



CORPORATE TRAVEL – PRODUCT PROFILE

What is it?

DUAL's Corporate Travel Product provides cover for Domestic and International business travel. Including any accompanying spouse/partner and dependant children.

Our WebRater provides instant Corporate Travel quotes. If a risk doesn't fit, our A&H Underwriters are ready to assist with more complex scenarios.

Proven Claims Experience

DUAL engage Corporate Services Network (CSN) as our third party claims providers for Corporate Travel Risks.

Australasian Assistance Pty Ltd operates on behalf of our clients as DUAL Assist, a boutique emergency assistance provider. Available for Insureds to contact 24 hours a day, 7 days a week with contact centres in 9 countries around the world, DUAL Assist provides our clients with practical solutions for emergency medical, travel and security assistance.

If you or your client require emergency assistance, call DUAL Assist on the 24/7 Emergency Hotline +61 2 8016 9210.

Why should you buy Corporate Travel?

Corporate Travel is a necessity for SMEs and shouldn't be regarded as a luxury purchase.

- Hospital costs in the US can reach \$10,000 per day.
- A medical evacuation from a nearby country such as Fiji costs between \$40,000 to \$90,000.
- A simple procedure such as an appendectomy can cost up to \$40,000 in Asia.

What is Covered?

1. Cancellation and loss of deposits including:

- a. Cover for reward points
- b. Unforeseen circumstances resulting in cancellation of travel plans
- c. Death, serious injury or sickness of the insured's close relative, business partner or travel companion

2. Luggage, Personal Effects and Money including:

- a. Standard sum insured of \$15,000
- b. Cover for lost, damaged and stolen items with no depreciation

3. Medical and Additional Expenses including:

- a. Cover for pre-existing medical conditions provided the person has been declared fit to travel
- b. Ongoing medical expenses back home for up to 24 months
- c. Medical repatriation to first world care
- d. Additional expenses including airfares, accommodation and reasonable out of pocket expenses
- e. Return trip to Australia following evacuation or hospitalisation
- f. Repatriation of mortal remains in the event of death from any cause

4. Other key features include:

- a. Cover for persons up to 100 years old
- b. Cover once the Insured is outside a radius of 50km from home/work.
- c. Search and rescue expenses

Why DUAL?

- Comprehensive cover protects senior management, employees and family members.
- Competitive pricing starts at \$750++, that's cheaper than insurance for one off trips.
- Standard cover for all leisure travel interstate and overseas by Directors, CEO, CFO, COO, General Manager, Company Secretary including their accompanying spouse and dependent children.
- Simple delivery via our WebRater with over 2,600 Corporate Travel policies worth \$2.3 million bound annually.
- Cover for up to 250 Domestic and 80 International trips available on the WebRater.
- Two options of sum insured including \$250,000 and \$500,000 death and capital benefits cover

WebRater Client Profile

SME businesses with up to 250 Domestic and 80 International trips available through the WebRater.

For larger trips contact your Underwriter.



Claim Example 1

Background: An employee of the Insured IT firm travelled to Europe on business. Whilst having a drink with colleagues at a bar, their wallet (including all money, credit cards and passport) was stolen from their bag.

As a result of not having a passport, the employee was unable to make their flight home.

Response: The employee immediately called DUAL Assist who were able to help them contact the embassy to issue an emergency passport.

The Policy responded by reimbursing the employee for the stolen cash, costs in reissuing their passport, re-booking their flight home and the additional accommodation costs incurred whilst they waited for their passport.

Payment: \$7,400.

Claim Example 2

Background: A Director of the Insured had arranged to meet his family in Switzerland for a skiing holiday after attending a conference.

Whilst skiing, the Director fell and fractured his femur, requiring emergency evacuation to the most appropriate hospital.

Response: The policy responded by paying for the Directors emergency evacuation, medical expenses whilst overseas, additional accommodation costs for their family and the costs in changing their airline tickets.

Once back in Australia, the Policy covered the Director for physiotherapy expenses as well as Weekly Injury benefits whilst they were unable to return to work.

Payment: \$181,100.