

## Kogan Insurance Event Advice

### Volcanic Activity Anak Krakatau, Indonesia

28/12/2018

We have been closely monitoring the progress of the volcanic activity of Anak Krakatau in Indonesia. On 23 December 2018, Anak Krakatau erupted, causing an underwater landslide and tsunami. Since then, volcanic activity has increased, and an ash cloud was reported to disrupt flights from 5:00pm AEDT on 27/12/18.

Flights are currently being rerouted to avoid the area around Anak Krakatau. Please view your flight provider's website for their updates.

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

DFAT have not issued a warning at this time. 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 28 December 2018 and applies to your travel insurance policy with Kogan Insurance, underwritten by Hollard.

For policies issued prior to 5:00pm AEDT 27 December 2018 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 5:00pm AEDT 27 December 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

## 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.