



Notification

For Chartis leisure travel customers affected by Air Australia going into administration:

The following advice applies to policies issued, or cover activated, before midnight on 16th February, 2012. Travellers who purchased or arranged cover after this date and time will not have cover available because the situation had occurred and has been widely reported in the media.

Chartis products with specific cover sections for financial default are:

- Chartis Travel Insurance
- Real Travel Insurance
- Good2Go Travel Insurance
- Insure&Go Travel Insurance (Gold and Platinum Plans)
- Kango Travel Insurance (Big Red Plan)
- Defence Health Travel Insurance

In the abovementioned policies, cover is provided for financial default and additional expenses incurred, including reasonable trip amendment costs arising from this event. All other Chartis policies exclude financial default. Policyholders should review their policy wording to ensure they are covered.

Before Chartis can consider a claim, or provide advice on a claim, travellers should:

1. Access Air Australia's website to confirm flight cancellations (www.airaustralia.com);
2. Contact their travel agent, airline and/or accommodation provider to see what costs will be met, or amendment concessions or refunds they are prepared to provide;
3. Contact their credit card supplier for a refund of flights unable to be honoured by Air Australia.

As always, each claim will be considered on its merits taking into account the individual circumstances of the claim and the terms and conditions of the policy.

Policyholders are advised to check their particular policy wording for eligibility, limit of coverage and the type of expenses that can be claimed.

1. Financial Default

Financial default claims arising from the present situation will be considered in accordance with the terms and conditions of your policy.

All reasonable steps must be taken to minimise your claim.

In some situations, Chartis may agree to cover trip amendment costs where these are less than the trip cancellation costs.

Please check with airline and accommodation providers first to see what amendment concessions or refunds they are prepared to provide.

2. Additional expenses

In respect of travellers currently overseas, additional expense claims, including additional accommodation and scheduled transportation costs arising from the present situation, will be considered subject to the applicable policy terms, conditions and exclusions. Insureds will need to check the applicable section of the policy wording to see what cover is available.

All reasonable steps must be taken to minimise your claim.

Please check with airline and accommodation providers first to see what amendment concessions or refunds they are prepared to provide.

No cover is available for used portions of prepaid travel arrangements.

If after this process, policyholders have additional out of pocket expenses, they may lodge a claim for Chartis' consideration. However, policyholders should be aware there are some exclusions within Chartis' policy wordings that would apply to this event, which may limit or exclude cover. As such, policyholders are advised to check their particular policy wording for eligibility, limit of coverage and the type of expenses that can be claimed.

Chartis will issue further statements on www.chartisinsurance.com.au as required to give further guidance and we encourage policyholders to visit the Chartis website. Claims forms can also be obtained from this website.

As always, each claim will be considered on its merits taking into account the individual circumstances of the claim and the terms and conditions of the policy.

Please note:

1. We are monitoring the present the situation and will advise further update(s) should our position change;
2. This position statement only remains applicable as long as the present circumstances prevail.

Date of Issue: 17 February 2012