

Volcanic activity Ambae Island, Vanuatu

(Advice for the Policy Document effective 12 October 2017; as at 6:30pm on Friday 27 July 2018, NZST)

Following an increase in the ongoing volcanic activity on Ambae, Vanuatu, a state of emergency has been re-instated and compulsory evacuation of the island has been ordered.

For policies purchased before 27 September 2017 9:00am NZST, and between 21 October 2017 and 26 July 2018 inclusive, cover is available where you have no option but to change your travel plans because your service provider cancels or restricts services as a result of any volcanic activity. Where your trip has not yet begun, cover is available for the lesser of rearrangement or cancellation costs.

Where travel has begun and you have no option but to change your travel plans, your policy covers the following benefits when they are listed under the plan you have purchased: medical expenses overseas; travel delay; cancellation costs or additional travel and/or accommodation expenses resulting directly from a provider cancelling or restricting your scheduled public transport services.

For policies purchased between 27 September 2017 9:00am NZST and 20 October 2017 inclusive, and on or after 27 July 2018, cover is not available for claims arising from any volcanic activity, including any new ash cloud events, as such events are no longer unforeseen.

This restriction of cover also applies to any travel plans made or changed between 27 September 2017 9:00am NZST and 20 October 2017 inclusive, and on or after 27 July 2018, where you are impacted by the volcanic activity.

We are monitoring the situation and will advise when this position changes. Refer to your providers following service interruptions; they can best assist with making alternative arrangements.

Emergency Assistance and Contacts

If you have an emergency, please contact our emergency assistance team as soon as possible on +61 2 9234 3170 or +61 2 8256 1570 or by email at assist@we.com.au. They are available 24 hours a day, 7 days a week. For the latest travel advice, refer to:

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| Air New Zealand | 0800 737 000 |
| Qantas Airways | +64 9 3578900 (in Auckland); 0800 808 767 |
| Virgin Australia | +61 7 3295 2296 |
| Jetstar Australia | +61 3 9645 5999 |
| Bureau of Meteorology | www.bom.gov.au/info/vaac/advisories.shtml |

Any Questions?

Please contact nib Customer Service on 0800 888 nib (0800 888 642) or via our website at <https://www.nibtravel.co.nz/>.

Claims Information

In the event of a claim covered by your policy, you must do everything you can to minimise and reduce the cost of the claim and provide all supporting documentation of the event and expenses incurred. If you intend to lodge a claim, please complete a claim form available from nib Customer Service or the nib website at nibtravel.co.nz/claims.

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