

Important Information Regarding H1N1 Influenza 09 (Human Swine Flu)

Date Issued: 2 December 2009

PLEASE NOTE:

The following information must be read in conjunction with your Product Disclosure Statement (PDS) as certain exclusions may apply, including, but not limited to exclusions for Pre-existing Medical Conditions, failure to exercise reasonable care, or events that occurred prior to the purchase of your policy.

As of the 6th August 2009, the Department of Foreign Affairs and Trade (DFAT) reissued their travel advisory for Mexico, advising travellers to a “high degree of caution” when travelling there. For further information, please go to <http://www.smartraveller.gov.au>.

The World Health Organisation (WHO) have advised the following:

WHO is not recommending travel restrictions related to pandemic (H1N1) 2009.

The pandemic influenza virus has already spread around the world. There is no scientific reason to delay international travel to reduce spread of infection. The global public health response now focuses on minimizing the impact of the virus through prevention measures, more equitable access to appropriate medical care, and help to countries as they prepare and implement their public health plans.

Scientific research based on mathematical modelling shows that restricting travel would be of limited or no benefit in stopping the spread of disease. Historical records of previous influenza pandemics, as well as experience with SARS, validate this.

Returning travellers who become ill should contact their health care provider.

From www.who.int

For customers who have already contracted H1N1 Influenza prior to policy issue

If a customer has already contracted the H1N1 Influenza prior to the purchase of a policy, as per the definition of a Pre-existing Medical Condition;

A Pre-existing Medical Condition means:

- a) An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;*
- b) A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;*
- c) Any condition for which you take prescribed medicine;*
- d) Any condition for which you have had surgery;*
- e) Any condition for which you see a medical specialist; or*
- f) Pregnancy*

This definition applies to you, your travelling party or a relative.

The Pre-existing Medical Condition process must be followed as travel insurance only provides cover for emergency overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

CANCELLATION COSTS:

The following advice applies to policies currently on issue:

There is provision to claim for cancellation or amendment expenses (whichever is the lesser) that arise from contracting H1N1 Influenza after policy purchase and being deemed medically unfit to travel prior to the commencement of the journey. Policy holders must take all reasonable steps to minimise their claim. This includes rearranging their journey where possible.

MEDICAL EXPENSES INCURRED OVERSEAS and ADDITIONAL EXPENSES:

The following advice applies to policies currently on issue:

If a policy holder becomes unfortunate enough to contract this particular strain of influenza after the commencement of their journey, there is provision to claim for overseas medical expenses incurred in order to treat the illness in accordance with all other terms and conditions of the policy.

In addition to the above, the policy provides cover for additional accommodation and transport expenses if the policy holder is deemed unfit to travel and the expenses are considered medically necessary as certified in writing by a medical practitioner. This cover extends to accommodation and travel expenses incurred by the ill Policy Holder's travelling companion.

IMPORTANT INFORMATION:

At all times travellers are advised that they should make their own risk based assessments regarding the destinations to which they are travelling, regardless of the cover afforded by their travel insurance policies.

Where policy holders are going to incur costs in excess of AUD\$2,000 which they wish to claim under the policy they will need to contact Specialty Assist on +44 (0) 20 7902 6405 prior to incurring the expense. If they do not do so, the claim may not be paid in full.

This advisory will be updated if and when any further information becomes available.

Please contact Cerberus Special Risks on 1300 625 229 if you have any further queries.