

## Kogan Insurance Event Advice

### Hurricane Maria, Florida and the Caribbean

20/09/2017

We are closely monitoring the progress of Hurricane Maria as it approaches the Caribbean. Hurricane Maria is expected to make landfall across the Caribbean between Wednesday 20 September 2017 and Saturday 23 September 2017. The path and intensity of the hurricane have changed rapidly and further advice will be provided as the storm progresses.

If you are in the Caribbean and need emergency assistance call us on +61 3 9021 8026.

Local media are providing updates as the storm progresses. Major airlines have reduced the fares for flights departing areas in the path of the hurricane, and additional flights have been added to airline schedules to assist in evacuation. This may affect flights in the United States. Please view your flight provider's website for their updates.

DFAT are advising travellers to avoid the area and follow local instructions. Please stay up to date with the advice issued by DFAT at <http://www.smarttraveller.gov.au/>

### Policy Coverage

The below information was issued on 20 September 2017 and applies to your travel insurance policy with Kogan Insurance, underwritten by Hollard.

For policies issued prior to 5:57pm AEST 19 September 2017 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 5:57pm AEST 19 September 2017, there is no cover for any claims arising from this event.

### How does this affect me?

**There is provision for cover under the following benefits** of the policy subject to the policy terms and conditions, limits, Benefit exclusions and General Exclusions:

- Benefit 3 – Cancellation Fees and Lost Deposits
- Benefit 4 – Additional Expenses
- Benefit 13 – Travel Delay Expenses
- Benefit 14 – Special Events

### TIPS

- If you are claiming additional expenses, make sure you keep a copy of all your receipts.
- If your travel was cancelled or delayed by a transport provider, you may be able to claim some of your meal and accommodation costs through them. Please check the terms and conditions of your transport provider's ticket, and keep a copy of all their communication with you.
- The Kogan Travel Insurance PDS gives you all the information you need to make a travel claim. You can find a copy of the PDS at [www.koganinsurance.com.au/useful-docs](http://www.koganinsurance.com.au/useful-docs)

## Making a claim

If you don't need emergency assistance, you can make a claim when you get back home. Contact us at [travel.claims@koganinsurance.com.au](mailto:travel.claims@koganinsurance.com.au) or on 1300 034 888.

Remember:

- Take reasonable steps to minimise your claim. Contact your airline or Travel provider for assistance if you need to rearrange your travel plans.
- Keep your receipts and any other supporting documentation e.g. travel provider cancellation letters. If you are claiming for additional meal, accommodation, and travel costs, please ensure you retain copies of all of your expense receipts.

## General Advice

For details about what your policy covers, please refer to your Product Disclosure Statement. Limits, conditions and exclusions may apply under your policy.

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and your Certificate of Insurance. Your cover will depend on the type of plan you purchased and your particular circumstances.