

## Kogan Insurance Event Advice

### Hurricane Lane, Hawaii, United States

23/08/2012

We are closely monitoring the progress of Hurricane Lane as it approaches Hawaii. While Hurricane Lane may not make landfall, gale-force winds and heavy rain have been predicted for the islands, with the greatest impact to the Big Island. The intensity of the hurricane is expected to decrease over the coming days, as it nears the islands.

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

DFAT have issued a warning for Australians in Hawaii to monitor local news and weather reports, and to follow the instructions of local authorities. There has been no change to the advice level and the Australian government is not recommending travellers amend their travel at this time.

Local media are providing updates as the hurricane progresses. There have been no reports of flight cancellations from and to Hawaii. However, please view your flight provider's website for their updates.

### Policy Coverage

The below information was issued on 23 August 2018 and applies to your travel insurance policy with Kogan Insurance, underwritten by Hollard.

For policies issued prior to 8:17am AEST 23 August 2018 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 8:17am AEST 23 August 2018 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

Note there is no cover available for the above benefits unless your travel has been directly affected by the hurricane.

## 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.