

Press Release



Travel claims advice for Australian travellers relating to the earthquake in Christchurch, New Zealand

Sydney – February 23rd, 2011 – An Australian leader in general insurance, Chartis Australia has clarified its position in regards to travel insurance claims relating to the recent earthquake in Christchurch, New Zealand.

The earthquake in Christchurch has resulted in loss of life, injury and severe travel disruptions, with The New Zealand Prime Minister John Key having officially declared a State of Emergency for New Zealand on the 22nd February 2011. For this reason Chartis would like to confirm that claims arising from the earthquake will generally be covered if the insurance policy was already in place prior to the earthquake. Chartis has also taken the view that any future travel disruptions directly caused by the earthquake will, in most cases, be unforeseen or unexpected, and would generally be covered subject to the other terms, conditions and exclusions of the policy.

Our thoughts are with all the people of the Canterbury region who have been touched by this tragedy. Chartis is currently working through its offices in both Australia and New Zealand to provide all of our customers, with the assistance they require as quickly as possible.

“The safety and security of Chartis Australia’s travel customers who are currently in Christchurch is a specific concern. DFAT urge all Australians currently in Christchurch to contact the DFAT Consular Emergency Centre on +61 2 6261 3305”, stated Mark Kopec, Australasian Travel Insurance Manager, Chartis. “A number of our insureds overseas have also contacted Chartis Travel Guard, our Emergency Assistance team, and we urge any remaining overseas insured to do the same on +61 2 9251 4298. We urge travellers who are yet to depart to New Zealand and require assistance to contact Chartis Travel Insurance on 1800 017 062”, continued Mr. Kopec.

If an insured’s policy was activated* or purchased before the 22nd of February 2011, Chartis consider the earthquake in Christchurch as unforeseen. Cancellation claims directly arising in such instances would generally be covered^.

If an insured departed for travel before the 22nd of February 2011, Chartis consider the earthquake in Christchurch as unforeseen. Medical and Travel disruption claims directly arising in such instances would generally be covered[^].

For policies activated or purchased after the 22nd February, 2011 and travel that commenced after the 22nd February, 2011, Chartis believe that an insured would have known, or a reasonable person should have known, that their travel was likely to be disrupted. In this instance, Chartis is unlikely to pay their claim. For example, if an insured purchased or activated their insurance policy within a short period of their planned travel date and after the 22nd February, 2011, their claim may be denied on the basis that the disruption was either expected or foreseeable.

For all Medical and claims assistance, please contact Chartis Travel Guard on +61 2 9251 4298.

Before Chartis can consider a Cancellation claim or provide advice on a claim, insureds should:

1. Confirm with their travel agent, airline, bus line, accommodation provider and/or tour company that their trip has been cancelled;
2. Make alternative arrangements with their travel agent, airline, bus line, accommodation provider and/or tour company;
3. Contact their travel agent, airline, bus line, accommodation provider and/or tour company to see what costs they will meet or amendment concessions or refunds they are prepared to provide.

As always, each claim will be considered on its merits taking into account the individual circumstances of the claim and the terms and conditions of the policy.

No cover is available for used portions of prepaid travel arrangements. Where cover is available under both Cancellation and Additional Expense Sections Insureds can claim under either the Cancellation or Additional Expense Section for the same period, not both.

Chartis underwrites Travel Insurance products for many blue chip companies in Australia including; airlines, banks, travel companies.

* For credit card complimentary insurances and annual multi-trip travel policies (including Corporate Travel policies), the date you took out your travel insurance is generally deemed to be the date you activated cover for that trip by purchasing the travel arrangements.

[^] Policy holders are advised to check their particular policy wording for eligibility, cancellation/travel disruption coverage, limit of coverage and the type of expenses that can be claimed.

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Notes to editors:

Chartis is a world leading general insurance organisation serving more than 45 million clients in over 160 countries and jurisdictions. With a 50 year local history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance client to manage virtually any risk with confidence.

For more information visit www.chartisinsurance.com.au

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