



Eruption of Mount Agung, Bali

(Advice as at 10am on Wednesday 22 November 2017, AEDT)

Mount Agung, Bali, Indonesia has begun erupting smoke and ash. An official exclusion zone remains in place that in some places extends to 7.5 kilometres from the volcano. We are now issuing a cover cut-off for claims arising from this known event.

For policies purchased up to 8:05pm (AEDT) on Tuesday 21 November 2017, cover is available where you have no option but to change your travel plans because your service provider cancels or restricts services as a result of any volcanic activity. Where your trip has not yet begun, cover is available for the lesser of rearrangement or cancellation costs.

Where travel has begun and you have no option but to change your travel plans, your policy covers the following benefits when they are listed under the plan you have purchased: medical expenses overseas; travel delay; cancellation costs or additional travel and/or accommodation expenses resulting directly from a provider cancelling or restricting your scheduled public transport services.

For policies purchased after 8:05pm (AEDT) on Tuesday 21 November 2017, cover is not available for claims arising from any volcanic activity, including any new ash cloud events, as such events are no longer unforeseen.

This restriction of cover also applies to any travel plans made or changed after 8:05pm (AEDT) on Tuesday 21 November 2017 where you are impacted by the volcanic activity.

We are monitoring the situation and will advise when this position changes. Refer to your providers following service interruptions; they can best assist with making alternative arrangements.

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:

Bureau of Meteorology <u>www.bom.gov.au/info/vaac/advisories.shtml</u>

 Qantas Airways
 13 13 13; +62 21 25556300

 Virgin Australia
 13 67 89; +61 7 3295 2296

 Jetstar Australia
 13 15 38; +61 3 9645 5999

Garuda Air +62 21 2351 9999

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.

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