

## Travel insurance information about civil unrest in Thailand

### This advice is effective from 5 August 2010.

**Mondial Assistance will treat any future protests or civil unrest in Thailand that occurs on or after 5 August 2010 as new and separate events to the disruptions that occurred during April and May 2010.**

This means you will be covered under your travel insurance policy if you need to claim for cancellation, rearrangement or additional expenses as a result of disruptions that occur on or after 5 August 2010.

To be covered, you will need to have purchased your travel insurance policy before any future protests or civil unrest occurs.

In the event of further disruptions, we will issue new advice about this issue and your cover.

Please read your Product Disclosure Statement that you received when you purchased your travel insurance for the full terms and conditions that apply. We will publish this and all updated travel insurance advisories on our website [www.mondial-assistance.com.au](http://www.mondial-assistance.com.au).

If you have any questions or concerns, please contact our Mondial Assistance Information Hotline on 1800 012 234.

***The following questions provide further clarity on our policy advice.***

**Q: If I purchased my policy on 1 August and there is another disruption on 5 August that causes my flight to Thailand to be cancelled, am I covered?**

**A:** Yes. As the disruption occurred on 5 August, we would consider this to be an unexpected and unforeseen event.

**Q: If there are new disruptions that occur on 20 August and I purchase my policy on 21 August, am I covered?**

**A:** No. You purchased your policy after the new disruptions occurred so it could no longer be described as an unexpected or unforeseen event.

**Q: If I purchased my policy on 6 August for travel to Thailand in September 2010 and there is a disruption on 17 August, am I covered?**

**A:** Yes. As the disruption occurred after 5 August, we would consider this to be an unexpected and unforeseen event.