# Hong Kong Protests

#### Issued: 9 August 2019

Ongoing protests in Hong Kong may represent a threat for tourists and travellers visiting the area. Activity includes clashes between protestors and police, worker strikes which may result in flight cancellations and aviation delays, and ongoing unrest within the city.

#### If you are currently travelling

It is always our priority to assist our customers where possible and within our ability to do so.

- Please consider your safety first and follow advice from local authorities.
- If you have been affected as a result of this event and require medical assistance, please contact our Emergency Assistance team on +61 7 3305 7057 (we accept reverse charges through the international operator).
- If your travel arrangements have been affected by this event, we firstly recommend contacting your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty-free options to amend travel arrangements.
- If your pre-booked travel arrangements have been affected and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements, you may be able to claim for additional travel, accommodation and meal expenses. Please ensure you keep all receipts and proof of purchases to submit with your claim.
- Please refer to your Policy Disclosure Statement for the terms, conditions, limits and exclusions that apply.
- If you have any queries about your policy benefits please contact our Information Hotline on +61 7 3305 7057
- Keep up to date on advice from travel providers by visiting their websites directly.
- Please make yourself aware of the advice issued by DFAT via its website smartraveller.gov.au. Always monitor the media and other sources about possible new security risks.

## If you have not yet departed

- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and we recommend you contact them for further details.
- If you have any queries about your policy benefits please contact our Information Hotline on +61 7 3305 7057

## Policy coverage: If you entered into a policy after 5pm (AEST) 9 August 2019

If you entered into a policy after 5pm (AEST) 9 August 2019 we would expect that this was done with an awareness of this event and that it could affect travel. For these policies, claims that arise due to this event may not be covered or have reduced cover.

Policy coverage and benefits vary based on individual circumstances. We encourage travellers to read their travel insurance Product Disclosure to understand what they are covered for and any limits and exclusions that apply.

We will assess all claims in accordance with your Product Disclosure Statement (PDS) and Certificate of Insurance.

## Contact us

• If you have any general queries, please contact our Information Hotline and Emergency Assistance team on +61 7 3305 7057 (we accept reverse charges through the international operator).