

Hurricane Irma – Travel Information
(As at 12 noon on Wed 6 Sept 2017, AEST)

Hurricane Irma is now a Category 5 and impacting the Caribbean, with flights and other services being affected. The storm is expected to continue to Florida over the coming days, with a state of emergency having been declared and mandatory evacuations underway in the Florida Keys.

Travellers are to closely monitor advice by local authorities and, where your travel plans are impacted, contact your travel providers in the first instance; they can best assist with making with alternative arrangements.

When you have purchased a policy before 5.00pm on Tuesday 5 September 2017 (AEST):

Prior to travel, where you have no option but to change your travel plans because your service provider cancels or restricts services, your policy allows for the lesser of cancellation or rearrangement costs.

If travel has already begun and you have no option but to change your travel plans, your policy will respond where it has the following benefits: medical expenses overseas; travel delay; cancellation costs or additional travel and/or accommodation expenses necessarily incurred and that result directly from a provider cancelling or restricting your scheduled public transport services; withdrawal of services; and loss of personal effects.

For policies purchased after 5.00pm on Tuesday 5 September 2017 (AEST), cover is not available for claims arising from or in connection with this event, as this event is no longer unforeseen.

Emergency Assistance and Contacts

If you have an emergency, please contact our emergency assistance team as soon as possible on +61 2 9234 3170 or +61 2 8256 1570 or by email at assist@we.com.au. They are available 24 hours a day, 7 days a week. For the latest travel advice, refer to:

Department of Foreign Affairs and Trade	smartraveller.gov.au
US National Hurricane Centre	http://www.nhc.noaa.gov/
US National Weather Service	http://www.weather.gov

Any Questions?

Please contact nib Customer Service on 13 14 63 or via our website at www.nib.com.au.

Claims Information

In the event of a claim covered by your policy, you must do everything you can to minimise and reduce the cost of the claim and provide all supporting documentation of the event and expenses incurred. If you intend to lodge a claim, please complete a claim form available from nib Customer Service or the nib website at <https://nib.we.com.au/claims>.

IMPORTANT

You should refer to your travel services provider and emergency assistance for direction when services have been delayed or cancelled due to the event; they can best assist you with making alternative arrangements.

- You must not take any needless risks, and you must do everything you can to minimise and reduce the cost of your claim.
- Cover will not apply where you have a change of mind or disinclination to travel, particularly where other options are available to keep travelling.
- Cover will not apply if your pre-paid transport or accommodation is not affected by the event but you choose not to continue with your plans. However, following arrival at your destination, if you then find that your scheduled transport or accommodation has been directly impacted, there is provision to claim.

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