

Head Office
Level 23, ANZ Centre
23 Albert Street
PO Box 1745, Shortland Street
Auckland 1140
New Zealand
+64 9 355 3100 Telephone
+64 9 355 3135 Facsimile
www.chartisinsurance.co.nz



Travel Insurance claims advice: Canterbury Earthquake of 22 February 2011

24 February 2011

An earthquake measuring 6.3 on the Richter scale struck Canterbury on 22 February. There has been widespread loss of life and extensive property damage in Christchurch and its surrounds.

The thoughts of Chartis staff, in New Zealand and around the world, are with the people of Canterbury, their friends, family and people in other parts of the world who have been touched by this disaster.

Chartis Earthquake Claims Hotline

Chartis has a dedicated phone line for all claim enquiries: **0800 252 474** or **+64 (9) 355 3061**. This phone line is operating during New Zealand business hours. For urgent Travel Insurance claims advice outside business hours, please contact Travel Guard on the emergency assistance phone number contained in your policy documents.

For information on ongoing rescue efforts and missing persons, we encourage people to contact the New Zealand Government's Earthquake hotline on 0800 779 997.

Advice for travelers currently overseas

Insured persons currently overseas whose homes or businesses are in Christchurch or who have close family members in Christchurch will generally be covered under the cancellation and curtailment section of their policy for expenses incurred in returning home early, should they wish to do so.

Insured persons intending to return home early should contact the Travel Guard assistance line for advice and assistance. The Travel Guard phone number can be found in the Policy documentation. Alternatively they can call the dedicated phone numbers shown above during normal business hours.

In any event, insured persons should keep all receipts for any additional costs incurred. Any airline tickets or other prepaid travel arrangements that will be unused as a result of the decision to return home early should be cancelled and travelers should contact their travel agent or the service provider to request refunds where available. In most circumstances insured persons can claim either for reasonable additional expenses or for cancellation expenses for the same period but not both. There is no cover available for used portions of prepaid travel arrangements.

Advice for travelers who have not yet departed New Zealand

Insured persons who purchased policies or activated cover* prior to 22 February and who have homes, businesses or close family members affected by the Canterbury earthquake will generally be covered, subject to the normal policy terms and conditions, should they decide to cancel their planned travel.

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

1. Make alternative arrangements with their travel agent, or service provider including but not limited to airline, bus line, accommodation provider and/or tour company;
2. Contact their travel agent, or service provider including but not limited to a airline, bus line, accommodation provider and/or tour company to ascertain what costs they will meet or amendment concessions or refunds they are prepared to provide.

Important advice for all insured persons

To lodge a Travel Insurance claim, Chartis requires a completed claim form to be submitted, along with receipts, confirmation from service providers that planned arrangements have been cancelled and any other supporting documentation.

Claim forms are available on the [Chartis website](#) or alternatively you can contact us on **0800 252 474** or **+64 (9) 355 3061** and we can send one to you.

In all circumstances, claims will be assessed based on their individual circumstances and merits and in accordance with the terms, conditions and exclusions of the relevant policy wording. Policy holders are advised to check their particular policy wording to confirm eligibility, cover and the type of expenses that can be claimed.

**Where persons are covered under corporate travel policies, annual multi-trip policies or complimentary credit card travel insurance, the activation date is generally the date on which the insured person purchased their travel arrangements.*