

# Taal Volcano, Philippines

**Issued: 14 January 2020**

On 12 January 2020, the Taal Volcano in the Philippines erupted causing an ash cloud which has drifted across the Philippines. This has resulted in people evacuating the affected area and the temporary closure of Manila International airport.

## **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](http://smartraveller.gov.au). Always monitor the media and other sources about possible new security risks.

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

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the event and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements, you may be able to make a claim for cancellation or re-arrangement of your journey (whichever is the lesser). Please refer to your Product Disclosure Statement for the terms, conditions, limits and exclusions that apply.
- 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 2:00pm (AEST) 14 January 2020**

If you entered into a policy after 2:00pm (AEST) 14 January 2020 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).