

Hong Kong Protests

Issued: 9 August 2019

Ongoing protests in Hong Kong may represent a threat for tourists and travellers visiting the area. Activity includes clashes between protestors and police, worker strikes which may result in flight cancellations and aviation delays, and ongoing unrest within the city.

If you are currently travelling

It is always our priority to assist our customers where possible and within our ability to do so.

- Please consider your safety first and follow advice from local authorities.
- Make yourself aware of the advice issued by Department of Foreign Affairs and Trade (DFAT) via its website smartraveller.gov.au. Always monitor the media and other sources about possible new security risks.
- If you have been affected as a result of this event and require medical assistance, please contact our Emergency Assistance team on +61 7 3305 7005 (we accept reverse charges through the international operator).
- If your travel arrangements have been affected by this event, we firstly recommend contacting your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty-free options to amend travel arrangements.
- If your pre-booked travel arrangements have been affected and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements, you may be able to claim for additional travel, accommodation and meal expenses. Please ensure you keep all receipts and proof of purchases to submit with your claim.
- Please refer to your Policy Disclosure Statement for the terms, conditions, limits and exclusions that apply.
- If you have any queries about your policy benefits please contact our Information Hotline on +61 7 3305 7005
- Keep up to date on advice from travel providers by visiting their websites directly.

If you have not yet departed

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of this event and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements you may be able to make a claim for cancellation or rearrangement of your journey (whichever is the lesser). Please refer to your Policy Disclosure Statement for the terms, conditions, limits and exclusions that apply.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and we recommend you contact them for further details.
- If you have any queries about your policy benefits please contact our Information Hotline on +61 7 3305 7005

Policy coverage: If you entered into a policy after 5pm (AEST) 9 August 2019

If you entered into a policy after 5pm (AEST) 9 August 2019 we would expect that this was done with an awareness of this event and that it could affect travel. For these policies, claims that arise due to this event (for example, flight delays or cancellations) may not be covered or have reduced cover.

Policy coverage and benefits vary based on individual circumstances. We encourage travellers to read their travel insurance Product Disclosure to understand what they are covered for and any limits and exclusions that apply.

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and Certificate of Insurance.

Making a Claim

Keep all receipts for any additional transport, food or accommodation expenses you incur. If you are claiming cancellation or additional expenses you will need to submit documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.

Where possible, ensure any replacement accommodation and additional expenses are of a similar standard to that which you had planned and pre-paid.

Please note that any compensation and/or refunds you receive from a third party (e.g. airline) for transport, food or accommodation will be deducted if your claim is accepted.

Contact us

- If you have any general queries, please contact our Information Hotline and Emergency Assistance team on +61 7 3305 7005 (we accept reverse charges through the international operator).