

Travel insurance information for British Airways strike

This information concerns the anticipated strikes that may impact British Airways flights from 24 to 28 May, 30 May to 3 June, and 5 to 9 June 2010. This advice applies to travel insurance policies issued prior to 24 May 2010.

What do you need to know about your policy?

- If you have commenced your journey and your flights are delayed or cancelled due to the strike, there is provision to claim for reasonable additional accommodation and travel expenses.

In accordance with European Union regulation, British Airways may be required to provide accommodation and meals for any passengers delayed due to strike action. If you are claiming for accommodation expenses under your policy, you will need to supply written confirmation from British Airways that these costs are not claimable through the airline.

- If you have not yet departed, your policy includes cover for cancellation or the rearrangement of your journey (whichever is less), or the unused portions of your journey, if your pre-booked travel arrangements are cancelled, delayed or rescheduled by the strike.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. British Airways is providing penalty-free options to amend travel arrangements and we also recommend you contact them for further details.
- There is no provision to claim under your policy for cancellation or rearrangement expenses for the utilised portions of your travel arrangements or if they are operating as scheduled.
- All travel insurance policies provide cover for unforeseen and unexpected circumstances only. Due to the extensive media coverage of the British Airways Strike prior to 24 May, we consider this event is unforeseen for policies issued before 24 May 2010. For policies issued on or after 24 May 2010, there is no cover at this time to claim for additional expenses, cancellation or amendment costs relating to the strikes.

What next steps should you take?

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- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. And by reasonable we mean rational and consistent - for example if you have been using two star or budget accommodation on your trip to date then we ask that the replacement accommodation you seek is of a similar standard.
- Read the Product Disclosure Statement that you received when you purchased your travel insurance policy. This will give you more detail about what your policy provides cover for and what it does not. For example, if you have a cancellation only policy, your policy does not include cover for additional expenses or overseas medical expenses.
- Please submit your travel insurance claim to us for consideration.
- Any refunds you receive for airfares or accommodation will be deducted from any settlement if your claim is accepted.

- You will need to submit all receipts for any additional accommodation and transport expenses. If you are claiming cancellation or additional expenses you will need to submit all 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.
- Finally, to help New Zealanders avoid difficulties overseas, the New Zealand Ministry of Foreign Affairs and Trade maintains travel advisories for more than 160 destinations overseas via their website www.safetravel.govt.nz. Their travel advice provides accurate, up-to-date information about the risks New Zealanders might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with their destination-specific travel advisories for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

Contact us

- If you have questions or queries, please contact our Mondial Assistance Information Hotline on 0800 574 904