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Important Information Regarding: Flight Cancellations due to Snow Storms in Europe and the United Kingdom

22 December 2010

Present Situation:

The recent snow storms in Europe and the United Kingdom have resulted in severe travel disruptions with many scheduled air services cancelled or delayed for extended periods of time.

Chartis New Zealand's Position:

In general under our policies, cover is provided for trip cancellation and additional expenses incurred including reasonable amendment costs arising from this event for travelers who:

- Are covered under their Corporate Travel policy and for which travel has been paid for, in part or in full, prior to airport cancellations; or
- Activated their credit card Travel Insurance cover prior to airport cancellations; or
- Purchased their Travel and a Leisure Travel policy prior to airport cancellations.

Policyholders are advised to check their particular policy wording for eligibility, limit of coverage and the type of expenses that can be claimed. As always, each claim will be considered on its merits taking into account the individual circumstances of the claim.

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 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 applicable policy terms, conditions and exclusions for the travelers noted above.

Cover in place after the announcement of imminent airport and airspace closures

If an insurance policy was purchased or activated only after the announcement of imminent airspace or after airport closures had been publicised, then generally no cover will be available because the client or a reasonable person would have been expected to be aware of these circumstances. Please note that all 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. Please contact our claims department to commence this process.

Contact Us

Prior to Travel:

To contact us please refer to your policy wording for your call centre's contact number or if you are covered under a Chartis Corporate Policy please contact your insurance broker.

During Travel:

Please contact Travel Guard (formerly AIG Assist) on the emergency assistance line contained in your policy wording or on your travel card.