

## Kogan Insurance Event Advice

### Hong Kong Protests, Hong Kong

09/08/2019

Protests in Hong Kong began on 31 March 2019 following a proposed change in extradition treaties between Hong Kong and mainland China. These protests have been escalating in unpredictability and violence, most notably in June 2019, and the Australian Government have now raised their warning level to 'Exercise a High Degree of Caution'.

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

Protest groups have caused disruption to public transport services including buses and trains. Tourist areas have been affected.

DFAT are advising travellers to avoid all affected areas and follow local instructions.

### Policy Coverage

The below information was issued on 9 August 2019 and applies to your travel insurance policy with Kogan Insurance, underwritten by Hollard.

For policies issued prior to 12:05am AEST 7 August 2019 there is provision for cover as set out below under 'How does this affect me?'

For policies issued after 12:05am AEST 7 August 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 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 for the above benefits unless your travel has been directly affected by the protests.

## 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.