



nib Travel Services (Australia) Pty Ltd [w nibtravel.com](http://nibtravel.com)
Governor Macquarie Tower
Level 18, 1 Farrer Place
Sydney NSW 2000
abn 81 115 932 173

Travel Alert - Cyclone Mal November 2023

Various government agencies and news outlets have reported that Tropical Cyclone Mal has a high likelihood of making landfall in Fiji on or around Wednesday November 15 local time. Some parts of Fiji are already experiencing heavy rain and severe flooding.

The severe weather forecasted for this region may cause disruption to travellers who are already in or planning to travel to the area soon.

As this event is now widely reported in the media, any policies purchased after 11 November, 2023, 12:00pm, AET will not provide cover for losses arising from this event. This does not impact cover provided by policies purchased prior to this time, subject to the terms of the policy.

Note: Cover offered by travel insurance policies issued and managed by nib Travel Services (Australia) Pty may vary. Please read your policy wording for full details of cover.

If you're already travelling

If you're a COTA Travel Insurance customer/traveller and require emergency assistance due to this event, please contact our Emergency Assistance team as soon as it's practicable and safe to do so.

For the latest advice, visit <http://smartraveller.gov.au/>

How does this event affect your cover?

Our policies do not provide cover for any losses which arise from:

- Your choice to travel to, or remain in a destination where there are Do Not Travel warnings in place.



nib Travel Services (Australia) Pty Ltd [w nibtravel.com](http://nibtravel.com)
Governor Macquarie Tower
Level 18, 1 Farrer Place
Sydney NSW 2000
abn 81 115 932 173

This does not affect coverage under our policies for travel to other regions or destinations subject to the policy terms and conditions.

All other terms, conditions, limitations and exclusions continue to apply.

If your travel plans are affected

If you need to change your travel arrangements, contact your airline, cruise company or travel agent for assistance in the first instance.

In the event you need to claim, you must do everything you can to minimise and reduce the cost of the claim and provide all supporting documentation of the event and expenses incurred. Some benefits will not apply if the Natural Disaster event has occurred prior to purchase of your policy. If you intend to submit a claim, please complete the claim form and if you need help doing this, contact us.

If you have any other queries, please get in touch.

<https://www.cota.com.au/contact-us/>