



## COVID-19 & THE DUAL CORPORATE TRAVEL POLICY Q & A

### 1. For countries requiring insurance coverage for COVID-19, does DUAL issue a certificate confirming the coverage required?

DUAL will supply a Certificate of Currency confirming Medical Expenses cover for COVID-19 on request. The policy schedule is also sufficient as evidence of full cover under the policy. However, the Insured should always review the entry requirements for entering into a certain country.

### 2. How does the DUAL Corporate Travel policy respond to the following Benefits in relation to COVID-19:

#### a. Medical and Evacuation Expenses

From 1st November 2021, the Department of Foreign Affairs and Trade (DFAT) has removed the limitations for overseas travel. The DUAL Corporate Travel policy will respond to COVID-19 related medical expenses and medical evacuation expenses whilst on a journey overseas where there is no Do Not Travel warning in place according to DFAT on the [Smarttraveller.gov.au](https://www.smarttraveller.gov.au) website.

#### b. Accidental Death

If the insured person dies due to COVID-19, there is no cover under Section 4 of the policy for lump sum benefits as any Sickness is excluded.

#### c. Funeral Expenses

If whilst on a journey the insured person dies, the policy responds under Section 1, Part 3, sub-section c) (i)-(ii) Additional Benefits, Funeral Expenses and Return of Mortal Remains.

#### d. Mandatory Isolation

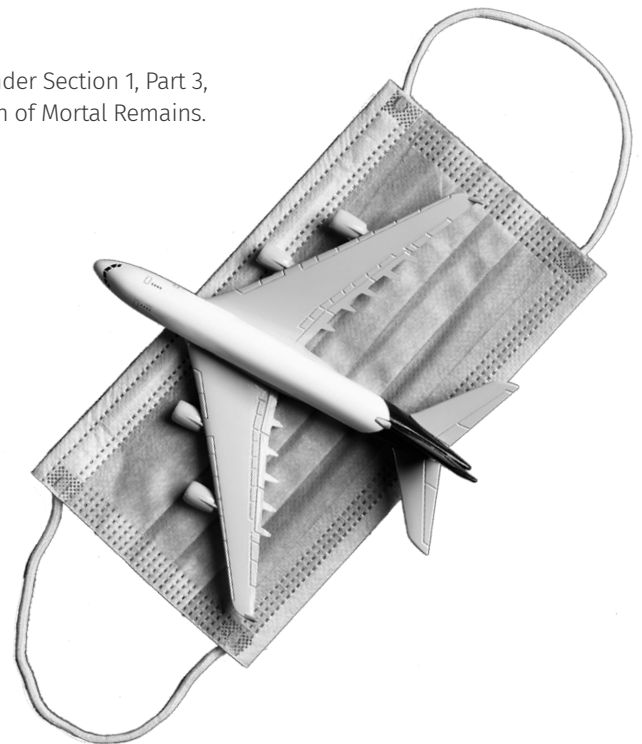
There is no cover for any mandatory or self isolation and/or quarantine expenses that the insured person may incur while on a journey.

### 3. Will DUAL launch a leisure travel insurance for COVID-19?

DUAL will not be launching a specific stand alone leisure travel insurance product for COVID-19.

### 4. Will DUAL launch a COVID-19 coverage option into their Corporate Travel policy?

DUAL will continue to work with our Underwriters to seek coverage options cover for COVID-19 in the future.



## **5. If the Department of Foreign Affairs and Trade (DFAT) warning changes to Do Not Travel after the insured person has departed on their journey overseas, can the insured continue with their travel plans within that country?**

If the DFAT warning changes from a level 1, 2, or 3 to level 4 - Do Not Travel, then the insured person must make all reasonable efforts to leave that area immediately or as soon as practically possible, otherwise the policy may not respond to Section 1, Medical Expenses and Medical Evacuation. However, the insured should always review DFAT warning changes when travelling.

