

Important information regarding: Severe Weather in Hawaii

Issued: 1st September 2016

This advice applies to customers who are concerned or may be affected by the severe weather in Hawaii.

Background

Meteorologists have advised of two hurricanes, Madeline and Lester, which are set to impact the Hawaiian Islands over the course of the next few days. Hurricane Madeline is likely to make landfall on the Island of Hawaii (the Big Island) with local authorities closing schools and government buildings as a precaution with heavy rain and strong winds expected. Hurricane Lester is also approaching Hawaii and could pass by the islands over the upcoming 'US Labor Day' long weekend.

Hurricane Madeline is expected to impact the Island of Hawaii (the Big Island) from late 31 August. Hurricane Lester could pass by all islands in the Hawaiian archipelago over the long weekend of 2-5 September. You should anticipate high winds, strong rainfall and storm surges in coastal areas. Storm warnings have been issued for some counties and a hurricane watch is in place for Hawaii County (the Big Island).

http://smartraveller.gov.au/Countries/americas/north/Pages/united_states_of_america.aspx.

This information is current to 1st September 2016 and we recommend you regularly check for updates through news outlets or your travel provider.

Policy Coverage

For all policies issued before 1st September 2016

Your policy provides a number of benefits, limits and exclusions that may be relevant to your travel plans, should they be directly affected. You should read the *Product Disclosure Statement* (PDS) which outlines the extent of your travel insurance cover. Some words used in this document have a special meaning as defined in the PDS. The information below outlines the key benefits that may apply; call us for more information.

If you have yet to depart on Your Journey.

- **Amendment or Cancellation Costs.** If included on your policy, this benefit provides cover (up to the nominated policy limits) for Your reasonable amendment or cancellation costs (whichever is lesser) if Your existing and pre-paid travel plans are directly affected by extreme weather.

Please note that the cost to rearrange your trip must not exceed the costs incurred where you to have cancelled your trip outright.

If you are already overseas.

Where these benefits are included, your policy provides cover for:

- **Additional Expenses.** If you have already departed and Your Journey is affected as a result of the severe weather in Hawaii there is cover (up to the nominated policy sub limits) for Your reasonable Additional transport expenses incurred, if your plans are delayed at least 12 hours.
- **Overseas Medical Expenses.** If you have incurred medical expenses as a direct result of the severe weather in Hawaii, there is cover up to the specified benefit limits.
- **Travel Delay.** Your Policy includes cover for additional Hotel accommodation expenses and up to the stated benefit limits where Your Journey is directly affected by the extreme weather in Hawaii and the delay is at least 6 hours.

Claims can be submitted through our online claims portal: <https://claims.covermore.com.au/sgic>

Remember, you must take all reasonable steps to mitigate your out of pocket expenses. We encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses. Ensure you keep any itemised receipts for additional purchases or costs incurred.

Costs that are not covered by your policy

- Costs that are incurred where Your travel is not affected by the severe weather in Hawaii.
- Costs over and above the benefits limits and sub limits outlined in your PDS.
- Costs where alternate travel is at a higher fare class than originally booked, unless our pre-approval is given.
- Costs for travel arrangements that have already been used, prior to the severe weather affecting your plans.

Policy cover for policies issued on or after 1st September 2016

Travel insurance provides cover for unforeseen events only.

- There is no cover under any section for policies issued **on or after 1st September 2016** as the severe weather in **Hawaii** is no longer deemed an unforeseen event.

What to do next

If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5592.

Important general advice

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

Contact us

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If you have any further enquiries please contact our Customer Service team on 1300 305 790 between 8.00am and 7.00pm Monday to Friday (AEDT).