

Issued: 21 September 2017

Important information regarding: Mexico Earthquake - 20 September 2017

This information relates to the recent earthquake near Mexico City, in the state of Puebla.

Background

At 6:14am NZST, the US Geological Survey reported a powerful 7.1 magnitude earthquake with an epicentre some 120 kilometres away from the Mexican capital, in the state of Puebla. The National Civil Protection Agency has advised that some essential services, such as public transport, are suspended.

If you need medical assistance, please call our 24-hour emergency assistance team immediately on +61 2 8907 5597.

For policies issued before 11am NZST on 20 September 2017

Your policy provides a number of benefits, conditions, limits and exclusions that may be relevant to your travel plans. You should read the Policy Wording which outlines the extent of Your travel insurance cover. Some words used in this document have a special meaning as defined in the Policy Wording.

The information below outlines the key benefits that may apply. Call us for more information.

- **Amendment or Cancellation Costs.** If included on Your policy, this benefit provides cover (up to the nominated policy limits) for Your reasonable amendment or cancellation cost if Your existing and prepaid travel plans are directly affected. Please note that the cost to rearrange Your trip must not exceed the costs incurred had you cancelled your trip outright.
- **Additional Expenses.** If you have already departed and Your Journey is directly affected because of this earthquake there is cover (up to the nominated policy sub limits) for Your reasonable Additional transport expenses incurred.
- **Overseas Medical Expenses.** If You have incurred medical expenses as a direct result of the earthquake, there is cover up to the specified benefit limits.
- **Travel Delay.** Your Policy includes cover for Additional hotel accommodation expenses and up to the stated benefit limits where Your Journey is directly affected and the delay is at least 6 hours.

Claims can be submitted through our online claims portal: <https://claims.covermore.co.nz/>

Remember, You must take all reasonable steps to mitigate Your out of pocket expenses. We encourage You to speak with Your travel agent or transport provider as soon as possible to minimise Your out of pocket expenses. Ensure You keep any itemised receipts for additional purchases or costs incurred.

Costs that are not covered by your policy

- Costs that are incurred where Your travel is not directly affected.
- Costs over and above the benefit limits and sub limits outlined in your Policy Wording
- Costs where alternate travel is at a higher fare class than originally booked
- Costs for travel arrangements that have already been used, prior to the even affecting your plans.

For all policies issued after 11am NZST on 20 September 2017

Travel insurance provides cover for unforeseen events only

- There is no cover for claims arising as a result of the earthquake as this is no longer deemed an unforeseen 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 general advice

This information must be read in conjunction with the Policy Wording as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the Policy Wording and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the Policy Wording.

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5597.

If you have any further enquiries please contact our Customer Service team on 0800 500 248 8.00am and 5.30pm Monday to Friday.