

## Information about Hurricane Dorian, Bahamas and the United States of America

4 September 2019

A major Hurricane is impacting the South-East Coast of the United States of America and Bahamas region. The region is bracing for damaging winds, heavy rainfall and life-threatening flash-flooding. Some airports in the affected areas are temporarily closed and thousands of flights have been cancelled or otherwise disrupted. Cruises have been affected by the hurricane and a number of ports are closed. There are also disruptions to other forms of transport and some accommodation in the affected areas.

### If you are currently travelling:

As a provider of assistance services, it is always our priority to assist our customers where possible and within our ability to do so.

- Please consider your safety first and follow advice from local authorities.
- If you have been affected as a result of Hurricane Dorian and require medical assistance, please contact our **Emergency Assistance team on 1866 844 4085**, or speak to your local operator and ask to be put through reverse charge to +61 7 3305 7499.
- If your travel arrangements have been affected by this event, we firstly recommend contacting your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements.
- If your pre-booked travel arrangements have been affected and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements, you may be able to claim for additional travel, accommodation and meal expenses. Please ensure you keep all receipts and proof of purchases to submit with your claim.
- Please refer to your Product Disclosure Statement and/or Credit Card complementary insurance booklet for the terms, conditions, limits and exclusions that apply.
- If you have any queries about your policy benefits please contact our Allianz Global Assistance Information Hotline on 1300 725 154.
- Keep up to date on advice from travel providers by visiting their websites directly.
- Please make yourself aware of the advice issued by DFAT via its website [smartraveller.gov.au](http://smartraveller.gov.au). Always monitor the media and other sources about possible new security risks.

### If you have not yet departed:

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of Hurricane Dorian and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements you may be able to make a claim for cancellation or rearrangement of your journey (whichever is the lesser). Please refer to your Product Disclosure Statement and/or Credit Card complementary insurance booklet for the terms, conditions, limits and exclusions that apply.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and we

recommend you contact them for further details. Contact our Allianz Global Assistance Information Hotline on 1300 725 154 if you would like to clarify your policy entitlements.



### **Policy coverage:**

#### **If you entered into a policy on or after 4 September, 2019:**

If you entered into a policy on or after 4 September 2019 we would expect that this was done with an awareness of Hurricane Dorian and the possibility that issues arising due to this could affect travel. For these policies, claims that arise due to Hurricane Dorian (for example, flight delays or cancellations) will be assessed in accordance with your travel insurance Product Disclosure Statement and/or Credit Card complementary insurance booklet, but exclusions or limits on cover may apply depending upon the circumstances.

Policy coverage and benefits vary based on individual circumstances. We encourage travellers to read their travel insurance Product Disclosure Statement and/or Credit Card complementary insurance booklet to understand what they are covered for and any limits and exclusions that apply.

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and Certificate of Insurance. For complementary travel insurance, we will assess all claims in accordance to the current information booklet for your credit card.

### **Making a Claim**

Keep all receipts for any additional transport, food or accommodation expenses you incur. If you are claiming cancellation or additional expenses you will need to submit documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.

Where possible, ensure any replacement accommodation and additional expenses are of a similar standard to that which you had planned and pre-paid.

Please note that any compensation and/or refunds you receive from a third party (e.g. airline) for transport, food or accommodation will be deducted if your claim is accepted.

### **Make your claim online at [www.travelclaims.com.au](http://www.travelclaims.com.au)**

### **Contact us**

- If you have any general queries, please contact our Allianz Global Assistance Information Hotline on 1300 725 154.
- We will publish this and any updated travel insurance advisories on our website: [www.allianzpartners.com.au](http://www.allianzpartners.com.au)