



Important Information Regarding: Nepal Civil Unrest – September 2025

Issued: 11 September 2025

Background

Civil unrest has broken out in Nepal, surrounding students protesting government corruption and the recent ban on various social media platforms in the country. The protests started at 9am local time on Monday, 8 September 2025, and while initially peaceful, have since escalated, with media reporting multiple casualties and many more injuries.

Nepal's Tribhuvan International Airport in Kathmandu has been closed since the afternoon of Tuesday, 9 September, with airlines suspending flights to Nepal until further notice. Parts of Kathmandu have also had a curfew imposed and there has been no word on when this might be lifted.

On Wednesday morning, 10 September, the Australian Department of Foreign Affairs and Trade (DFAT) shared news of the civil unrest then proceeded to lift their travel alert status for Nepal to "Reconsider your need to travel to Nepal due to civil unrest and the risk of natural disasters" that same afternoon.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5206. We further urge you to pay close attention to the local media and emergency services.

Policy coverage:

For policies/trips with a Relevant Time before 10 September 2025, 11:15am (AEST)

Subject to the benefits, terms, conditions, limits, sub-limits and exclusions contained in your Product Disclosure Statement (the "PDS") and our assessment of your claim, there may be provision to claim for the following expenses if you or your travel plans are directly affected:

- **Medical Expenses**
If you have been injured during this event where you require immediate medical attention
- **Additional Expenses**
If you are already on your trip:
 - Additional accommodation (room rate only) and transportation expenses; if your travel is delayed for the required timeframes; up to the nominated limits as outlined in the Product Disclosure Statement
 - There is no cover if your existing travel plans are not directly affected
- **Amendment or Cancellation Costs**
If you have this cover on your policy:
 - The non-refundable portion of pre-paid, unused travel arrangements
 - Amendments made prior to departing on the Journey if the cost to rearrange does not exceed the amount it would have cost to cancel the trip outright
 - There is no cover available for any portions of your Journey that have been utilised

To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Obtain a letter from the travel provider confirming the length and reason for delay
- The easiest way to lodge a claim is online via: <https://claims.travelinsurancepartners.com.au/>

**Costs that are not covered by your policy**

- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- Travel arrangements that have already been used
- Costs excluded or above the limits outlined in your PDS

For policies/trips with a Relevant Time from 10 September 2025, 11:15am (AEST)

There is no cover for claims arising from this event under your policy as this is no longer deemed an unforeseeable event.

If you decide to change your travel plans, we encourage you to speak with your travel agent or transport provider as soon as possible to minimise your out of pocket expenses.

Important points regarding cover

- Your insurance policy does not cover you for events that had already occurred at the relevant time of your policy/trip
- Your insurance policy does not cover you for events that you knew were going to impact your travel at the relevant time of your policy/trip

Free Extension of Insurance

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

Important general advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, sub-limits and exclusions apply. These are detailed in the PDS and in particular we draw your attention to 'The Benefits', 'Policy Conditions' and 'General Exclusions' sections of the PDS.

Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5206.

For any general enquiries regarding the event please contact our Customer Service team on 1300 889 178 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.