



MOUNT AGUNG BALI INDONESIA

BHSI A & H Corporate Travel Insurance Update – 29 June 2018

Bali closed its international airport last Friday (29th June 2018) following a volcanic eruption from Mount Agung. Mount Agung volcano in Bali has experienced high levels of activity and periodic eruptions since September 2017.

Policies or travel insurance arrangements entered into before 9am on Friday 29 June 2018:

- Please follow advice from local authorities and contact our 24-hour Emergency Assistance team if medical or emergency assistance is required. Contact details are available at <https://bhspecialty.com/claims/claims-australia/>
- If your transport is delayed or cancelled or your accommodation is affected due to this eruption, you may be able to claim for additional travel, accommodation and meal expenses.
- Terms, conditions, limits and exclusions apply under your policy. For full details, you should refer to the Policy Wording and Certificate of Insurance you received when you purchased your travel insurance.

Policies or travel insurance arrangements entered into after 9am on Friday 29 June 2018:

- By 9am Friday 29 June 2018, the eruption of Mt Agung was a known or foreseeable event, so we would expect that the purchase of a travel insurance policy at or after this time was done with an awareness of the increased volcanic activity and the possibility of issues arising due to this.
- Policy coverage and benefits vary based on individual circumstances and therefore we would like to take the opportunity to remind and encourage travellers who purchase travel insurance to always read their travel insurance Policy Wording.

What does this mean for your travel insurance cover?

In particular, no cover may be provided for losses or damages in connection with such ongoing volcanic activity and the above associated disruptions unless the policy was issued or travel insurance arrangements were confirmed prior to 9am on 29 June 2018.

Travellers who purchased or confirmed travel insurance cover on or after 29 June 2018 may not be covered as the ongoing volcanic activity and associated disruptions would not be considered 'unforeseeable'. This is due to, amongst other things, the activity being widely reported in the media from such date, including statements about the likelihood of future disruptions. Where policies have been issued or travel insurance arrangements were confirmed before 29 June 2018, cover for trip cancellation and additional expenses incurred will be assessed against the wording of the policy.

Before submitting a claim travelers should:

1. Contact their airlines to confirm that their flights have been cancelled and discuss potential alternative arrangements.
2. Contact their travel agents or their airlines and/or accommodation providers to see what costs they will meet or amendment concessions or refunds they are prepared to provide.