



CORPORATE TRAVEL - CHANGES TO COVER

Changes to Cover applicable for changes from PDS version DUALCTPDSV318 to DUAL Australia Corporate Travel Insurance Policy Wording 10.20.

This changes to cover document provides a brief summary of the key changes made to the DUAL Corporate Travel Policy as provided by the PDS version DUAL Australia Corporate Travel Insurance Policy Wording 10.20. Please note the clause numbers have changed.

Any section specific definitions have now been moved to the General Definitions.

The changes to cover document should be read in conjunction with the full Policy Wording, Policy Schedule, and any other supporting documents that we issue you.

Section	Change Explained
General Definitions	
Included Definitions	<p>accident means an external event, which occurs fortuitously during the insurance period, which could not have been expected from the perspective of the insured person; and results in any of the insured events within twelve (12) calendar months from the date of the injury. accident includes those arising from a cyber act; or cyber incident.</p> <p>business owner means a sole trader, sole proprietor or a partner in a partnership.</p> <p>computer system means any computer, hardware, software, communications system, electronic device, server, cloud or microcontroller or any similar system or configuration of aforementioned and any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the insured or any other party.</p> <p>cyber act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.</p> <p>cyber incident means any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system, or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system.</p> <p>financial default means insolvency, bankruptcy, receivership, administration, or other financial default.</p> <p>manifest(s) means, in respect of injury or sickness, the date on which the symptoms or consequences of that injury or sickness first become apparent to any insured person, or ought to have become apparent to a reasonable person in any insured person's position, whichever comes first. Manifested and manifestation have corresponding meanings.</p> <p>partner means a member in a registered partnership entity.</p> <p>private travel is travel declared that is not business travel and can only be covered if:</p> <ul style="list-style-type: none"> (a) we have received a separate declaration and agreed to cover the travel via endorsement; or (b) must involve a commercial air flight or a pre-booked overnight stay which does not exceed a total of twenty eight (28) days in duration and:

Section	Change Explained
Included Definitions	<p>(i) is interstate or overseas from the insured person's normal place of residence, or place of business; and</p> <p>(ii) is taken by:</p> <ol style="list-style-type: none"> 1. the insured's Company Directors, Chief Executive Officer, Chief Financial Officer/ Controller, Chief Operating Officer, General Manager and Company Secretary and their accompanying spouse and/or dependent child(ren); or 2. the insured's business owner or partner(s) and their accompanying spouse and/or dependent child(ren). <p>The intention of part (b) is to exclude any:</p> <ul style="list-style-type: none"> • intrastate travel • holidays at the insured person's or the insured person's friends and family's holiday houses • private travel more than 28 days in duration any one journey <p>and for all intents and purposes is a booked holiday interstate or overseas for the insured persons and the trips have been included in the declaration.</p> <p>public place means any place the general public has access to including airports, beaches, hotel foyers and grounds, ports, private car parks, restaurants, shops and streets.</p> <p>secure area means the locked dashboard; glove compartment; boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight.</p> <p>sublimit means the limit is part of, and not in addition to the limit applying to the section or loss.</p>
Amended Definitions	<p>aggregate limit of liability, section 2, cancellation, curtailment and loss of deposits is now limited by the aggregate limit of liability.</p> <p>director means a currently validly appointed executive or non-executive director of the insured.</p> <p>extortion now excludes events arising from a cyber act; or cyber incident.</p> <p>hijack/hijacking now includes the passenger must hijacked by using violence or threat of violence.</p> <p>incidental private travel means non business travel that is taken either side or in between a business trip, cover is now restricted to a maximum duration of 28 days for such incidental private travel.</p> <p>injury has been amended to resulting from an accident (as defined). Injury does not include sickness (as defined), disease, aggravation of an existing injury, pre-existing conditions, degenerative conditions.</p> <p>insurance period has been amended to confirm the insurance period also includes the period stated in the schedule we issue in respect of the renewal.</p> <p>Journey has been amended:</p> <ul style="list-style-type: none"> • to include private travel for business owners and partners; • private travel and incidental private travel is now limited to a maximum 28 days. <p>money amended to exclude payment services and facilities accessed via a computer system.</p> <p>permanent amended to specify disablement must last at least twelve (12) consecutive months from the date the injury manifests.</p>

