

## Important Information Regarding: Hurricane Florence

**Issued: 11 September 2018**

### Background

With the hurricane approaching the eastern United States, and evacuations ordered for some coastal provinces as Hurricane Florence continues to grow in size and strength, the National Hurricane Centre has advised the storm may reach Category 4 or 5 as it has been expected to intensify further.

Regardless of its exact intensity, the impact of the hurricane has the potential to be quite large and extremely dangerous, with torrential rain, flooding and/or landslides expected, as those in the area continue to prepare and await further recommendations from local authorities with possible continued evacuations.

If you have been directly affected and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5619. We further urge you to pay close attention to the local media and emergency services, including the DFAT smart traveller website.

### Policy coverage:

#### For policies/trips with a Relevant Time prior to 11 September 2018

If you have been affected by this event there may be provision for you to claim for benefits provided by your travel insurance policy. Claims will be assessed in accordance with your Product Disclosure Statement and may vary depending on the type of policy you purchased.

- **Additional Expenses.**  
If you are already on your trip:
  - Additional accommodation and transportation expenses; if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Product Disclosure Statement.
- **Amendment or Cancellation Costs.**  
If you have this cover on your policy:
  - The non-refundable portion of unused travel arrangements
  - Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have been to cancel the trip outright.
- **Overseas Medical Expenses.**
  - If you have incurred medical expenses as a result of this event, there is cover up to the specified limits.

#### To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain a letter from the travel provider confirming the length and reason for delay.
- The easiest way to lodge a claim is online via: <https://claims.covermore.com.au/nrma>

#### For all policies/trips with a Relevant Time on or after 11 September 2018:

There is no cover for policies issued after this date as it would no longer be deemed an unforeseeable event.

#### Costs that are not covered by your policy

- Depending on the policy benefit claimed and our assessment, there is no cover available for policies purchased on or after **11 September 2018** as the event is no longer considered unforeseeable.

- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your PDS.

### **Important general advice**

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, and exclusions apply. These terms, condition, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' section of the PDS.

### **Contact us**

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5584.

For any general enquiries regarding the event please contact our Customer Service team on 1300 135 640 between 8am and 7pm Monday to Friday (AEDT)