

Important information regarding: Hurricane Harvey

Issued: 28 August 2017

This advice applies to customers who are concerned or may be affected by the recent flooding to Houston in the aftermath of Hurricane Harvey

Background

Hurricane Harvey made landfall around 1:00am on August 26, 2017 along the Texas coast about 370km southwest of Houston. Harvey is the strongest hurricane to impact Texas since 1961 and the first category 4 storm to make landfall in the United States since Hurricane Charley in 2004.

Strong winds, heavy rain, storm surges in coastal regions and severe flooding, including in Houston, are expected to continue in the following days. There are currently a number of evacuation orders in place, including mandatory evacuation orders.

Both major airports in Houston have been closed amid severe flooding. A Houston Airport System statement at midday on Sunday said George Bush Intercontinental Airport and Hobby Airport are closed to commercial flights until further notice. Virtually all major airlines are currently offering travel waivers that will allow you to alter your reservation for free.

For all policies issued on or before 25th August 2017

We are considering this event a Natural Disaster.

Additional Expenses

- During the Journey, there is cover (up to the nominated policy limits) for reasonable Additional transport and hotel accommodation expenses incurred as a direct result of the events in Houston

Amendment or Cancellation Cover

- If the policy contains amendment or cancellation cover, there is cover (up to the nominated policy limits) for reasonable amendment or cancellation costs if existing travel plans are directly affected by the event. We will not pay more for rearranging the journey than the cancellation costs which would have been incurred had the journey been cancelled.
- There is no cover available for any portions of the Journey that have been utilised.

Remember, all reasonable steps must be taken to mitigate out of pocket expenses.

Policy cover for policies issued after 25th August 2017

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued after 25th August 2017 as the events in Houston are no longer deemed an unforeseen 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 general advice

This information must be read in conjunction with the [Policy Wording](#) as certain terms, conditions, limits and exclusions apply. These terms, conditions, limits and exclusions are detailed in the [Policy Wording](#) and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the [Policy Wording](#).