

Travel insurance information for Thailand

The following information concerns the ongoing civil unrest and protests in Thailand, and applies to travel insurance policies issued prior to Saturday 10 April 2010. This advice replaces the advice issued on 15 March 2010.

The Department of Foreign Affairs and Trade (DFAT) has advised on their www.smarttraveller.gov.au website that Australians should exercise a high degree of caution for travel to Thailand. DFAT also reports:

- » violent clashes on 10 April between the security forces and anti-Government protestors in Bangkok resulted in a number of deaths and injuries. There is a strong possibility of further violence and civil unrest in Thailand, particularly in Bangkok
- » on 7 April the Thai Government declared a state of emergency in the Bangkok area and in the provinces of Samut Prakarn (including Suvarnabhumi International Airport), Nonthaburi, Pathum Thani, Nakhon Pathom and Ayutthaya. Additional security measures have been implemented in Bangkok and surrounding areas. Grenade and improvised explosive device attacks, including against government buildings, military installations and banks, have occurred since 27 February and further attacks are possible over the coming weeks. The Thai Government has advised the public to stay away from affected areas and to cooperate with authorities.

What do you need to know about your policy?

If you are currently travelling and you are or have been injured as a result of the civil unrest we are able to assist you as your policy includes cover for emergency medical expenses.

- » If you need emergency medical assistance please contact our 24 hour Mondial Assistance Emergency Assistance team on +61 7 3305 7499 reverse charge or 1800 010 075 free call within Australia.
- » Your policy also includes cover for additional accommodation and travel expenses if you have been injured or if transport services have been cancelled, delayed or rescheduled as a result of the civil unrest.

Your policy includes cover for cancellation of your journey, or the unused portions of your journey, as a result of civil unrest.

- » If you are currently in, or travelling to Bangkok **before 19 April**, your policy provides cover for cancellation costs or rearrangement expenses, whichever is the lesser, should you wish to shorten your stay, or no longer travel to Bangkok as a result of the civil unrest. Your policy also includes cover if your scheduled transport services have been cancelled or your accommodation has been made uninhabitable by civil unrest or if you are unable to reach your accommodation/destination.
- » If you are transiting through Bangkok for 24 hours or less, and are not leaving the airport precinct, your policy does not cover cancellation or rearrangement expenses unless your

transport services have been cancelled or disrupted, or your accommodation has been rendered uninhabitable.

- » If you are travelling to Bangkok **after 19 April**, your policy includes cover only when scheduled transport services have been cancelled or your accommodation has been made uninhabitable by civil unrest or if you are unable to reach your accommodation/destination. Should the situation in Bangkok continue, this level of cover will be reviewed and a further advisory issued.
- » We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines are providing penalty-free options to amend travel arrangements and we also recommend you contact your airline for further details.
- » For policies issued on or after Saturday 10 April, there is no provision to claim for cancellation or amendment expenses relating to the current civil unrest.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible.
- » Read the Product Disclosure Statement that you received when you purchased your travel insurance policy. This will give you more detail about what your policy provides cover for and what it does not. For example, if you have a cancellation only policy, your policy does not include cover for additional expenses or overseas medical expenses.
- » Please submit your travel insurance claim to us for consideration.
- » You will need to submit all receipts for any additional accommodation and transport expenses. If you are claiming cancellation or additional expenses you will need to submit all documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements.
- » Finally, to help Australians avoid difficulties overseas, the Department of Foreign Affairs and Trade maintains travel advisories for more than 160 destinations overseas via their website www.smarttraveller.gov.au. Their travel advice provides accurate, up-to-date information about the risks Australians might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with their destination-specific [travel advisories](#) for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

Important note

- » All travel insurance policies include a number of general exclusions that apply to all claims—things like travelling against medical advice, unlicensed use of motor vehicles, epidemics or pandemics, ignoring official warnings and acts of war, insurrection or the taking of power by the military.
- » Should the current situation in Thailand escalate from civil unrest to insurrection, war or the taking of power by the military, we will need to review our policy cover and we will issue a further advisory with that detail.

Contact us

- » If you have questions or queries, please contact our Mondial Assistance Information Hotline on 1800 012 234.