



Monday, 2 September 2019

AHI POSITION STATEMENT

POSSIBLE TRAVEL DISRUPTION DUE TO HURRICANE DORIAN

It is predicted that Hurricane Dorian will hit parts of the South Eastern United States including Florida, Georgia and South Carolina. Mandatory evacuations have been ordered in parts of these states. It is probable that there will be major delays, rescheduling and disruption of transport services (including flights), along with directions from civil defence or government bodies to move to safe locations as a result.

For Travel that has Already Commenced

Personal safety provisions

1. Costs to relocate to a safe location

- If an insured person is required to vacate accommodation due to the instructions of civil defence, government officials or the closure of their accommodation on safety grounds then the policy will respond to the cost of moving to a safe location. This includes reasonable accommodation and transport costs. An insured person should keep in mind their onward travel plans and note these may or may not be affected by the event. Additional expenses (overnight accommodation etc., as a result of travel being disrupted).

2. Costs to Attend Pre-arranged Meetings:

- If someone makes a claim for alternative transport costs to attend a meeting then they must be able to supply proof that they had to attend a meeting that was booked prior to the commencement of their trip and would occur during the trip. Without proof of a pre-scheduled meeting the additional transport expenses will not be paid.

3. Additional Expenses

Costs for additional Accommodation and Travel:

Travellers should be advised that they should consult their airlines' websites for specific flight instructions and information.

- Many airlines and transport providers will be flexible with respect to changing of flights, rebooking tickets, providing refunds etc. and travellers will be required to claim through the airlines / transport providers first.
- Costs for new flights / transport arrangements for the onward travel will generally fall into one of the following three scenarios
 1. The originally scheduled transport arrangement has not been cancelled then the policy responds to the additional expense incurred beyond the original expected costs that would have been incurred to travel to the airport etc.



2. The originally scheduled transport arrangement has been rescheduled by the provider then the policy will respond to the incurred costs for additional accommodation during the delay and the additional expense incurred beyond the original expected costs that would have been incurred to travel to the airport etc.
 3. The originally scheduled transport arrangement has been cancelled and no alternative offered, the policy will respond to reasonable alternate tickets to catch up to the planned itinerary
- Persons who submit claims for expenses incurred in trying to get home will only have these additional expenses paid if the costs for the same will be less than the costs of remaining. All such claims will be assessed on a case by case basis.
 - If someone submits a claim for additional transport expenses, we may consider these if the costs of the additional transport expenses are less than the cost of the additional expenses that would have been incurred in additional accommodation etc.

Accommodation: Cover is limited to 4-star equivalent accommodation once the original booking date has expired.

Costs for inconvenience:

Many people may be inconvenienced as a result of travel disruption.

- Claims for additional expenses as a result of simple “inconvenience” are not covered
- Claims for additional expenses as a result of costs to travel to meet employment commitments that fall outside of the planned travel dates are not covered

4. Refunds and Re-bookings for Travel that has not commenced:

- The policy will respond to loss of pre-booked accommodation as a result of travellers not being able to reach their destination.
- The policy will only respond to cancellation costs for the days during which the disruption is occurring. (For example, if someone has booked a 4 month trip, we will only pay for the cancellation costs for days lost during the disruption. We will not pay for the full 4 months).
- Claims for any additional airfares to commence a trip will only be considered if the costs for the additional airfares are less than the costs of forfeiting pre-booked expenses for a trip.

Please contact AHI for further specific information on 02 9251 8700