

Important Information Regarding: Current situation in Lebanon – October 2023

Issued: 20 October 2023

Background

On 18th October, reports state that protestors set fire to the US Embassy in Beirut, Lebanon.

The Australian Department of Foreign Affairs and Trade's Smartraveller service has now listed their travel advice to Lebanon as 'Do not travel to Lebanon due to the volatile security situation and the risk of the security situation deteriorating further'. Further, they warn that terrorist attacks could occur anytime and anywhere, including in Beirut.

If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out-of-pocket expenses.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5246. We further urge you to pay close attention to the local media and emergency services.

Policy coverage:

For policies/trips with a Relevant Time before 19/10/2023, 2pm AEDT

This is an evolving situation. Any claims arising on a policies/trips with a Relevant Time before 19/10/2023, 2pm AEDT will be assessed in accordance with the policy in question. The assessment will be subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Product Disclosure Statement (the "PDS").

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://www.budgetdirect.com.au/travel-insurance/claims.html>

Costs that are not covered by your policy

- Some benefits specifically exclude cover for claims arising as a result of an Act of Terrorism
- 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

For policies/trips with a Relevant Time after 19/10/2023, 2pm AEST

There is no cover for claims arising from this event under your policy as this is no longer deemed an unforeseeable event.

Claims directly arising from you not following a "Do not travel" advice, issued by the Australian Government on the smartraveller.gov.au website, are excluded from cover.

Important points regarding cover

- Your insurance policy does not cover you for events that had already occurred at the relevant time of your policy/trip

- Your insurance policy does not cover you for events that you knew were going to impact your travel at the relevant time of your policy/trip

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, sub-limits and exclusions apply. These are detailed in the PDS and in particular we draw your attention to 'The Benefits', 'Policy Conditions' and 'General Exclusions' sections of the PDS.

Emergency Assistance

If Your trip involves travel to a country or part of a country the Australian Government on the smartraveller.gov.au website has issued a "Reconsider your need to travel" or "Do not travel" advice or warning, we may not be able to provide You with emergency assistance in that country.

Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5246.

For any general enquiries regarding the event please contact our Customer Service team on 1300 792 001 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.