



## Important Information Regarding: Chile Riots

**Issued: 22 October 2019**

### **Background**

On Monday October 14<sup>th</sup>, an increase to the cost of public transport sparked protests in Santiago, which eventually turned into violent and deadly riots, with various transportation services affected since last Friday.

In response to these violent riots, Chilean military were deployed and a state of emergency was declared, with strict curfews being enforced resulting in the shutting down of airports, and the cancellation of flights as well as their public transport services.

If you are in Chile and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5592.

We further urge you to pay close attention to local media and emergency services, following any instructions provided and visit the DFAT page on Smartraveller:

<https://smartraveller.gov.au/Countries/americas/south/Pages/chile.aspx>

If you are planning to travel to Chile, we encourage you to contact your travel agent, airline or tour operator as soon as possible to discuss whether there have been any changes to your itinerary.

### **Policy Wording**

#### **For policies/trips with the Relevant Time prior to October 14<sup>th</sup> 2019**

If you have been directly affected from 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.

#### **Chilean Government Curfews**

These curfews have resulted in the shutting down of airports and the cancellation of flights, as well as impacting their public transport services.

If your travel has been disrupted due to the Chilean Government curfews, regrettably there is no cover available due to the policy General Exclusion where we will not pay for claims arising from any government intervention, prohibition, regulation or restriction or court order.

#### **General Civil Commotion**

Please note that whilst claims resulting from the Chilean Government curfews are not covered, we understand this event has resulted in general 'civil commotion' in the area, which can be coverable.

If your travel has been directly affected due to the general civil commotion, rather than resulting from the government curfews, there may be provision for you to claim depending on the circumstances that are impacting you.



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

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

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

- Travel arrangements that have already been utilised
- Costs excluded or above the limits outlined in your PDS
- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Claims arising from any government intervention, prohibition, regulation or restriction or court order
- Depending on the policy benefit claimed and our assessment, there is no cover available for policies purchased on or after October 14<sup>th</sup> 2019 as the event is no longer considered unforeseeable

**For policies/trips with the Relevant Time on or after October 14<sup>th</sup> 2019**

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

**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, 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**

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).