



**Important Information Regarding:
H1N1 Influenza 09 (Human Swine Influenza)**

DATE ISSUED: 12 June 2009

This advice replaces the advisory issued Monday 27 May 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.

In addition it is imperative that you ensure the Policy you have purchased includes the benefits listed below.

The Department of Foreign Affairs and Trade (DFAT) have reissued their travel advisory for Mexico, advising travellers to "reconsider your need to travel".

Specifically DFAT have advised that:-

- We advise you to reconsider your need to travel to Mexico at this time because of the outbreak of H1N1 Influenza 09 (Human Swine Influenza).

From <http://www.smartraveller.gov.au>.

The World Health Organisation (WHO) has issued the following:

"On the basis of available evidence and expert assessments of the evidence, the scientific criteria for an influenza pandemic have been met. The Director-General of WHO has therefore decided to raise the level of influenza pandemic alert from phase 5 to phase 6...WHO continues to recommend no restrictions on travel and no border closures."

From www.who.int

MEDICAL EXPENSES

The following advice applies to all policies currently on issue:

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



Emergency Assistance:

Our 24hr Emergency Assistance Department provides both medical and non-medical assistance to Policy Holders. If emergency assistance is required, Policy Holders are advised to immediately phone the 24 hour Emergency Assistance Department reverse charge on + 617 3305 7499, or use one of the free call numbers provided with the policy documentation.

Cancellation or Rearrangement Costs:

For all Policy Holders there is no provision under the policy to claim for cancellation or rearrangement costs arising from H1N1 Influenza. Claims made under this benefit which arise directly or indirectly from an epidemic or pandemic are excluded from cover.

In addition to the above, there is no provision to claim for cancellation or rearrangement costs that arise from a change of plans or disinclination to travel.

For Policy Holders who have commenced their journey, and who are quarantined in connection with H1N1 Influenza, whether diagnosed with H1N1 Influenza or not:

Whilst the policy provides no cover for cancellation expenses rearrangement costs associated with an epidemic or pandemic, the Claims Department are prepared to review submissions for payment of such expenses for Policy Holders who are specifically quarantined as a result of H1N1 Influenza, whether they have been diagnosed with the condition or not. If a Policy Holder wishes to make such a submission, they should ensure that they take steps to mitigate all costs and submit their claim form with full supporting documentation.

For Policy Holders travelling to, through or in MEXICO who purchased their policy prior to 28 April 2009 1.31pm AEST:

Despite the exclusion stated above, the Claims Department are prepared to review submissions for payment of cancellation rearrangement costs on individual circumstances. If a Policy Holder wishes to make such a submission, they should ensure that they take steps to mitigate all costs and submit their claim form with full supporting documentation.

For Policy Holders travelling to, through or in MEXICO who purchased their policy after 28 April 2009 1.31pm AEST:

For Policy Holders intending to travel to or through Mexico there is no cover for cancellation or amendment expenses that arise from Influenza A (H1N1), unless as outlined above in relation to quarantine.

Additional Expenses

The following advice applies to policies currently on issue:

It must be noted that this benefit does not apply until a Policy Holder's trip has commenced.

The cover afforded under the Additional Expenses Benefit in relation to H1N1 Influenza is limited to the following circumstances:

- If a Policy Holder contracts H1N1 Influenza, 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 by a medical practitioner. The policy also provides cover for the additional accommodation and travel expenses incurred by the ill Policy Holder's Travelling Companion.

- If as a result of contracting H1N1 Influenza the Policy Holder is quarantined, there is provision under the policy for additional transport and accommodation expenses for the Policy Holder and their travelling companion. If this is the case, you must provide us with documentary evidence that your quarantine was compulsory from a relevant Government authority that has advised you to be quarantined for a period of time.

For Policy Holders who have commenced their journey, and who are quarantined in connection with H1N1 Influenza, but who have NOT been diagnosed with H1N1 Influenza:

Whilst the policy provides cover only in the above situations for additional expenses, the Claims Department are prepared to review submissions for payment of additional expenses for customers who are specifically quarantined as a result of H1N1 Influenza, and who have not been diagnosed with the condition. If a Policy Holder wishes to make such a submission, they should ensure that they take steps to mitigate all costs and submit their claim form with full supporting documentation.

Travel Delay Expenses:

The following advice applies to policies currently on issue:

Please carefully read your Product Disclosure Statement to check that your policy includes this benefit.

If Policy Holders experience a disruption to their journey as a result of H1N1 Influenza, the policy provides a limited benefit for additional accommodation and meal expenses incurred if this delay lasts for longer than 6 hours, and for every 12 hours past the original 6 hour delay.

Please note that sub-limits and policy limits apply under the policy. Please carefully read your Product Disclosure Statement for further information.

Special Events

The following advice applies to all policies currently on issue:

Please carefully read your Product Disclosure Statement to ensure that your policy possesses this benefit.

If Policy Holders' scheduled transport is delayed, diverted or shortened that means that they would not arrive at a specific event (not all events are covered under the policy, please consult your PDS for a definitive list) on time, there is provision to claim for the reasonable additional travel expenses to reach this event on time.

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 \$2,000AUD which they wish to claim under the policy they will need to contact the 24hr Emergency Assistance Department prior to incurring the expense. If they do not do so, then their claim may not be paid in full.

Policy Holders are reminded that in the event of a claim, they are to mitigate their costs as much as possible.

This advisory will be updated if and when further information comes to hand.

Should you have any further enquiries, please do not hesitate to contact our Client Services Department on 1300 656 468.