

October 31, 2011

Travel insurers standing by for Qantas claims inquiries

The Insurance Council of Australia (ICA) today advised travellers affected by the Qantas shutdown to contact their travel insurer as quickly as possible with any questions or claim inquiries.

ICA Executive Director and CEO Rob Whelan said many travel insurers had opened additional call centre capacity to respond to policyholders who had questions regarding their entitlements or wished to lodge travel insurance claims.

He said travel insurance policyholders with questions or claims should make contact with their insurer as soon as possible.

“Before policyholders incur any costs that they may wish to claim under their travel insurance policy they should seek guidance from their insurer on eligibility,” he said. “If travellers aren’t sure which insurer they’re with, they should first contact the organisation where they bought the policy, such as their travel agent.”

Mr Whelan said policyholders should also understand that most policies had limitations on what costs could be paid and under what circumstances, and these were described in the Product Disclosure Statement for each policy.

“Travel insurance is intended to compensate policyholders for certain losses they may incur in unforeseen and unexpected circumstances,” Mr Whelan said.

“Each insurer has different terms and conditions. We advise travellers to contact their insurer to ensure that any costs incurred are in accordance with the conditions of their policy before they decide to cancel travel or make alternative arrangements.

“The ICA notes that Qantas has been providing refunds to many travellers and has been assisting with alternative travel arrangements. Some insurers will have established publicly at what point the current industrial dispute ceased to be an unforeseen event for the purposes of making a claim, and this may affect some policyholders.”

Radio newsrooms: A brief audio statement is available. Please contact the media adviser on 0432 121 116.

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Tips to guide policyholders:

1. Check who you are insured with – if in doubt, contact the agency or group who you obtained the insurance policy from, such as your travel agent
2. Check your policy terms and conditions to see if you are covered for any loss you may have incurred
3. If in doubt or if you believe you have incurred a loss then contact your insurer to clarify any concerns you may have or alternatively to lodge a claim
4. Don't worry if you can't find your policy document. Your insurer will have electronic records