

**Important information regarding strikes by public sector employees starting
Monday, 21 March 2016, at international airports and sea ports across Australia**

(As at 21/3/16)

Recent media reports indicate many public-sector departments commenced strike action today, 21 March 2016. These are set to continue at Australia's international airports on Tuesday 22 March, with the Department of Immigration and Border Protection staff planning to strike from Thursday 24 March through the Easter weekend and Easter school holidays. Airports likely to be affected are those in Sydney, Melbourne, Brisbane, Gold Coast, Cairns, Darwin, Perth and Adelaide. For any travel disruptions, refer to your travel services provider in the first instance for guidance; they can best assist you with making alternative arrangements.

Your policy will respond in the following ways:

For policies purchased before 8:00pm NZT on Sunday 20 March 2016, cover is available where your travel plans are directly affected by the strike activity and you have no option but to change your plans.

In addition, where your trip has not yet begun, cover is available for the lesser of rearrangement or cancellation costs. Where travel has already begun, your policy provides the following benefits when they are listed under the plan you have purchased: travel delay; cancellation costs or additional travel and/or accommodation expenses reasonably and necessarily incurred; special events.

Refer to your Product Disclosure Statement for full policy terms, conditions, limits and exclusions.

For policies purchased on or after 8:00pm NZT on Sunday 20 March 2016, cover is not available for events arising from any strike action, as it is no longer unforeseen.

Emergency Assistance

In an emergency, you must contact our emergency assistance team as soon as possible on +61 2 9234 3170 or +61 2 8256 1570 or email us at assist@we.com.au. Our team is available 24 hours a day, 7 days a week.

For current information, refer to local media reports. The following providers may also be of assistance:

Air New Zealand	0800 737 000
Qantas Airways	0800 808 767
Virgin	0800 670 000
Jetstar	0800 800 995

Any Questions?

Please contact nib Customer Service on 0800 888 nib (0800 888 642) or email us at contactus@nibtravel.co.nz or visit nibtravel.co.nz.

Claims Information

In the event of a claim covered by your policy, you must do everything you can to minimise and reduce the cost of the claim (including seeking compensation from any travel service providers), and provide all supporting documentation of the event and expenses incurred. To lodge a claim, complete the online claim form available via you'll need to download a claim form which is available via the website at nibtravel.co.nz/claims.

nib travel insurance is issued by nib nz limited NZCN 606264. We are a registered Financial Service Provider and member of the Insurance and Savings Ombudsman dispute resolution scheme. This is general advice, and you should consider if this product suits your needs. Before you buy, please read the policy document available from www.nib.co.nz. This insurance is underwritten by certain underwriters at Lloyd's and is managed by Cerberus.