

TRAVEL ADVISORY UPDATE

Date Issued: 1 MAY 2009, 11.10AM (AEST) replacing previous advice

This update contains further advice for residents of Australia/NZ. Exception for cancellation removed.

Incident Summary Mexico - Influenza Outbreak (Swine Flu)

In late April 2009 Mexican authorities declared that there was a serious outbreak of influenza in several states, including Mexico City, the State of Mexico, Oaxaca, San Luis Potosi, Baja California and Tamulipas. According to the World Health Organisation (WHO) this appears to have been isolated from a new strain of H1N1 influenza.

There have also been confirmed cases reported in the United States of America, United Kingdom and New Zealand.

WORLDNOMADS POLICY HOLDERS

The following information is provided by the insurers who underwrite the policies for WorldNomads customers.

For customers currently travelling, those who have purchased but have not yet departed and those considering purchasing:

Is there provision for Emergency Medical cover if I contract Swine Flu?			
Country of Residence	If you purchased prior to 24 April	If you purchased after 24 April	24 hour emergency assistance
Australia/NZ (Mondial Assistance)	Yes if you purchased prior to 28 April 2009 1.31pm (AEST)	The following advice applies if you purchased after 28 April 2009 1.31pm (AEST). If travelling to or through Mexico and you contract the disease there is limited cover for medical expenses. Please contact emergency assistance if you have flu-like symptoms for further advice. If travelling to other destinations there is provision to claim for medical expenses if you contract the disease (within the terms of the policy wording)	+61 7 3305 7499 reverse charges
Canada (Mondial Canada)	Yes	No. Please refer to the policy wording , General Exclusion 8.	1-866-759-2892 toll-free from the U.S., Canada, Puerto Rico and U.S. Virgin Island or
USA (Access America)	Yes	No. Please refer to Access America's website for more detailed information	In the United States, Canada, Puerto Rico and the U.S. Virgin Islands 1-800-654-1908. All other locations, call collect 1-804-281-5700

This will be updated if new information comes to hand. These updates are provided by the insurers and are current at the time of publishing 1 May 2009, 11.10am AEST.

UK/Ireland (Millstream Underwriting)	Yes	No, please refer to the policy wording , Important Notes 1.	+44 (0)845 643 2628
Rest of the World (IHI Denmark)	Yes	Yes. However, if the outbreak is upgraded to a government controlled Epidemic then there is no longer medical cover under this policy. Refer to the policy wording for more information	Denmark +45 33 15 33 00

For All WorldNomads Customers

Am I covered if I want to cancel my trip to Mexico or one of the affected areas?

At this time, there is no provision for cancellation, rearrangement or curtailment because of the Swine Flu outbreak.

Exceptions:

Canadian policy holders will have provision to claim for cancellation or interruption as long as the travel advisory was issued after the insurance was issued ie, insurance must have been issued prior to 24 April. This includes customers who have departed or who have not yet departed and their trip is scheduled to start before 11 May 2009. There is no provision to claim for cancellation or interruption expenses if they purchased after 24 April.

IHI, Millstream and Mondial USA (Access America) do not cover cancellation/curtailment or rearrangement costs for outbreaks of this nature. Please refer to your policy wording available on your members' page for more information.

For those considering travel to these areas who have not yet purchased a policy

You will not be covered for cancellation/curtailment or rearrangement costs at any time.

General Information

This advice may change and policy holders should continue to monitor

Australia - www.smarttraveller.gov.au

UK – www.fco.gov.uk

USA – www.cdc.gov and travel.state.gov

Canada – www.voyage.gc.ca

NZ – www.safetravel.govt.nz

World Health Organisation – www.who.int

And our website