

Important information regarding: USA visa issuing delay

Issued: 19 June 2015

This advice applies to customers who may be affected by the current system issues being experienced by the United States Department of State's Bureau of Consular Affairs in relation to the issuing of Visas for travel to the United States of America.

Note: It is understood that customers with Australian or New Zealand Passports under the Visa Waiver Program with the USA and who require an authorisation through the Electronic System for Travel Authorisation (or an ESTA) are **NOT** affected by the system issues arising. For further information regarding the Visa Waiver Program please visit the United States Embassy's Visa Waiver Program webpage at:

http://canberra.usembassy.gov/visa_waiver_prog.html

Background

The following information has been taken from the www.ustraveldocs.com/au/ website:

The Department of State's Bureau of Consular Affairs is currently experiencing technical problems with our overseas passport and visa systems. This issue is not specific to any particular country, citizenship document, or visa category. We apologize for the inconvenience and are working urgently to correct the problem and restore full operability. Currently, we are unable to print most immigrant and non-immigrant visas approved after June 8, 2015. In addition, U.S. Embassies and Consulates are unable to process new applications submitted on or after June 9, 2015. Individuals with visa interview appointments scheduled for June 14-20, 2015, should reschedule their appointments if they submitted a DS-160 online application after June 9, 2015. Appointments can be rescheduled by following the instructions located on <http://www.ustraveldocs.com/au/au-niv-appointmentschedule.asp>. Individuals who submitted their DS-160 online applications prior to June 9, 2015, should plan to attend their scheduled visa interview appointments. Those with urgent travel should follow the instructions for expedited emergency appointment found on <http://www.ustraveldocs.com/au/au-niv-expeditedappointment.asp>.

This information is current to 19 June 2015 and we recommend you regularly check for updates at <http://www.ustraveldocs.com/au/> and the United States Department of State's Bureau of Consular Affairs website at <http://travel.state.gov/content/travel/english/news/technological-systems-issue.html>

Your policy contains a number of benefits, limits and exclusions that may be relevant to your travel plans. You should read the *Product Disclosure Statement* (PDS) which outlines the extent of your travel insurance cover. Some words used in this document have a special meaning as defined in the PDS.

Policy Coverage

For all customers whose policies were issued on or before 18 June 2015:

If you have already applied, or been approved for a visa and your travel plans have been directly affected by this matter, then:

Cover-More Insurance Services Pty Ltd (AFSL No. 241 713, ABN 95 003 114 145) administers insurance on behalf of Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 189 64 580 576, AFSL No. 318 603) trading as "Great Lakes Australia". Limits, exclusions and conditions apply to the insurance cover offered.

TRAVEL INSURANCE

- If your policy contains amendment or cancellation cover, there is cover (up to the nominated policy limits) for your reasonable amendment or cancellation costs (whichever is lesser) incurred as a result of this delay in visa issue timeframes.
- There is no cover for amendment or cancellation costs if your visa is issued on time for your travel to proceed as planned.
- There is no cover available for any portions of your Journey that have been utilised.
- In any event, you will need to submit a claim for consideration.

If you have booked travel to the United States but have yet to apply for a visa

It is not currently known when this matter will be resolved and when the Department of State's Bureau of Consular Affairs will resume issuing visas. If you have yet to apply for a visa but have booked travel plans to the United States in the near future and will require a visa for this travel, please contact our Customer Service team directly on 1300 72 88 22. We recommend you regularly check for updates on this situation at <http://travel.state.gov/content/travel/english/news/technological-systems-issue.html>

Claims can be submitted through our online claims portal: <http://claims.covermore.com.au>

Remember, you must take all reasonable steps to mitigate your out of pocket expenses. We encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

Policy cover for policies issued on or after 19 June 2015

Travel insurance provides cover for unforeseen events only.

- There is no cover for amendment or cancellation costs for policies issued **after** 18 June 2015 as the current delay in visa issue is no longer deemed an unforeseen event.

Note: it remains incumbent on each traveller to ensure they have allowed an appropriate amount of time to properly arrange and confirm receipt of all necessary visas for entry to and visitation of, any country in advance of international travel.

Important general advice

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

Contact us

If you are overseas and require travel or medical assistance, please contact our 24 hour Emergency Assistance team on +61 (2) 8907 5619.

If you have any further enquiries please contact our Customer Service team on 1300 728 822 between 8.00am and 7.00pm Monday to Friday (AEDT).

Cover-More Insurance Services Pty Ltd (AFSL No. 241 713, ABN 95 003 114 145) administers insurance on behalf of Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 189 64 580 576, AFSL No. 318 603) trading as "Great Lakes Australia". Limits, exclusions and conditions apply to the insurance cover offered.