

# Important Information Regarding: Tropical Cyclone Cody

**Issued: 10 January 2022**

## Background

There are reports of a Category 1 Tropical Cyclone, which has been named Cody, which is currently tracking away from Fiji and is due in the New Zealand area in approximately 1 week. It's forecast to intensify to a Category 2, which may impact flights for those travelling in the area.

This event has been classified as a natural disaster.

If you have been directly affected by this cyclone and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5592. We further urge you to pay close attention to the local media and emergency services, including the DFAT smart traveller website.

## Policy coverage:

### For policies/trips with a Relevant Time before 10 January 2022

Subject to the terms, conditions, limits, and exclusions contained in your Product Disclosure Statement (the "PDS") and our assessment of your claim, there may be provision to claim for the following expenses if your travel plans are directly affected:

- **Additional Expenses.**  
If you are already on your trip:
  - Additional accommodation and transportation expenses; if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Product Disclosure Statement.
- **Amendment or Cancellation Costs.**  
If you have this cover on your policy:
  - The non-refundable portion of unused travel arrangements
  - Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have been to cancel the trip outright.
- **Overseas Medical Expenses.**
  - If you have incurred medical expenses as a result of the cyclone, there is cover up to the specified limits.

To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain a letter from the travel provider confirming the length and reason for delay.
- The easiest way to lodge a claim is online via: <https://claims.covermore.com.au/sgic>

### Costs that are not covered by your policy

- Depending on the policy benefit claimed and our assessment, there is no cover available for this event under policies purchased on or after **10 January 2022** as the event is no longer considered unforeseeable
- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your PDS.



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TRAVEL INSURANCE

### **Free Extension of Insurance**

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

### **Important general advice**

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, and exclusions apply. These terms, condition, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' section of the PDS.

### **Contact us**

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5592.

For any general enquiries regarding the event please contact our Customer Service team on 1300 305 790 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.