

Kogan Insurance Event Advice

Hurricane Michael, Eastern United States

10/10/2018

We are closely monitoring the progress of Hurricane Michael as it approaches the East coast of the United States. Hurricane Michael is expected to make landfall at the end of this week as a Category 4 hurricane.

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

DFAT have not issued a travel warning. 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 the East United States. However, please view your flight provider's website for their updates.

Policy Coverage

The below information was issued on 10 October 2018 and applies to your travel insurance policy with Kogan Insurance, underwritten by Hollard.

For policies issued prior to 10:00am AEDT 10 October 2018 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 10:00am AEDT 10 October 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

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 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.