

Important Information Regarding: Kilauea Volcano

Issued: 07 May 2018

Background

We are aware that the Island of Hawaii (the Big Island) is currently being affected by the eruption of Kilauea. This latest activity is anticipated to continue for the foreseeable future. At this stage flights are not being affected to any great extent, however this could change rapidly.

For further information please click on the link below:

https://www.stuff.co.nz/travel/travel-troubles/103677204/hawaii-volcano-what-kiwi-travellers-need-to-know

Policy coverage:

For all policies issued on or before 5th of May 2018

Additional Expenses

During the Journey, there is cover (up to the nominated policy limits) for reasonable Additional transport and hotel accommodation expenses incurred as a direct result of Eruption.

Amendment or Cancellation Cover

- There is cover (up to the nominated policy limits) for reasonable amendment or cancellation costs if existing travel plans are **directly affected** by the event. We will not pay more for rearranging the journey than the cancellation costs which would have been incurred had the journey been cancelled.
- · There is no cover available for any portions of the Journey that have been utilised.

Remember, all reasonable steps must be taken to mitigate out of pocket expenses.

Policy cover for policies issued after 5th of May 2018

Travel insurance provides cover for unforeseen events only.

TRAVEL INSURANCE • MEDICAL ASSISTANCE



- There is no cover for amendment or cancellation costs for policies issued after 5th of May 2018 as any events caused by the eruption are 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 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 8am and 5.30pm Monday to Friday, 10am to 2pm Saturday.

[Insert Title]