

Winter Storm North America

(Advice for the Policy Document effective 12 October 2017; as at 7:00pm on Wednesday, 13 March 2019, NZDT)

An intense winter storm is set to bring hurricane force winds, blizzard conditions and flood threats across a large area of North America, including the Rockies, Central/Northern plains and Midwest.

When you have purchased a policy before 7:00pm (NZDT) on Wednesday 13 March 2019, cover is available where you have no option but to change your travel plans because your service provider cancels or restricts services due to circumstances arising from or related to this event. 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 after 7:00pm (NZDT) on Wednesday 13 March 2019, cover is not available for claims arising from or in connection with this event, as this event is now known and no longer unforeseen.

This restriction of cover also applies to any travel plans made or changed after 7:00pm (NZDT) on Wednesday 13 March 2019 where you are impacted by the event.

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:

Ministry of Foreign Affairs and Trade

<https://www.safetravel.govt.nz/>

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.

nib Travel Insurance is issued by nib Travel Insurance Distribution Pty Ltd ABN 40 129 262 175. We are a registered Financial Service Provider and member of the Insurance and Savings Ombudsman dispute resolution scheme. This is general advice, and you should consider if this product suits your needs. Before you buy, please read the policy document available from www.nibtravel.co.nz. This insurance is underwritten by certain underwriters at Lloyd's and is managed by Cerberus.