

TRAVEL ADVISORY UPDATE

Date updated: 24 JULY 2009, 12.00PM (AEST) replacing previous advice

This update has further information for residents of the UK, USA and rest of the world policy holders

Incident Summary - Influenza Pandemic H1N1 (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 A.

Effective July 2009, the World Health Organisation (www.who.int) raised its alert to Pandemic Alert 6, 'Widespread Human Infection'. You can follow WHO updates on Twitter <http://twitter.com/whonews>

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:

<i>Is there provision for Emergency Medical cover if I contract Swine Flu?</i>			
Country of Residence	If you purchased prior to 24 April	If you purchased after 24 April	24 hour emergency assistance
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	Jefferson would exclude coverage for swine flu based upon the exclusion of coverage for pandemics. This would apply to Trip Cancellation/Interruption, Emergency Medical and Dental or Emergency Medical Transportation benefits. BCS may provide coverage under the benefits listed above depending on the situation as it does not typically exclude pandemics. The epidemic/pandemic exclusion does not apply to Connecticut, Minnesota, and New York residents for Accident and Health benefits and does not apply to Washington state residents at all. As always, claims are reviewed on a case by case basis.	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 24 July 2009, 12.00PM AEST.

UK/Ireland (Millstream Underwriting)	Yes	Yes. Customers who have purchased travel insurance and contract swine flu while on holiday, are covered for full medical assistance and expenses, as detailed in the customers insurance policy document. The policy will also cover the cost of rearranged flights and accommodation for customers who have to stay beyond their booked departure date due to being ill or quarantined due to swine flu. please refer to the UK policy wording and Ireland policy wording	+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?

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. There is no provision to claim for cancellation or interruption expenses if they purchased after 24 April.

Mondial USA – BCS policy holders can submit a claim for consideration for cancellation/trip interruption should they contract the swine flu and be unable to travel. Jefferson policy holders will not have cover for trip cancellation/interruption due to the swine flu pandemic.

The epidemic/pandemic exclusion does not apply to Connecticut, Minnesota, and New York residents for Accident and Health benefits and does not apply to Washington state residents at all. As always, claims are reviewed on a case by case basis and the insured should refer to the Certificate of Insurance/Policy if there are any questions.

Millstream Underwriting for UK and Ireland policy holders - Customers who have purchased travel insurance and need to make a claim for cancellation due to illness, including contracting Swine flu, can do so by providing a valid doctors certificate confirming their condition. This is applicable, if at the time of buying the policy, the customer was healthy but contracted any illness or virus before travelling and was forced to cancel the trip on medical advice (i.e. not fit to travel).

We will not cover any claim for cancellation or curtailment due to the customer having a fear of contracting Swine flu, or if they have been deemed to be at risk due to any existing medical conditions' and decide they do not want to travel.

IHI BUPA for the Rest of the World policy holders – there is provision to claim for cancellation should you contract the disease before travelling. You would need to be declared medically unfit to travel by your doctor. You would need to have selected the cancellation option on the policy and comply with the conditions in the policy wording.

General Information

This advice may change and policy holders should continue to monitor

Australia - www.smartraveller.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