

Travel insurance information for Thailand

The following information concerns the ongoing civil unrest and protests in Thailand and applies to travel insurance policies issued prior to Friday 23 April 2010. This advice replaces the advice issued on 3 June 2010 and is effective 16 June 2010.

The New Zealand Ministry of Foreign Affairs and Trade has advised on its website www.safetravel.govt.nz that there is Some Risk to security for travellers to Bangkok and elsewhere in Thailand. It also reports:

- A major political protest in Bangkok ended violently on 19 May after a concerted operation by Thai security forces against anti- government 'red shirt' protesters. There were numerous deaths and injuries. The end of the protest saw a spate of arson attacks and other violence in Bangkok and in some of Thailand's northern cities. The situation remains volatile and there is potential for further violent acts to occur. New Zealand travellers and residents in Thailand should remain vigilant. Suvarnabhumi International Airport on the outskirts of Bangkok is operating normally.
- New Zealanders are advised to exercise a very high degree of personal security awareness in Thailand. This advice extends also to New Zealanders in or planning to visit popular tourist destinations.

What do you need to know about your policy?

If you are currently travelling and you are or have been injured as a result of the civil unrest we are able to assist you as your policy includes cover for emergency medical expenses.

- If you need emergency medical assistance please contact our 24 hour Mondial Assistance Emergency Assistance team on +61 7 3305 7499 reverse charge.

Your policy includes cover for cancellation or rearrangement of your journey, or the unused portions of your journey, as a result of civil unrest.

- If you are currently in or travelling to Thailand, your policy provides cover for cancellation costs or rearrangement expenses, whichever is the lesser, if your scheduled transport services have been cancelled or your accommodation has been made uninhabitable by civil unrest or if you are unable to reach your accommodation/destination.
- We advise you to contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines are providing penalty- free options to amend travel arrangements and we also advise you to contact your airline for further details.

What next steps should you take?

- You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean appropriate and consistent —for example if you have been using two star or budget accommodation on your trip to date then we advise that the replacement accommodation you seek is of a similar standard. Similarly, if you have been traveling economy, seek out economy class fares if you rearrange your journey.
- The above information relates to Comprehensive and Annual Frequent Traveller policies. In all circumstances, we advise you to read the Policy Wording 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 Budget policy, your policy may not include cover for additional expenses or cancellation expenses.

- Please submit your travel insurance claim to us for consideration.
- 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 its website www.safetravel.govt.nz. Its 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 its 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.

Important note

- All travel insurance policies include a number of general exclusions that apply to all claims— things like travelling against medical advice, unlicensed use of motor vehicles, epidemics or pandemics, ignoring official warnings and acts of war, insurrection or the taking of power by the military.
- Should the current situation in Thailand escalate from civil unrest to insurrection, war or the taking of power by the military, we will need to review the situation and we will issue a further advisory with that detail.

Contact us

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