

## **Travel insurance information on the snow storms in the UK and Europe**

The following information concerns the recent airport closures in the United Kingdom and Europe due to heavy snowfall and applies to travel insurance policies issued prior to 18 December 2010.

### ***What do you need to know about your policy?***

#### **If you are currently travelling**

- » Your policy includes cover for reasonable additional accommodation and travel expenses if transport services have been cancelled, delayed or rescheduled as a result of the heavy snowfall, or if your accommodation has been declared uninhabitable by the heavy snowfall.
- » Limits apply under your policy and for full details you should refer to the Product Disclosure Statement you received when you purchased your travel insurance.
- » Passengers travelling on EU member airlines are entitled to claim meals and accommodation from their airline under EU consumer protection laws. Please see the attached list of EU member airlines. If you can make a claim against an EU member airline in relation to a loss or expense covered under this policy and they do not pay you the full amount of your claim, we will make up the difference. You must make an insurance claim through the EU member airline first.
- » There is no provision to claim under your policy for cancellation or rearrangement expenses for the used portions of your travel arrangements or if your travel arrangements are operating as scheduled.
- » Your policy also includes cover for overseas emergency medical expenses. If you need emergency medical assistance, please contact our 24-hour Emergency Assistance Team on +61 7 3305 7499 reverse charge or 1800 010 075 free call within Australia.

#### **If you have not yet departed**

- » Your policy includes cover for cancellation or rearrangement of your journey (whichever is the lesser) or its unused portions as a result of the heavy snowfall.
- » Your policy only includes cover when scheduled transport services have been cancelled, your accommodation has been declared uninhabitable by the heavy snowfall or you are unable to reach your accommodation or destination.
- » All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the extensive media coverage of the airport closures following the heavy snowfall, there is no provision to claim for any expenses relating to the heavy snowfall for policies issued **on or after 18 December 2010**.
- » We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines may provide penalty-free options to change your travel arrangements, so we also recommend you contact your airline for further details.

### ***What next steps should you take?***

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible.

- » If you consider you have a claim, please submit your travel insurance claim to us for consideration.
- » We will assess your claim under the terms and conditions of your travel insurance policy. **If you have a Cancellation Only policy, your policy does not include cover for additional expenses or overseas medical expenses. If you have a Budget policy, please refer to your Policy Wording / Product Disclosure Statement for the benefits covered.**
- » You will need to submit all receipts for any additional expenses. If you are claiming cancellation or additional expenses, you will need to submit all documents showing your original planned pre-paid arrangements, as well as receipts and documents showing your new arrangements.
- » Finally, to help Australians avoid difficulties overseas, the Department of Foreign Affairs and Trade (DFAT) maintains travel advisories for more than 160 destinations overseas on its website [www.smartraveller.gov.au](http://www.smartraveller.gov.au). DFAT's travel advice provides accurate, up-to-date information about the risks Australians might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with its destination-specific travel advisories for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

**Contact us**

- » If you have any questions or queries, please contact our Information Hotline on 1800 012 234.
- » We will publish this and any updated travel insurance advisories on our website:  
**[www.mondial-assistance.com.au](http://www.mondial-assistance.com.au)**

## EU Member airlines



### [Adria Airways](#)

Zgornji Brnik 130h,  
4210 Brnik,  
Slovenia  
Tel.: +386 (0)4 42559000  
Fax: +386 (0)4 2594570

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### [Aegean Airlines](#)

31 Viltanioti str  
Kifissia, 145 64  
Greece  
Tel. +30 210 62 61 700  
Fax. +30 210 62 61 900

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### [AeroSvit](#)

AeroSvit Ukrainian Airlines  
58. T. Shevchenko Blvd  
Kyiv 01032

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### [airBaltic](#)

Riga International Airport  
Riga LV-1053, Latvia  
Tel. +371 7207 069  
Fax. +371 7207 369

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### [Air France](#)

45 rue de Paris  
95747 Roissy CDG Cedex  
France  
Tel. +33 1 41 56 78 00  
Fax. +33 1 41 56 70 29

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[Air Malta](#)

Head Office  
Aviation Avenue  
Luqa LQA9023  
Malta  
Tel. +356 22 9990  
Fax. +356 673241  
[info@airmalta.com.mt](mailto:info@airmalta.com.mt)

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[Alitalia](#)

Piazza Almerico da Schio Pal. RPU  
00054 Fiumicino  
Tel. +39 (06) 6656311  
Roma  
Italy

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[Austrian](#)

Office Park 2  
P.O. Box 100  
A 1300 Vienna - Airport  
Austria  
Tel. +43 1 1766  
Fax. +43 1 688 55 05

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[bmi](#)

Donington Hall  
Castle Donington  
Derby East Midlands DE74 2SB  
Great Britain  
Tel. +44 1332 854 000  
Fax. +44 1332 854 662

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[British Airways](#)

Waterside P.O. Box 365  
Harmondsworth UB7 0GB  
Great Britain  
Tel. +44 20 8759 5511  
Fax +44 20 8562 5557



