

## Important Information Regarding: California Wildfires – January 2025

**Issued: 10<sup>th</sup> January 2025**

### Background

On January 9<sup>th</sup> 2025, several wildfires have been widely reported in the Los Angeles area of California in the USA.

Media reports at least 5 deaths from this event and it has forced thousands of residents to evacuate their homes. Extensive damage to housing and infrastructure has also been reported in the affected areas with residents being instructed to boil water for safe drinking.

At the time of issuing this alert, there are no reports of travel being significantly impacted and LAX airport reports they are operating normally.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5290. We further urge you to pay close attention to the local media and emergency services.

### Policy coverage:

#### **For policies/trips with a Relevant Time before 9<sup>th</sup> January 2025**

Subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Product Disclosure Statement (the “PDS”) and our assessment of your claim, there may be provision to claim for the following expenses if you or your travel plans are directly affected:

- **Medical Expenses**  
If you have been injured during this event where you require immediate medical attention
- **Additional Expenses**  
If you are already on your trip:
  - Additional accommodation and transportation expenses; if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Product Disclosure Statement
  - There is no cover if your existing travel plans are not directly affected
  - There is no cover available for any portions of your Journey that have been utilised
- **Amendment or Cancellation Costs**  
If you have this cover on your policy:
  - The non-refundable portion of pre-paid, unused travel arrangements
  - Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have cost to cancel the trip outright

To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain a letter from the travel provider confirming the length and reason for delay
- The easiest way to lodge a claim is online via: <https://claims.covermore.com.au/>

#### **Costs that are not covered by your policy**

- Costs that are incurred where your travel is not directly affected

- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your PDS

### **For policies/trips with a Relevant Time after 9<sup>th</sup> January 2025**

There is no cover for claims arising from this event under your policy as this is no longer deemed an unforeseeable 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 points regarding cover**

- Your insurance policy does not cover you for events that had already occurred at the relevant time of your policy/trip
- Your insurance policy does not cover you for events that you knew were going to impact your travel at the relevant time of your policy/trip

### **Free Extension of Insurance**

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

### **Important general advice**

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, sub-limits and exclusions apply. These are detailed in the PDS and in particular we draw your attention to 'The Benefits', 'Policy Conditions' and 'General Exclusions' sections of the PDS.

### **Contact us**

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5290.

For any general enquiries regarding the event please contact our Customer Service team on 1300 481 596 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.