Section	Change Explained
Amended Definitions	<p>pre-existing condition amended:</p> <ol style="list-style-type: none"> 1. means an injury you have sought medical treatment for or has manifested prior to the insured person's cover incepting under the policy. 2. means a sickness which you have sought medical treatment for or has manifested prior to the insured person's cover incepting under the policy and any condition caused by a pre-existing condition. <p>Any medical condition that the insured person has suffered from or been treated for prior to the inception of your policy, irrespective of whether a complete recovery has occurred, is still treated as a pre-existing condition.</p> <p>relative age limit has decreased from 100 years to 85 years.</p> <p>serious injury or serious sickness is amended to include the following conditions of cover. The insured person's relative, close business associate or accompanying person must:</p> <ol style="list-style-type: none"> i. not have received regular medical treatment or medication in the thirty (30) days immediately prior to the date the insured person's journey was booked; and ii. not have required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the six (6) months immediately prior to the date the insured person's journey was booked; and iii. not have a terminal illness; and iv. <ol style="list-style-type: none"> a) the person is a relative of the insured person and their treating doctor certifies the insured person is required to: <ul style="list-style-type: none"> • remain with the relative or return to them as their primary care giver; or • there is an immediate threat to the relative's life; or b) if the person is a close business associate or accompanying person and the insured person cannot commence their journey without them. <p>spouse has been amended to remove partner. Partner is now a registered partnership entity as defined.</p> <p>temporary partial disabled/ment has been amended and the injury or sickness must manifest during a journey and during the insurance period.</p> <p>temporary total disabled/ment has been amended and the injury or sickness:</p> <ul style="list-style-type: none"> • must manifest during a journey and during the insurance period; and • the insured person must be under the regular care of a doctor and must be following the treatment, instructions or advice of a doctor. <p>total disablement has been amended and the injury must manifest during a journey and during the insurance period.</p>
Deleted Definitions	Specified sickness. Cover for specified sickness is deleted in its entirety.

Section 1 – Medical Expenses, Medical Evacuation and Additional Expenses

Section	Change Explained
Additional Conditions	<ol style="list-style-type: none"> We reserve the right to evacuate or repatriate an insured person and DUAL Assist will determine the most appropriate means of transport and destination for evacuation or repatriation based upon medical advice received from the insured person's treating doctor and/ or the emergency assistance company medical advisor. DUAL Assist must be notified as soon as practical if the insured person is hospitalised or expenses under section 1 are likely to exceed \$5,000 dollars in any one event.
Amended Exclusions	<p>Exclusion a) recoverable from any other source is moved to the General Exclusions part 2 number 3.</p> <p>Previously exclusion b) is amended to 1. and excludes:</p> <ol style="list-style-type: none"> 'health insurance business' as defined in the <i>Private Health Insurance Act 2007</i> (Cth) and its regulations, or if payments are illegal or unlawful under the <i>National Health Act 1953</i> (Cth), the <i>Health Insurance Act 1973</i> (Cth) or any other Australian legislation, or if payments are illegal or unlawful under any law in any jurisdiction other than Australia.
Additional Exclusions	<ol style="list-style-type: none"> the treatment of the coronavirus disease (COVID19) is excluded, if at any material time the insured person has: <ol style="list-style-type: none"> not complied always with DFAT recommendations; and/or travelled to a country where DFAT has or had issued a travel warning of "Do not travel" prior to the commencement of the journey, and that warning is current at the commencement of the journey; and/or remained in a country after DFAT upgraded the relevant travel warning to "Do not travel" and ignored such warning or did not make any reasonable effort to leave the country immediately. <p>The intention of exclusion 4. is to exclude cover for any benefits under section 1 when a travel ban is in place, whether or not the insured person has obtained an exemption for themselves in order to travel.</p>
2. Additional Expenses	
Amended Clauses	Previously clause 1, is now amended to i. and all persons must be under the age of 85 years a reduction in age from 100 years.
3. Additional Expenses	
Amended Clauses	Previously clause 2, is now amended to b) and is amended to remove 'force majeure' and replace with 'a disaster that is unforeseen and outside the control of any person'
Section 2 – Cancellation, Curtailment and Loss of Deposits	
Additional Conditions	<ol style="list-style-type: none"> If there is a claim for additional expenses incurred as well as forfeited expenses, only the greater amount of the two expenses will be payable and not both expenses.
Deleted Conditions	<ol style="list-style-type: none"> this condition has been amended and moved to section 2, exclusions. this condition has been deleted, the general conditions, section 2 clauses and general definitions have been amended to exclude any claims in connection with persons aged over 85 years.

