

**Important Information Regarding:
H1N1 Influenza 09 (Human Swine Influenza)**

DATE ISSUED: 8 July 2009

This advice replaces the advisory issued 12 June 2009

PLEASE NOTE:

The following information must be read in conjunction with your Product Disclosure Statement (PDS) as certain exclusions may apply, including, but not limited to exclusions for Pre-existing Medical Conditions, failure to exercise reasonable care, or events that occurred prior to the purchase of your policy.

In addition it is imperative that you ensure the Policy you have purchased includes the benefits listed below.

The Department of Foreign Affairs and Trade (DFAT) have reissued their travel advisory for Mexico, advising travellers to “reconsider your need to travel” as a result of the outbreak of H1N1 Influenza. Please see <http://www.smarttraveller.gov.au> for further details.

The World Health Organisation (WHO) has issued the following:

“On the basis of available evidence and expert assessments of the evidence, the scientific criteria for an influenza pandemic have been met. The Director-General of WHO has therefore decided to raise the level of influenza pandemic alert from phase 5 to phase 6...WHO continues to recommend no restrictions on travel and no border closures.”

From www.who.int

MEDICAL EXPENSES AND ADDITIONAL EXPENSES

The following advice applies to all policies currently on issue:

For Policy Holders who contract H1N1 Influenza whilst travelling:

If Policy Holders become unfortunate enough to contract this particular strain of influenza after the commencement of their journey, there is provision to claim for overseas emergency medical expenses incurred to treat this illness in accordance with all other terms and conditions of the policy.

In addition, the policy provides cover for additional accommodation and transport expenses if the Policy Holder is deemed unfit to travel, and the expenses are considered medically necessary as certified by a medical practitioner. The policy also provides cover for the additional accommodation and travel expenses incurred by the ill Policy Holder's Travelling Companion.

If Policy Holders are quarantined as a result of contracting H1N1 Influenza there is provision to claim for additional transport and accommodation expenses. If this is the case, the Policy Holder must provide us with documentary evidence from a relevant Government authority that their quarantine was compulsory.

Emergency Assistance:

Our 24hr Emergency Assistance Department provides both medical and non-medical assistance to Policy Holders. If emergency assistance is required, Policy Holders are advised to immediately phone the 24 hour Emergency Assistance Department reverse charge on + 617 3305 7499, or use one of the free call numbers provided with the policy documentation.

Cancellation Expenses:

For Policy Holders who contract H1N1 Influenza and who are deemed medically unfit to travel:

There is provision to claim for cancellation or amendment expenses (whichever is the lesser) that arise from contracting H1N1 Influenza and being deemed medically unfit to travel. Policy Holders must take all reasonable steps to minimise their claim. This includes rearranging their journey where possible.

For Policy Holders travelling to, through or in MEXICO who purchased their policy prior to 28 April 2009 1.31pm AEST:

For Policy Holders currently in or intending to travel to or through Mexico, there is provision under the policy to claim for cancellation or amendment costs (whichever is the lesser) that arise from the Influenza outbreak. Policy Holders must take all reasonable steps to minimise their claim. This includes rearranging their journey where possible. No cover will be provided for the utilised portion of prepaid travel arrangements.

For Policy Holders travelling to, through or in MEXICO who purchased their policy after 28 April 2009 1.31pm AEST:

For Policy Holders currently travelling or intending to travel to, through or in Mexico there is no cover for cancellation expenses that arise from Influenza A (H1N1).

For Policy Holders who are quarantined by a government as a result of H1N1 Influenza, whether diagnosed with the condition or not:

For Policy Holders quarantined by a government as a result of H1N1 Influenza, whether diagnosed with the condition or not, there is no provision to claim for Cancellation Expenses.

For Policy Holders who cancel their journey as a result of the threat of H1N1 Influenza:

If policy holders cancel their journey, or portion thereof, as a result of the threat of H1N1 Influenza, without contracting the condition, there is no provision to claim for cancellation expenses.

Travel Delay Expenses:

The following advice applies to policies currently on issue

Please carefully read your Product Disclosure Statement to check that your policy includes this benefit.

If Policy Holders experience a disruption to their journey as a result of H1N1 Influenza, the policy provides a limited benefit for additional accommodation and meal expenses incurred if this delay lasts for longer than 6 hours, and for every 24 hours past the original 6 hour delay.

Please note that sub-limits and policy limits apply under the policy. Please carefully read your Product Disclosure Statement for further information.



Important Information:

At all times travellers are advised that they should make their own risk based assessments regarding the destinations to which they are travelling, regardless of the cover afforded by their travel insurance policies.

Where Policy Holders are going to incur costs in excess of \$2,000AUD which they wish to claim under the policy they will need to contact the 24hr Emergency Assistance Department prior to incurring the expense. If they do not do so, then their claim may not be paid in full.

Policy Holders are reminded that in the event of a claim, they are to mitigate their costs as much as possible.

This advisory will be updated if and when further information comes to hand.

Should you have any further enquiries, please do not hesitate to contact our Client Services Department on 1300 654 811.

