

## Important Information Regarding: Lebanon Protests

**Issued: 25 October 2019**

### **Background**

On Thursday October 17<sup>th</sup>, protests broke out across Lebanon in response to government economic reforms, with plans to impose new taxes and the abolishment of various state institutions.

With road closures across Lebanon, as well as various institutes including banks and schools, Lebanese authorities are tightening security in the capital, Beirut, aware of calls for further strikes and continued protests.

If you are in Lebanon 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/middle-east/Pages/lebanon.aspx>

If you are planning to travel to Lebanon, 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 17<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.

#### **If you have already departed**

- If your transport is directly affected because of the protests, there is cover (up to the nominated policy sub limits) for reasonable Additional transport and accommodation expenses.
- There is no cover if your existing travel plans are not directly affected by the protests.
- There is no cover available for any portions of your Journey that have been utilised.

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

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the protests you may be able to claim for cancellation or amendment of your journey. Please note costs to rearrange Your trip must not exceed the costs you would have incurred had you cancelled Your trip outright.
- You must take all reasonable steps to mitigate your out of pocket expenses and we encourage you to speak with your travel agent or transport provider as soon as possible to minimise these expenses.

#### **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
- Depending on the policy benefit claimed and our assessment, there is no cover available for policies purchased on or after October 17<sup>th</sup> 2019 as the event is no longer considered unforeseeable

**For policies/trips with the Relevant Time on or after October 17<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).