Section	Change Explained
Amended Exclusions	<p>Previously exclusion 4. is now b). 4. iv. Is deleted and moved to general exclusion number 9.</p> <p>Previously exclusion e) is now 6. and is amended to also exclude any financial obligations of you or the insured person or any other person.</p> <p>Previously exclusion f) is now 7. and is amended to the exclude death of a relative, business associate or accompanying person with a short life span, or who has been diagnosed with a terminal condition by a doctor prior to a journey being booked.</p>
Additional Exclusions	<p>9. if the loss occurs for the incidental private travel or private travel portion of a journey the maximum sum insured is \$5,000 per insured person up to a maximum of \$20,000 in any one insured event.</p> <p>10. costs that had been necessarily paid, budgeted for or incurred by the insured or insured person prior to commencement of a journey as part of the original travel budget for that journey.</p> <p>11. coronavirus disease (COVID19) or any fear or threat thereof.</p> <p>12. cancellation, curtailment or diversion of transport services if there was prior warning that such events were likely to occur published in the media before the insured person booked or commenced the journey.</p> <p>13. Cyber act or cyber incident</p>
Section 3 – Personal Liability	
Additional Exclusions	<p>6. intentional acts committed by an insured person which causes loss, damage or injury unless the action was reasonable and the intention of the action was to prevent or reduce loss, damage or injury to property or persons;</p> <p>7. acts or omissions by an insured person with reckless disregard for its consequences;</p> <p>8. an insured person being under the effects of alcohol, psychoactive, psycho pharmaceutical or psychotropic drug or substance.</p>
Section 4 – Personal Accident	
Amended Clauses	<p>In respect to:</p> <p>Lump Sum Benefits – Injury</p> <ul style="list-style-type: none"> • Table 2 – Surgical Lump Sum Benefits - Injury Resulting In Surgery • Table 3 – Surgical Lump Sum Benefits - Sickness Resulting In Surgery • Table 4 – Weekly Benefits – Injury • Table 5 – Weekly Benefits – Sickness • Table 6 – Fractured Bones Benefits – Injury • Table 7 – Dental Benefits - Injury <p>Clauses are amended to clarify that the injury or sickness (as the case may be) resulting in the insured event covered under the Table of Insured Events must manifest during the insurance period while the person is an insured person and the insured event must occur within 12 months of the manifestation.</p>
Deleted Additional Benefits	<p>Additional Benefit number 1. Specified sickness is deleted in its entirety.</p> <p>Additional Benefit number 9. Transport to and from work benefit is deleted, this benefit is covered more appropriately under m) Chauffeur Benefit.</p>

