

## Kogan Insurance Event Advice

### Sri Lanka Terrorist Attack – Easter Bombings

21/04/2019

Our thoughts go out to all those affected by the terrorist event that has occurred in Sri Lanka.

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

DFAT are advising travellers to avoid all affected areas and follow local instructions. Please stay up to date with the advice issued by DFAT at

[https://smartraveller.gov.au/Countries/asia/south/Pages/sri\\_lanka.aspx](https://smartraveller.gov.au/Countries/asia/south/Pages/sri_lanka.aspx)

Media are advising that many people have been killed and injured in the Easter Bombing terrorist attack.

### Policy Coverage

The below information was issued on Tuesday 23 April 2019 and applies to your Kogan Travel Insurance, underwritten by Hollard.

This event constitutes an act of Terrorism under our travel insurance policies and is considered to be an event known in the mass media as at 1:15pm AEDT 21 April 2019.

### How does this affect me?

#### **For policies issued prior to 1:15pm AEDT 21 April 2019**

You are covered for the following policy benefits (subject to the policy terms and conditions, limits, Benefit exclusions and General Exclusions):

- Section 1: Overseas emergency medical assistance (all policy types)
- Section 2: Overseas emergency medical and Hospital expenses (all policy types)

There is no cover for claims that arise due to an act of Terrorism under:

- Section 3: Cancellation fees and lost deposits,
- Section 13: Travel delay expenses
- Section 14: Special Events

#### **For policies issued after 1:15pm AEDT 21 April 2019**

There is no cover under any policy type for any claims arising from this event. You are covered for other claims that are not related to this event.

## TIPS

- If you are making a claim 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.