

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 (updated as at 29 April 2011): Japanese Earthquake and Tsunami of 11 March 2011

29 April 2011

A Magnitude 9 earthquake struck off the coast of Japan on 11 March triggering a major tsunami. Aftershocks are continuing and there is widespread damage and significant casualties in North East Japan, especially in coastal areas. The Fukushima nuclear facility suffered major damage and efforts to stabilise the facilities safety are ongoing.

The thoughts of Chartis staff, in New Zealand and around the world, are with the people of Japan as they come to terms with the scale of this tragedy.

Ministry of Foreign Affairs Travel Advisory

The Ministry of Foreign Affairs has declared the 80 kilometre zone surrounding the Fukushima Nuclear facility to be an 'extreme risk' area and is advising against all travel.

North East Honshu is rated as 'high risk' and New Zealanders are advised against tourist and non essential travel.

If you have concerns regarding friends or family in Japan, please contact the Ministry of Foreign Affairs on **0800 432 111**.

To review the latest travel advisory from the Ministry of Foreign Affairs, please check their website www.safetravel.govt.nz.

Advice for travellers currently overseas

Insured persons whose planned itineraries include areas of Japan listed as either high risk or extreme risk by the Ministry of Foreign Affairs will generally be covered under the cancellation and curtailment section of their policy for expenses incurred in amending their travel plans.

Insured persons intending to curtail their travel plans should contact the Travel Guard emergency assistance line for advice and assistance. The 24 hour Travel Guard assistance phone number can be found on your policy documentation. Alternatively you can contact the Chartis claims team on **+64 (9) 355 3072** 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 travellers should contact their travel agent or the service provider to request refunds where available. In most circumstances insured persons can claim either for 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 travellers who have not yet departed New Zealand

Insured persons who purchased policies or activated cover* prior to 11 March and whose planned travel itineraries include areas of Japan listed as either high risk or extreme risk by the Ministry of Foreign Affairs will generally be covered, subject to the normal policy terms and conditions, should they decide to cancel or amend their planned travel **provided that the departure date for the trip is within the next seven (7) days**. This is a rolling seven (7) days and therefore continues to apply until it is withdrawn or modified by us. For example, if no amendment or modification has been issued by us on the 31st of May then this notice will extend to trips with departure dates seven (7) days from 31 May. For further advice, please contact the Chartis claims team on **+64 (9) 355 3072** during normal business hours.

Before Chartis can consider a 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; or
2. Make amendments to their planned itinerary with their travel agent, airline, bus line, accommodation provider and/or tour company; and
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.

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 +64 (9) 355 3072 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 for eligibility, limits of coverage 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.*