

Important Information Regarding: Typhoon Ragasa – September 2025

Issued: 23 September 2025

Background

Beginning on 22 September 2025, authorities across South-East Asia have issued severe weather and flood warnings as Typhoon Ragasa progresses westward across the region. Thousands have been evacuated from northern provinces of the Philippines and winds of up to 220 kph have been reported in the affected areas.

Hong Kong has also begun to prepare for the incoming storm with most passenger flights to and from Hong Kong airport to be suspended from later in the day on Tuesday 23 September. It has been reported that around 700 flights have been impacted so far.

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 22 September 2025

Subject to the benefits, terms, conditions, limits, sub-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 you or your travel plans are directly affected**:

- **Medical Expenses**
If you have been injured during this event where you require immediate medical attention
- **Additional Expenses**
If you are already on your trip:
 - Additional accommodation (room rate only) and transportation expenses; if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Product Disclosure Statement
 - There is no cover if your existing travel plans are not directly affected
- **Amendment or Cancellation Costs**
If you have this cover on your policy:
 - The non-refundable portion of pre-paid, unused travel arrangements
 - Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have cost to cancel the trip outright
 - There is no cover available for any portions of your Journey that have been utilised

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

- 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 from 22 September 2025

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

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.

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.

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.