Section	Change Explained
Amended Conditions	<p>Previously condition d) is now 4. and insured events 1 and 3 to 25 are reduced to \$10,000 for insured persons aged 75 years and over.</p> <p>Previously condition g) is now 7. And the condition is amended to include the weekly benefits payable for insured events 36, 37, 38 and 39, will also be reduced by:</p> <ul style="list-style-type: none"> iii. the amount of monies paid or payable for the notice period in the event of a redundancy; iv. the proceeds of any judgment, award or settlement constituting or representing an entitlement to damages for past or future economic loss in respect of the facts, matters and circumstances which gave rise to the benefits paid under the policy; and v. any disability entitlement, including payments arising under the National Disability Insurance Scheme.
Additional Conditions	<p>12. benefits will cease if the insured person fails to follow the medical advice of a doctor or fails to participate in relevant rehabilitation or return to work programs approved by a doctor.</p> <p>13. benefits will cease if the insured person fails to attend or participate in any attendances, consultations or investigations required by a doctor.</p>
Additional Exclusions	<p>5. excludes</p> <ul style="list-style-type: none"> i. being under the influence of intoxicating liquor; ii. having a blood alcohol content over the prescribed legal limit whilst driving; iii. being under the influence of any other drug unless it was prescribed by a doctor and taken in accordance with the doctor's advice; iv. racing, or any time trials, other than on foot. <p>6. insured events 1-26 for accidental death and permanent total disablement due to a sporting activity while on private travel or incidental private travel is limited to \$100,000 or as per the sum insured in the schedule, whichever is the lessor.</p> <p>7. insured events 36 or 37 for weekly injury benefits due to a sporting activity whilst on private travel or incidental private travel is limited to a maximum twenty six (26) weeks benefit period and \$10,000 whichever comes first, or as per the sum insured in the schedule, whichever is the lessor.</p> <p>8. insured events 38 or 39 for weekly sickness benefits whilst on private travel or incidental private travel are excluded.</p>
Section 5 – Kidnap & Ransom	
Amended Clauses	<p>g) point iv) salary paid by you to an insured person or on behalf of an insured person who is the victim of a kidnap is reduced from 5 years to 36 months (3 years)</p>
Additional Exclusion	<p>5. any Cyber act or cyber incident</p>
Section 6 – Global Rescue and Evacuation	
Amended Exclusions	<p>Previously exclusion f) is now 6. And 7. And has been amended to clarify cover is excluded if:</p> <ul style="list-style-type: none"> 6. the insured person does not comply at all times with local safety advice and adhere to recommendations prevalent at the time; and 7. the insured person has ignored a travel warning which recommends that travelers should leave a country or area and they have remained in that country or area after that warning has been issued.

Section	Change Explained
Additional Exclusions	<ul style="list-style-type: none"> 8. changes in plans or disinclination to travel; 9. costs that had been necessarily paid, budgeted for or incurred prior to commencement of a journey as part of the original travel budget for that journey; 10. coronavirus (COVID19) if an insured person: <ul style="list-style-type: none"> a) has not complied with DFAT recommendations; and b) travelled to a country where DFAT has issued a warning of “Do not Travel” prior to the commencement of the journey or the warning is current at the beginning of the journey; and c) remained in a country after DFAT upgraded the warning to “Do not travel” and did not make any reasonable effort to leave the country immediately; 11. a cyber act or cyber incident
Section 7 – Alternative Employee and Resumption of Assignment	
Amended Clause	b) the necessary and reasonable costs for returning the insured person to recommence their business activities or assignment is reduced from 90 days to 60 days.
Section 9 – Hire car excess	
Amended Clauses	<ul style="list-style-type: none"> 2. Own Car Cover is amended and prior condition c) is moved to the Own Car Cover section of the clauses and confirms if an insured person uses their own motor vehicle whilst on a journey during the insurance period and: <ul style="list-style-type: none"> a. the vehicle is involved in a vehicle to vehicle collision; b. the insured person was in driving; c. whilst travelling on the business of the insured; and d. the motor vehicle was comprehensively insured at the time of the collision; <p>we will reimburse the insured person as per the policy.</p>
Deleted Conditions	Condition c) is now deleted and moved to the clauses under part 2.
Amended Exclusions	<p>Previously exclusion b) is now 2. And is amended to exclude the insured persons own motor vehicle whilst driving under the influence of alcohol or drugs.</p> <p>Previously exclusion c) is now point 3. and excludes driving on unsealed roads.</p>
Additional Exclusions	6. comprehensive hire car insurance or CDW must be purchased.
Section 10 – Missed transport connection	
Amended Exclusions	Previously exclusion a) is now 1. and has been amended to exclude financial, contractual or employment obligations.
Additional Exclusions	<ul style="list-style-type: none"> 3. costs that were paid, budgeted for or incurred prior to travel as a part of the original budget. 4. changes to travel plans due to any disinclination to travel. 5. cyber act or cyber incident

