

## Kogan Insurance Event Advice

### Luzon, The Philippines Earthquake

22/04/2019

This advice applies to Customers who are affected by the 6.1 magnitude earthquake which occurred on Luzon, Philippines at 5:11pm local time on 22/04/2019 (7:11pm AEST)

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

Media reports are advising that 8 people have died, and 20 people have been injured in the earthquake following the collapse of a commercial building.

The earthquake has caused disruption to air, rail and road transport and caused damage to buildings and infrastructure.

DFAT have not issued a warning at this time. Please stay up to date with the advice issued by DFAT at <https://smartraveller.gov.au/Countries/asia/south-east/Pages/philippines.aspx>

### Policy Coverage

The below information was issued on 23 April 2019 and applies to your travel insurance policy with Kogan Insurance, underwritten by Hollard.

For policies issued prior to 07:11pm AEST 22 April 2019 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 07:11pm AEST 22 April 2019 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 subject to 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 earthquake.

## 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.