

### Hurricane Michael

(Advice as at 10:00am on Tuesday, 9 October 2018, AEDT)

Hurricane Michael is currently strengthening in the Gulf of Mexico and is forecast to become a Category 3 system, before making landfall in the Florida Panhandle and then tracking across Georgia and the Carolinas.

**When you have purchased a policy before 10:00am (AEDT) on Tuesday 9 October 2018**, cover is available where you have no option but to change your travel plans because your service provider cancels or restricts services due to circumstances arising from or related to this event. 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 10:00am (AEDT) on Tuesday 9 October 2018**, cover is not available for claims arising from or in connection with this event, as this event is now known and no longer unforeseen.

**This restriction of cover also applies to any travel plans made or changed after 10:00am (AEDT) on Tuesday 9 October 2018 where you are impacted by the event.**

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](mailto: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](http://smartraveller.gov.au)

#### **Any Questions?**

Please contact nib Customer Service on 13 14 63 or via our website at [www.nib.com.au](http://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>.

nib Travel Insurance Distribution Pty Limited ABN 40 129 262 175, AR 336467, is an authorised representative of Cerberus Special Risks Pty Limited, ABN 81 115 932 173, AFS Licence 308461. This is general advice, and you should consider if this product suits your needs. Before you buy, please read the Product Disclosure Statement available from [www.nib.com.au](http://www.nib.com.au). This insurance is underwritten by certain underwriters at Lloyd's and is managed by Cerberus.