Cyclone Mal – Nov 2023

Issued 15 November 2023

## Background

It's been reported that Tropical Cyclone Mal is strengthening, may be reaching a 'Category 3' status and is currently heading towards Fiji.

Locals in Fiji have been told to pay close attention to the Fiji Met Service and other weather providers.

This event may impact travel as it evolved in nature.

If you are directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5597. 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 14 November 2023 Subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Policy Wording 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 become 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 Policy Wording
- 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:

- There is no cover available for any portions of your Journey that have been utilised
- 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.co.nz/default>

## 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 Policy Wording

### **For policies/trips with a Relevant Time on or after 14 November 2023**

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 Policy Wording as certain terms, conditions, limits, sub-limits and exclusions apply. These are detailed in the Policy Wording and in particular we draw your attention to 'The Benefits', 'Policy Conditions' and 'General Exclusions' sections of the Policy Wording.

#### **Contact us**

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5597.

For any general enquiries regarding the event please contact our Customer Service team on 0800 500 248 between 8.00 am and 5.15 pm Monday to Friday, 10am to 2pm Saturday.