

**Important Information Regarding:  
Influenza A (H1N1) Outbreak (Swine Flu)**

**DATE ISSUED: 27 May 2009**

**This advice replaces the advisory issued Monday 27 April**

The Department of Foreign Affairs and Trade (DFAT) have reissued their travel advisory for Mexico, advising travellers to "Reconsider your need to travel".

Specifically DFAT have advised that:-

- We advise you to reconsider your need to travel to Mexico at this time because of the outbreak of a severe strain of swine influenza in humans.
- On 27 April, 2009, the WHO raised the level of the influenza outbreak from phase 3 to phase 4 (of 6). The change to the higher phase of pandemic alert indicates that the likelihood of a pandemic has increased, but not that a pandemic is inevitable.

From <http://www.smarttraveller.gov.au>.

The World Health Organisation (WHO) has issued the following:

"WHO is coordinating the global response to human cases of swine influenza A (H1N1) and monitoring the corresponding threat of an influenza pandemic ... WHO advises no restriction of regular travel or closure of borders. It is considered prudent for people who are ill to delay international travel and for people developing symptoms following international travel to seek medical attention, in line with guidance from national authorities".

From [www.who.int](http://www.who.int)

## **MEDICAL EXPENSES**

**The following advice applies to all policies currently on issue:**

### **For Policy Holders travelling to Mexico:**

Despite the general exclusion in the policy concerning Epidemics and Pandemics if Policy Holders, travelling to Mexico become unfortunate enough to contract this particular strain of influenza, there is provision to claim for overseas emergency medical expenses incurred to treat this illness in accordance with all other terms and conditions of the policy.

### **For Policy Holders travelling to all other countries**

If Policy Holders, travelling in any country, become unfortunate enough to contract this particular strain of influenza, there is provision to claim for overseas emergency medical expenses incurred to treat this illness in accordance with the terms and conditions of the policy.

If emergency assistance is required, Policy Holders are advised to immediately phone the 24 hour Emergency Assistance Department reverse charge on + 617 3305 7499.

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## **Cancellation and Amendment Expenses:**

### **For all Policies Issued prior to 28 April 2009 at 1.31 AEST:**

#### **For Policy Holders travelling to or through Mexico:**

For Policy Holders currently in or intending to travel to or through Mexico, there is provision under the policy to claim for cancellation or amendment costs (whichever is the lesser) that arise from the Influenza outbreak. You must take all reasonable steps to minimise your claim. This includes rearranging your journey where possible. No cover will be provided for the utilised portion of prepaid travel arrangements. The policy also excludes cover for consequential loss such as loss of enjoyment.

#### **For Policy Holders currently in or travelling to or through all other destinations:**

For Policy Holders currently in or travelling to or through all other destinations, but who are not travelling to or through Mexico, there is no provision to claim for cancellation or amendment expenses if the decision is made to cancel or curtail their journey as a result of the Influenza outbreak.

### **For all Policies Issued After 28 April 2009 at 1.31 AEST:**

#### **For Policy Holders travelling to or through Mexico:**

For Policy Holders intending to travel to or through Mexico there is no provision to claim for cancellation or amendment expenses that arise from Influenza A (H1N1).

#### **For Policy Holders travelling to all other destinations:**

For Policy Holders travelling to destinations other than Mexico, there is no provision to claim for cancellation or amendment expenses that arise from Influenza A (H1N1).

### **Important Information:**

At all times travellers are advised that they should make their own risk based assessments regarding the destinations to which they are travelling, regardless of the cover afforded by their travel insurance policies.

This advisory will be updated if and when further information comes to hand.