



## HONG KONG PROTESTS

### **BHSI A & H Corporate Travel Insurance Update (Australia & New Zealand) 23 October 2019**

Hong Kong is currently being impacted by widespread protests and civil unrest that has become unpredictable and is expected to continue. Flights in and out of Hong Kong's Airport may be disrupted. We urge you to pay close attention to the local media and emergency services, including the DFAT Smart Traveller website for Australian travellers, and the SafeTravel website for New Zealand travellers.

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### **Policy or Travel Arrangements entered into before 9.00am AEST/11.00am NZST Tuesday 13 August 2019**

If you have been affected by this event there may be provision for you to claim for benefits provided by your travel insurance policy.

- Please follow advice from local authorities and contact our 24-hour Emergency Assistance team if medical or emergency assistance is required. Contact details are available at <https://bhspecialty.com/claims/claims-australia/>
- If your transport is delayed or cancelled or your accommodation is affected, you may be able to claim for additional travel, accommodation and meal expenses.
- Terms, conditions, limits and exclusions apply under your policy. For full details, you should refer to the Policy Wording and Certificate of Insurance you received when you purchased your travel insurance.

### **If you have not yet departed**

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the Hong Kong protests you may be able to claim for cancellation or amendment of your journey. Please note that the costs to rearrange your trip must not exceed the costs you would have incurred had you cancelled your trip outright.
- You must take all reasonable steps to limit or reduce your out of pocket expenses and we encourage you to speak with your travel agent/provider to mitigate your out of pocket expenses.

### **Policies or travel arrangements entered into after 9.00am AEST/11.00am NZST Tuesday 13 August 2019**

- By 9.00am (AEST) Tuesday 13 August 2019 the protests and civil unrest in Hong Kong was a known or foreseeable event, so we would expect that the purchase of a travel insurance policy or making of travel arrangements at or after this time was done with an awareness of the wide-spread protests and civil unrest in Hong Kong and the possibility of issues arising due to this.
- Policy coverage and benefits vary based on individual circumstances and therefore we would like to take the opportunity to remind and encourage travellers who purchase travel insurance to always read their travel insurance Policy Wording.

## What does this mean for your travel insurance cover?

Losses or damages in connection with the protests and civil unrest in Hong Kong and the associated disruptions may not be covered if at the time the travel arrangements were made, the disruption was foreseeable. Foreseeability will depend on the time the arrangements were made and the state of knowledge about the disruptions around the intended date of travel.

Travel arrangements made and confirmed prior to **9.00am AEST/11.00am NZST Tuesday 13 August 2019** will be covered. Where policies have been issued and travel arrangements were confirmed after **9.00am AEST/11.00am NZST Tuesday 13 August 2019**, cover for trip cancellation and additional expenses incurred will be assessed against the wording of the policy.

## General Note

No two claims are the same and accordingly, claims are assessed on a case-by-case basis. The advice provided herein is of a general nature. Claims are assessed on their individual merits and are subject to the terms and conditions of the policy wording.

## Before submitting a claim travellers should:

- Contact their airlines to confirm that their flights have been cancelled and discuss potential alternative arrangements.
- Contact their travel agents or their airlines and/or accommodation providers to see what costs they will meet or amendment concessions or refunds they are prepared to provide.