## **6. Is there an industry definition for 'unforeseen circumstances'?**

The term 'unforeseeable' is industry standard language and is not typically defined within Corporate Travel policy wordings. This term in insurance language is generally speaking intended to mean circumstances which would not have been expected by the insured and were outside of their reasonable control.

**In relation to COVID-19 'unforeseeable' could also mean:**

- something that wasn't publicised in the media or official government websites when the policy was purchased; or
- situations that you or anyone in your travelling party could not have reasonably been aware of at the time of the policy purchase.

If an event became known before you purchased the policy, then the event is not unforeseen.

Please refer to the relevant Corporate Travel policy wording for full terms and conditions, along with any applicable endorsements.

## **7. If the insured person is diagnosed with COVID-19 and placed in quarantine, will the Section 4, Weekly Benefits - Sickness in the policy respond?**

Weekly Benefits - Sickness respond where there is a positive COVID-19 diagnosis according to the terms and conditions of the policy. The policy responds to sickness or injury where the insured person is certified by a doctor as temporary total disabled.

There is no cover for weekly benefits for any period where the person is:

- placed in quarantine; or
- self-isolating; or
- restricted from returning home or continuing on their onbound journey; or
- can return to work and elect not to do so due to any fear or threat of COVID-19 or government mandate or vaccination mandate.

## **8. Is there any allowance for trips that the insured person takes that were not declared at the time of taking up the policy?**

We understand that the trips declared are estimates and sometimes there may be more trips undertaken throughout the year than declared. If the insured is aware that they will be undertaking to travel to be more than expected, then you must let us know so that we can underwrite the risk, and charge the appropriate premium.

## **9. Is the 28 day duration for private travel applied as any one trip or annual total?**

The 28 day duration limitation applies any one trip.

## **10. Is the financial failure of travel providers covered?**

The DUAL Corporate Travel Policy includes a general exclusion for financial default in the policy. There is no cover for financial default of any airline, hotel, tour operator, travel agent or other.

## **11. What is included under Section 5 - Kidnap, Ransom and Extortion?**

If an insured person is on a journey and is kidnapped, we will reimburse the incurred expenses up to the amount shown on the schedule. Expenses could include costs for:

- independent consultants with the appropriate expertise; or
- extortion/ransom monies paid for a kidnap or extortion; or
- loss of extortion/ransom monies due to seizure, misappropriation, theft, or other reasons, whilst being delivered.

Please see the Corporate Travel policy wording for full terms and conditions.

**12. In the event of a lost or stolen item it is common for the police to not take a report unless unless more details were known (ie. that the item was stolen and where). How would a client report this item in order to claim under the policy?**

Every effort should be made to notify the police and / or other relevant authority such as the hotel, airline or other party related to the loss. If a police report cannot be obtained for an appropriate reason, the onus is on the client to submit other appropriate substantiation of the loss.

**13. Is there any medical expenses cover for unvaccinated persons under the policy?**

The DUAL Corporate Travel policy does not specifically exclude insured persons who are not COVID-19 vaccinated. The policy will respond to medical expenses and medical evacuation expenses whilst on a journey overseas provided the destination is not a DFAT Do Not Travel area.

Different countries have specific requirements before you can enter into the country i.e. being vaccinated. The insured person must make sure that they meet those specific requirements before leaving on their trip. There is an exclusion under the policy for errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.

**13. Do you have a travel app for clients?**

Not at this time.

**13. Does the Luggage section in the DUAL Corporate Travel wording cover replacement of old for new items?**

Any claim for the loss or theft of luggage and personal effects will put the insured in the same position as prior to the loss. In respect to items such as electronic equipment, the policy will pay to replace the lost item or the appropriate value of the lost item. Please refer to the policy schedule for any relevant sub-limits that may apply.

**14. Is Medical Evacuation excluded under the policy if an insured is diagnosed with COVID-19?**

The policy will respond as per Question 2a above.



The information contained in this fact sheet is meant as a guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice. For further information on whether this product is suitable for you, please review our Target Market Determination, which is available on our [website](#).

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