**[brussels airlines](#)**

b.house  
Airport Building 26  
Ringbaan  
1831 Diegem  
Belgium



**[Cargolux](#)**

Luxembourg Airport  
L-2990 Luxembourg  
Grand Duchy of Luxembourg  
Tel. +352 4211 1  
Fax +352 43 54 46



**[Croatia Airlines](#)**

Bani 75b, Buzin  
10010 Zagreb  
Tel. +385 1 616 0071  
Fax. +356 1 660 8229  
[pr@croatiaairlines.hr](mailto:pr@croatiaairlines.hr)



**[Cyprus Airways](#)**

21 Alkeou Street  
2404 Engomi  
P.O. Box 21903  
1514 Nicosia  
Cyprus  
Tel. +357 22 663 054  
Fax +357 22 663 167



**[Czech Airlines](#)**

Head Office  
Ruzyne Airport  
160 08 Prague 6  
Czech Republic  
Tel. +420 2 2011 6303

Fax. +420 2 2056 2266  
[box.apc\\_recepce@csa.cz](mailto:box.apc_recepce@csa.cz)

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**Deutsche Lufthansa AG**

2-6 Von-Gablenz-Strasse  
50679 Cologne  
Federal Republic of Germany  
Tel. +49 221 8260  
Fax. +49 221 826 3818

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**DHL**

European Air Transport  
European Air Transport Leipzig GmbH  
August-Euler-Straße 1  
04435 Schkeuditz  
Federal republic of Germany

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**Finnair**

P.O. Box 15  
01053 Finnair  
Finland  
Tel. +358 9 818 81  
Fax. + 358 9 818 4401

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**Iberia**

Calle Velazquez 130  
28006 Madrid  
Spain  
Tel. +34 91 587 87 87  
[infoIB@iberia.com](mailto:infoIB@iberia.com)

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**Icelandair**

Reykjavik Airport  
101 Reykjavik  
Iceland  
Tel. +354 5050 300  
Fax. +354 5050 350  
[pr@icelandair.is](mailto:pr@icelandair.is)



**Jat Airways**

16 Bulevar umetnosti  
11070 Novi Beograd  
Serbia  
Tel. +381 11 3114 222  
Fax. +381 11 311853  
[media\\_centar@jat.com](mailto:media_centar@jat.com)



**KLM**

P.O. Box 7700  
Schiphol Airport 1117ZL  
The Netherlands  
Tel. +31 20 649 9123  
Fax. +31 20 649 3113



**LOT Polish Airlines**

ul. 17 Stycznia 39,  
00-906 Warszawa  
Poland  
Tel: +48 22 -606 6111



**Luxair**

Luxembourg Airport  
2987 Luxembourg  
Tel. +352 4798 4281  
Fax. +352 4798 4289  
[info@luxair.lu](mailto:info@luxair.lu)



**Malev Hungarian Airlines**

Könyves Kálmán krt. 12-14.  
1097 Budapest  
Hungary  
Tel. +36 1 235 3535  
Fax. +36 1 266 2685  
[malev@malev.hu](mailto:malev@malev.hu)

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### Montenegro Airlines

Beogradska 10,  
81000 Podgorica,  
Montenegro  
Tel. +382 20 405 500  
Fax. +382 20 405 548

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### Olympic Air

1st Klm. Koropiou  
Varis Avenue & 1 Ifaistou str.  
194 00 Koropi  
Greece  
Tel. + 30 210 3550 466  
Fax. +30 210 3550 481

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### SAS

Frosundaviks Alle 1  
19587 Stockholm  
Sweden  
Tel. +46 8 797 0000  
Fax. +46 8 797 1515

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### Swiss International Air Lines Ltd

4002 Basel  
Switzerland  
Tel. +41 61 582 00 00  
Fax. +41 61 582 33 33

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### TAP Portugal

Apartado 50194  
1704-801 Lisbon  
Portugal  
Tel. +351 21 841 5000  
Fax. +351 21 841 5095

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### **TAROM - Romanian Air Transport**

Ploiesti Road 16.5 Km  
Otopeni Airport  
Bucharest  
Romania  
Tel. +40 1 2014700  
Fax. +40 1 2014761

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### **TNT Airways**

TNT Airways S.A.  
Aéroport de Liège  
Rue de l'Aéroport, building 101  
4460 Grâce-Hollogne  
Belgium

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### **Turkish Airlines**

Genel Mudurluk Binasi  
Ataturk Havalimani  
34149 Yesilkoy Istanbul  
Turkey  
Tel. +90 212 463 63 63  
Fax. +90 212 665 21 21

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### **Ukraine International Airlines**

63a, B.Khmelnytskoho St.  
Kyiv, 01054  
Ukraine  
Tel. +38 44 4615656  
Fax. +38 44 2308886

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### **Virgin Atlantic**

The Office  
Manor Royal  
Crawley  
West Sussex  
RH10 9NU Great Britain