

Severe weather in United States and Canada

Issued: 5 January 2018

Background

A significant snowstorm, described as a 'bomb cyclone', is affecting the east coast of the United States and parts of Canada. The storm is expected to bring severe weather conditions including wind gusts as strong as 80 mph along the eastern coast and up to 10 to 12 inches of snowfall, which has resulted in power outages and thousands of flight cancellations.

If you are affected by the event 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 the local media and emergency services, including the DFAT smart traveller website ([link to CNN](#)).

Policy coverage:

Policies issued before 5 January 2018

Subject to the terms, conditions, limits, and exclusions contained in your Product Disclosure Statement (the "PDS") and our assessment of your claim, there may be provision to claim for the following expenses if your travel plans are directly affected:

- **Additional Expenses.** If you are already on your trip, additional accommodation and transportation expenses if your travel is delayed for the required timeframes and up to the nominated limits as outlined in the Product Disclosure Statement.
- **Amendment or Cancellation Costs.** If you have this level of cover selected on your policy;
 - Non-refundable portion of unused travel arrangements
 - Amendments made prior to departing on the journey if the cost to rearrange does not exceed the amount it would have been to cancel the trip outright.
- **Overseas Medical Expenses.** If you have incurred medical expenses as a result of the severe weather, there is cover up to the specified limits.

To submit your claim, please remember:

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

Costs that are not covered by your policy

- Depending on the policy benefit claimed and our assessment, there is no cover available for policies purchased on or after **5 January 2018** as the event is no longer considered unforeseen.
- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used, prior to the event affecting your plans
- Costs excluded or above the limits outlined in your PDS.

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, condition, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' section of the PDS.



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TRAVEL INSURANCE

Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5592.

For any general enquires regarding the event please contact our Customer Service team on 1300 305 790 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.