

## Press Release



**December 22<sup>nd</sup>, 2010**

### **Flight cancellations due to snow storms in Europe and the United Kingdom**

Sydney – December 22, 2010 – An Australian leader in general insurance, Chartis Australia, has clarified its position in regards to future flight cancellations due to snow storms in Europe and the United Kingdom (UK).

The recent snow storms in Europe and the UK have resulted in severe travel disruptions with many scheduled air services cancelled or delayed for extended periods of time. For this reason Chartis would like to confirm that claims arising from these disruptions will generally be covered if the insurance cover was already in place prior to the cancellations. Chartis has also taken the view that any future travel disruptions caused by the snow storms will, in most cases, be unforeseen or unexpected, and would generally be covered subject to the other terms, conditions and exclusions of the client's policy.

However, if the client knew, or a reasonable person should have known, that their travel was likely to be disrupted when they took out travel insurance\*, then Chartis is unlikely to pay their claim. For example, if the client purchased their insurance policy within a short period of their planned travel date, after an announcement of imminent airspace or airport closures had been publicised, the clients' claim may be denied on the basis that the closure was either expected or foreseeable.

"Some of Chartis' policy wordings contain an exclusion stating that we will not pay for any losses arising out of any prohibition by, or regulation, or intervention of any government. Chartis would like to clarify that it will not be relying on this exclusion to deny any claims arising out of airspace closures as a result of the snow storms. We don't expect all policyholders to have access to a sleigh and red nosed reindeer to travel with", stated Mark Kopec, Regional Travel Insurance Manager, Chartis Australasia. "However, if a client decides to purchase or activate an insurance policy after an unforeseen or unexpected event occurs, the purpose of the insurance policy becomes undermined. Claims in such circumstances may not be paid", added Mr. Kopec.

Chartis policies generally provide cover for trip cancellation and additional expenses incurred, including reasonable amendments costs arising from this event.

Before we can consider a claim or provide advice on a claim, travelers should:

1. Confirm with their airline that their flight has been cancelled;
2. Confirm alternative arrangements with their airline;
3. Contact their travel agent or their airline and/or accommodation providers 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.

Policyholders are advised to check their particular policy wording for eligibility, limit of coverage and the type of expenses that can be claimed.

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

Chartis Australia underwrites Travel Insurance products for household brands such as Jetstar, nab, ANZ, Tiger Airways and Diners Club.

\*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.

For more information visit [www.chartisinsurance.com.au](http://www.chartisinsurance.com.au)

**-Ends-**

**Media Requests:**

To arrange an interview or to request further details, please contact:

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**About Chartis:**

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.

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