

USA: Hurricane Michael

Hurricane Michael has made landfall west of Florida and is causing damage as category 5 hurricane. The National Hurricane Center has said that storm surge and heavy rain are expected.

For the latest news and information see safetravel.govt.nz.

Emergency assistance

If you have an emergency, please contact our Emergency Assistance Team as soon as possible on +64 9 985 5000.

Insurance response

*If you purchased or activated your policy **prior** to 4pm Thursday 11 October 2018 NZST, and your pre-paid travel plans **have been affected** by Hurricane Michael:*

There is cover under your policy if you have to alter your pre-paid travel plans (including domestic flights with a connecting international flight).

Should you need to make alternate travel arrangements then these must reasonably be the most cost effective option. If you are unsure please contact our travel team on 0800 800 477 and we will assist. Replacement flights should be on booked in the same class of travel e.g. economy flights to replace an economy flight, where possible.

Please contact your service provider in the first instance. Airlines, accommodation providers and tour companies may provide refunds, credit notes or alter your bookings without charging additional fees.

If you submit a claim with us, please send the following:

- original receipts for any additional expenses you may incur
- documents (such as itineraries) that show us the cost of your original and your altered travel plans
- documentation from your service provider stating their policy regarding compensation/refunds.

The relevant policy excess will apply to all claims.

If you are currently overseas and your return to New Zealand is affected by delays and cancellations caused by Hurricane Michael, your policy will



automatically extend until you are able to return on the next available flight. You do not need to contact us to organise this extension.

*If you purchased or activated your policy **prior** to 4pm Thursday 11 October 2018 NZST, and your pre-paid travel plans **have not been affected** by Hurricane Michael:*

If you have not yet departed New Zealand, and your flights and accommodation are still operating and available, there would be no cover provided to alter your trip.

*If you purchased or activated your policy **on or after** 4pm Thursday 11 October 2018 NZST:*

As this situation is not considered to be unexpected from this date and time, there is no cover under your policy for any expenses you may incur as a result of delays or cancellations. You will still be covered for other unexpected events according to the terms and conditions of your policy.

Further questions?

Please contact us on 0800 800 477.

This advice should be read in conjunction with your policy wording.