

Taal Volcano

(Advice as at 1:00pm AEDT on Tuesday 14 January 2020)

Taal Volcano in The Philippines has erupted, spreading volcanic ash clouds in a wide area around the region.

The eruption has caused the disruption of flights at Manila airport and The Philippine Institute of Volcanology and Seismology (PHIVOLCS) has requested a total evacuation within a 17km radius around the volcano.

This volcanic activity is now widely reported in the media and any policies that may offer cover for the volcanic activity will no longer offer cover for claims that arise from any associated volcanic activity for policies purchased after:

- **9:30am UTC/GMT on Sunday, 12 January 2020**
- **8:30pm AEDT on Sunday, 12 January 2020**
- **10:30pm NZDT on Sunday, 12 January 2020**

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 your travel plans are affected:

1. Contact your airline, cruise or tour operator to check if tourist services are affected.
2. If you need to change your travel arrangements, contact your airline, cruise company or travel agent for assistance in the first instance. Refer to your policy wording for more detail or contact our Customer Service Centre to discuss your plans before making any changes.
3. Injured or ill? Contact the emergency assistance team as soon as possible. Their details are listed on your Certificate of Insurance.
4. 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 and provide all supporting documentation of the event and expenses incurred. If you intend to submit a claim, please complete the claim form and if you need help doing this, contact us.