

May 23, 2014

Thai coup travel warning

Australians visiting Thailand should check their travel insurance if they intend to make a claim relating to yesterday's military coup.

Insurance Council of Australia (ICA) CEO Rob Whelan said claims arising from riots, wars, rebellions, civil disruptions and military insurrection were common exclusions in travel insurance policies.

Mr Whelan said policies were not voided by the coup, but exclusions would apply.

"Though travel insurance will usually not cover you for claims arising from military insurrection, including any restrictions to your activities, travellers remain covered for normal travel-related claims. Australians should monitor local media to avoid disruptions and trouble," Mr Whelan said.

"Each travel insurer has different policy terms and conditions. Review your policy disclosure statement to check its inclusions and exclusions, and contact your travel insurer if you have questions."

Mr Whelan said Thailand's military had announced it was assuming all government functions, with martial law and nationwide 10pm-5am curfews in place. The Australian Government's smartraveller.com.au website last night updated its advisory, recommending that travellers exercise a high degree of caution.

Mr Whelan said some travel insurers had introduced embargoes on new policies for Australians intending to travel to Thailand.

"The Insurance Council recommends Australian travellers who are already in Thailand heed the advice of smartraveller.com.au and exercise a high degree of caution due to the possibility of civil unrest and threat of terrorist attack," he said.

"The Australian Government is already advising Australians to not visit four Thai provinces, and travellers in Thailand should avoid all demonstrations, political events and large public gatherings."

For general guidance on travel insurance visit: <http://understandinsurance.com.au/types-of-insurance/travel-insurance>

--ENDS--