

Travel insurance information for Europe flight delays due to Volcanic Ash Clouds

The following information concerns the recent volcanic eruption in Iceland and the associated airport closures in Europe due to ash clouds. This advice applies to travel insurance policies issued prior to Friday 16 April 2010.

What do you need to know about your policy?

Your policy includes cover for cancellation and/or rearrangement of your journey, or the unused portions of your journey, as a result of the volcanic eruption and associated ash clouds.

- » Your policy includes cover when scheduled transport services have been cancelled or your accommodation has been made uninhabitable by the volcanic eruption or associated ash clouds or if you are unable to reach your accommodation/destination.
- » Your policy also includes cover for additional accommodation and travel expenses if transport services have been cancelled, delayed or rescheduled as a result of the volcanic eruption or ash clouds.
- » We recommend you contact your travel agent or travel provider regarding the best option in altering or cancelling your trip. Some airlines are providing penalty-free options to amend travel arrangements and full refunds for unused travel. We recommend you contact your airline for further details.
- » There is no cover for cancellation or rearrangement expenses for policies issued on or after 16 April 2010 if the cancellation / rearrangement arises from the volcanic eruption and associated ash clouds.

If you are currently travelling and you have been injured as a result of the recent volcanic eruption or ash clouds 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.

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, and advice from the travel provider indicating the non-refundable portion of the journey.
- » 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.

Contact us

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