Section	Change Explained
Section 11 – Luggage, Personal Effects and Money Benefit	
Amended Exclusions	<p>Previously exclusion c) is now 4. money losses due to devaluation of currency. The unattended exclusion is moved to amended exclusion number 6.</p> <p>Previously exclusion e) is now 6. and 7.</p> <p>6. electrical goods and money are not covered when left unattended:</p> <ol style="list-style-type: none"> i. in a public place; ii. unless securely locked inside a building; iii. whilst carried on a conveyance, unless accompanying the insured person as personal cabin luggage; iv. in a motor vehicle overnight; v. in a motor vehicle temporarily (but not overnight) unless it is locked in a secure area and a maximum limit of \$2,000 applies. <p>7. jewellery is not covered when left unattended, except where the jewellery is:</p> <ol style="list-style-type: none"> i) securely locked inside a building; or ii) being worn by the insured person whilst carried on or in a conveyance.
Additional Exclusions	<p>3. luggage and personal effects left unattended in a public place.</p> <p>13. cyber act or cyber incident</p>
Section 12 – Hijack and Detainment	
Amended Definitions	Hijack/Hijacking definition amended to require being hijacked by persons using violence or threat of violence.
Section 13 – Benefits at Home	
Amended Clauses	<p>3. Home Burglary Benefit: amended to exclude any benefits payable if the home is unoccupied for more than 60 days.</p> <p>5. Spouse Re-training Benefit: the age of the spouse for this benefit to apply is reduced from 65 years to 60 years and costs must be incurred within 12 months, which is reduced from 24 months.</p>
General Exclusions applying to all sections of the policy	
Amended Exclusions	Previously exclusion b) is now exclusion 2. and has been amended to exclude fraudulent, dishonest acts by the insured or an insured person or any person you or an insured person authorises to carry out such fraudulent, dishonest, illegal or criminal act.
Additional Exclusions	<p>8. financial default of those persons, companies or organisations that they deal with including but not limited to airlines, travel agents, tour operators, hotel or train operators, coach operators, car hire companies, caravan sites, campsite operators, safari operators, excursion operators, or operators of theme parks or attractions, or any other provider of travel or tourism related services</p> <p>9. insured persons with a terminal condition prior to their journey being booked</p> <p>10. errors or omissions in booking arrangements or failure to obtain relevant visa, passport or travel documents</p> <p>Additional exclusions numbered 1-3, point 3 excludes claim for benefits where they are recoverable from any other source.</p>

Section	Change Explained
General Conditions applying to all sections of the policy	
Additional Conditions	<p>3. Limit of liability applicable to Section 2 of the policy</p> <p>A Limit of Liability is now applicable to Section 2 of the policy for all private travel and incidental private travel, if the amount is not adequate to pay all claims then the benefit will be reduced proportionately to each insured so that payments do not exceed the limit of liability noted on the schedule.</p> <p>14. Cover under more than one policy with us</p> <p>Where an insured person is covered under another insurance policy with us in respect of the same benefits as provided under Section 4, Personal Accident and Sickness of this policy, we shall only pay the benefit once and the amount payable shall be the higher of the two policy limits applicable.</p> <p>15. Alteration of risk</p> <p>If you make any changes, or become aware of any changes, or if you make any changes to your business activities, that are likely to increase the risk of a claim under this policy, you must tell us as soon as you become aware of the changes.</p> <p>16. Cyber acts and cyber incidents</p> <p>This policy contains exclusions or limitations relating to certain cyber acts or cyber incidents. Subject always to these exclusions or limitations, any amounts payable under the policy due to a cyber act or cyber incident will be payable, subject to all other terms, conditions, warranties, exclusions and endorsements of this policy.</p>
Amended Conditions	<p>1. Aggregate Limit of Liability</p> <p>is applicable to all Sections except sections 1 and 3. Section 2, Cancellation, Curtailment and Loss of Deposits is now subject to the Aggregate Limit of Liability.</p> <p>5. Age Limit</p> <p>is reduced to 85 years from 100 years. Specific age limits and restrictions may also apply to each benefit included on this policy.</p> <p>10. Subrogation and our right of recovery expanded to include:</p> <ul style="list-style-type: none"> • If you or any insured person have agreed to not to seek compensation from another source that is liable to pay compensation to you or any insured person in regards to a benefit payable under the policy, we will not cover you or any insured person under the policy for that loss, damage or liability. • If you or any insured person brings a claim for loss or damage in your or their own name against a third party in respect of matters giving rise to the benefit being paid under the policy, then included in the claim must be any payments recoverable from the third party, should damages be recovered against the third party either by way of settlement of judgment then you or the insured person must repay to us the recoverable payments received under this policy.