

Iceland Volcanic Disruption

14 November 2023

Iceland has declared a state of emergency as it braces for the volcanic eruption of Fagradalsfjall volcano on the Reykjanes peninsula. Thousands of seismic earthquakes have been detected between Sundhnukur and Grindavik in the southwest of Iceland, near Reykjavik's capital. A magma tunnel has formed under the peninsula, stretching out to the sea.

As a general guide, we suggest that impacted travellers check their travel insurance Policy Wording regarding cancellation, travel delay, missed connection/additional travel expenses and curtailment, as these will provide useful assistance around the cover under your policy.

Your policy provides a number of benefits, conditions, limits, sub-limits and exclusions that may be relevant to your travel plans. Your cover will depend on the type of plan you purchased and your circumstances. We will assess all claims in accordance with your Policy Wording and your Certificate of Insurance. Your policy will only respond to this event if you are directly impacted. There is no cover as a result of deciding not to travel where you are not directly impacted.

If you entered into a policy before 8.30am (NZT) Sunday 12th November, 2023:

If you are currently travelling:

It is always our priority to assist our customers where possible and within our ability to do so. If you are currently travelling, the following sections of your Policy Wording will provide guidance around the cover your policy provides:

- **Cancellation** – if your flight is delayed, cancelled or rescheduled and this causes you to miss your pre-paid travel arrangements, you may be able to claim for the non-refundable portion of your pre-paid travel expenses as per the limits and conditions outlined in your Policy Wording.
- **Additional expenses** – if your journey is disrupted as a result of Iceland's volcanic disruption, you may be able to claim the cost of your necessary and reasonable additional travel and accommodation expenses. Cover may extend to include meals depending on the limits outlined in your Policy Wording.
- **Terms, conditions, limits, sub-limits and exclusions** apply under your policy. For the full details, you should refer to the Policy Wording and Certificate of Insurance you received when you purchased your travel insurance.

If you have not yet departed:

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled because of Iceland's volcanic disruption, you may be able to make a claim for rearrangement of your journey. Please refer to your Policy Wording for the terms, conditions, limits, sub-limits and exclusions that apply.
- If your travel arrangements have been affected, 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 they should be able to provide further details.

What next steps should you take?

- You should try to minimise your expenses including rearranging your journey where possible. If you have been using, for example, two-star accommodation on your trip to date, then any replacement accommodation should be of a similar standard.
- Keep all receipts for any additional transport, food or accommodation expenses. If you are claiming cancellation or additional expenses you will need to submit documents showing what your original

OUR CONTACT DETAILS

AWP Services New Zealand Limited
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planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.

How to contact us

- If you have any general queries, please contact Allianz Partners on **0800 800 048** or **+64 9 486 0048**.
- To make a claim visit our website www.claimmanager.co.nz
- We will publish this and any updated travel insurance advisories on our website: www.allianzpartners.co.nz

If you entered into a policy after 8.30am (NZT) Sunday 12th November, 2023:

- We would expect that this was done with an awareness of Iceland's increased seismic activity, including the expected volcanic eruption which has led to a state of emergency being declared in the region. For these policies, we will not pay any claim caused by or in any way connected with this event. Our policies do not cover claims for losses caused by something that you or a reasonable person in your circumstances would have been aware of at the time of purchasing your policy.

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