

COVER MATRIX - THAILAND

Policy Benefits	Australian Policies				New Zealand Policies			
	POLICY PURCHASED PRIOR TO 23 APRIL		POLICY PURCHASED ON OR AFTER 23 APRIL		POLICY PURCHASED PRIOR TO 23 APRIL		POLICY PURCHASED ON OR AFTER 23 APRIL	
	Travel prior to May 28	Travel on or after May 28	Travel prior to May 28	Travel on or after May 28	Travel prior to May 28	Travel on or after May 28	Travel prior to May 28	Travel on or after May 28
Cancellation/Rearrangement	For Travel to Bangkok Only - Cover to cancel / rearrange journey, whichever is least expensive (1)	For Travel to Bangkok Only - Cover only if services cancelled or disrupted until advised otherwise (2)	No Cover - Not Unforeseen	No Cover - Not Unforeseen	For Travel to anywhere in Thailand - Cover to cancel / rearrange journey, whichever is least expensive (3)	For Travel to anywhere in Thailand - Cover only if services cancelled or disrupted until advised otherwise (4)	No Cover - Not Unforeseen	No Cover - Not Unforeseen
Additional Expenses during Travel (non - Medical)	For Travel to Bangkok Only - Cover if transport services cancelled or delayed, or accommodation is uninhabitable due to civil unrest / protests	For Travel to Bangkok Only - Cover if transport services cancelled or delayed, or accommodation is uninhabitable due to civil unrest / protests	No Cover - Not Unforeseen	No Cover - Not Unforeseen	For Travel to anywhere in Thailand - Cover if transport services cancelled or delayed, or accommodation is uninhabitable due to civil unrest / protests	For Travel to anywhere in Thailand - Cover if transport services cancelled or delayed, or accommodation is uninhabitable due to civil unrest / protests	No Cover - Not Unforeseen	No Cover - Not Unforeseen
Medical Expenses related to Civil Unrest	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case
Additional Expenses during Travel (Medical) relating to unrest	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case
Any claim arising from Civil unrest if insured decides to travel to Bangkok/Thailand	No Cover for travel into Bangkok after 19 May (5)	No Cover for travel into Bangkok after 19 May (5)	No Cover for travel into Bangkok after 19 May (5)	No Cover for travel into Bangkok after 19 May (5)	No Cover for travel into Thailand after 18 May (6)	No Cover for travel into Thailand after 18 May (6)	No Cover for travel into Thailand after 18 May (6)	No Cover for travel into Thailand after 18 May (6)

THIS INFORMATION DOES NOT TAKE THE PLACE OF THE ADVISORY, BUT SHOULD BE READ IN CONJUNCTION WITH THE ADVISORY

PLEASE NOTE:

The above information relates to the following:
Australian Policies - For travel to Bangkok Only
New Zealand Policies - For travel to anywhere in Thailand.

1. 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.
2. For travel to Bangkok on or after May 28, customers are advised not to cancel at this time unless services have been cancelled or disrupted. A further advice will be issued prior to May 28 outlining the application of the policy in the situation
3. If you are transiting through Bangkok for 24 hours or less, and your onward travel does not include destinations elsewhere in Thailand, 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.
4. For travel to Thailand on or after May 28, customers are advised not to cancel at this time unless services have been cancelled or disrupted. A further advice will be issued prior to May 28 outlining the application of the policy in the situation.
5. If you choose to travel to Bangkok after 19 May, no matter when your policy was purchased, there will be no cover for any expenses that result from civil unrest, including cancellation, amendment or additional travel and accommodation expenses.
6. If you choose to travel to Thailand after 18 May, no matter when your policy was purchased, there will be no cover for any expenses that result from civil unrest, including cancellation, amendment or additional travel and accommodation expenses.

MEDICAL EXPENSES - Medical Expenses related to civil unrest, and any associated additional expenses, will be assessed on a case by case basis and cover will be dependent upon the circumstances of the incident. Such claims will need to be escalated to the relevant Team Leader / Claims On-Call.

General Notes:

- We advise you to 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 advise you to contact your airline for further details.
- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean appropriate and consistent—for example if you have been using two star or budget accommodation on your trip to date then we advise that the replacement accommodation you seek is of a similar standard. Similarly, if you have been travelling economy, seek out economy class fares if you rearrange your journey.
- The above information relates to **Comprehensive and Annual Frequent Traveller policies**. In all circumstances we suggest that you read the Product Disclosure Statement / Policy Wording 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.