

## **Important information for policyholders of SureSave travel insurance relating to the United Kingdom Border Agency public sector strike of 30 November 2011**

The following information is for customers who purchased their policy prior to Saturday, 26 November 2011.

The Department of Foreign Affairs and Trade (DFAT) updated advice of 27 November 2011 advises that the United Kingdom Border Agency (UKBA) immigration officers will strike on Wednesday, 30 November 2011. This will affect all passengers arriving in the UK:

[http://www.smartraveller.gov.au/zw-cgi/view/Advice/United\\_Kingdom](http://www.smartraveller.gov.au/zw-cgi/view/Advice/United_Kingdom)

As severe disruptions are anticipated from 30 November 2011 and into the new year, passengers must check with their airline to find out what plans and arrangements are in place during the planned strike action.

### **What is a strike?**

A strike is the collective action taken by a group who stop work to press claims for their demands to be met.

SureSave travel insurance policies are designed to respond to unforeseen acts, including strikes. After Saturday, 26 November 2011, this strike is no longer considered unforeseen due to advice published in the media and as announced by the Department of Foreign Affairs and Trade (DFAT).

### **If you purchased your policy prior to Saturday, 26 November 2011, and are directly affected by the strike**

#### **Cancellation or rearrangement**

If your scheduled or connecting flight/transport has been cancelled as a result of the strike, there is provision to claim for either cancellation of any pre-paid transport or accommodation where you are unable to obtain refunds from your travel services provider OR for reasonable travel and accommodation expenses incurred to rearrange your trip, whichever is the lesser. Any rearrangement of your travel plans must be to a similar standard to those originally booked.

There is also provision to claim for delays caused by this event. (Refer to 'Claims documentation' which follows.)

### **If you have not commenced your trip**

#### **Cancellation or re-arrangement**

There is provision to claim for pre-paid flights and/or accommodation when:

- Your flights or other scheduled transport services have been cancelled due to the strike

- You are unable to reach your accommodation or destination due to the strike

There is no cover for cancellation or re-arrangement where you are able to obtain refunds or can re-arrange your trip without penalty from your travel service providers.

There is no cover for cancellation or additional travel and accommodation expenses if your scheduled or reconnecting transport has not been cancelled or delayed or your accommodation is unaffected.

### **If you have not yet purchased a policy**

Travel insurance is designed to respond to claims for unforeseen and unexpected events. Due to the ongoing media coverage of this event, this strike is no longer considered unforeseen or unexpected, and expenses incurred in relation to the strike will not be covered under policies issued on or after Saturday, 26 November 2011.

### **Claims documentation**

You must obtain written confirmation from the carrier or travel services provider that your trip has been cancelled or delayed as a result of the strike, the length of any delay and any refunds or alternative arrangements that have been offered. You must show that you have done all that you can to minimise the cost of a claim.

There is no provision to claim under your policy for cancellation or rearrangement expenses for the utilised portions of your travel arrangements or if they are operating as scheduled. Each claim will need to substantiate that the claimed costs were a direct result of the strike, were unavoidable and were not reimbursed by any travel service provider nor recoverable elsewhere.

### **General Advice**

The information above must be read in conjunction with your policy documentation including the Product Disclosure Statement (PDS) and Policy Wording, as these outline all the cover, terms, conditions and exclusions that apply.

**In all cases, customers must take appropriate action to minimise costs**, for example, by promptly contacting airlines, agents and tour operators to check the status of flights and onward connections.

### **Helpful Links**

Department of Foreign Affairs and Trade (DFAT):	<a href="http://www.smartraveller.gov.au">www.smartraveller.gov.au</a>
SureSave:	<a href="http://www.suresave.net.au">www.suresave.net.au</a>
United Kingdom Border Agency (UKBA):	<a href="http://www.ukba.homeoffice.gov.uk">www.ukba.homeoffice.gov.uk</a>
Heathrow Airport:	<a href="http://www.heathrowairport.com">www.heathrowairport.com</a>
Gatwick Airport:	<a href="http://www.gatwickairport.com">www.gatwickairport.com</a>
Qantas:	<a href="http://www.qantas.com.au">www.qantas.com.au</a>
Emirates Airlines:	<a href="http://www.emirates.com">www.emirates.com</a>