

## Kogan Insurance Event Advice

### Volcanic Activity and Ash Cloud Mt Agung, Bali

27/11/2017 – Update to original Event Advice issued 20 September 2017.

At 8:30pm AEDT (5:30pm local time) on Saturday 25 November 2017, Mt Agung in Bali, Indonesia, began a magmatic eruption resulting in a 3000m ash cloud. Flights departing and arriving at Lombok's Bandar Udara International Airport and Denpasar's Ngurah Rai International Airport have been delayed, diverted, and cancelled.

We are closely monitoring the progress of the volcanic activity of Mt Agung in Bali. The National Disaster Mitigation Agency advises the volcano's alert status remains at the second-highest level. Further event advices will be available as this information changes.

Flights have been cancelled and delayed by Air Asia, Virgin Australia, QANTAS, Jetstar, and KLM. Local Indonesian and other airlines have also been affected. Disruptions to flights are expected over the coming days. Please review your airline's flight status and travel alert pages for more information.

DFAT have issued releases on Sunday 26 November 2017 at 5:28am AEDT and 4:27pm AEDT regarding the ash cloud. There has been no change in the advice level for Indonesia and Bali, and DFAT continue to advise Australians to exercise a high degree of caution in Indonesia. Please stay up to date with the advice issued by DFAT at <http://www.smartraveller.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 4:00pm AEDT 20 September 2017 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 4:00pm AEDT 20 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 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.