



## CORPORATE TRAVEL INSURANCE

### DUAL AUSTRALIA

**DUAL** is proud of its reputation for product innovation. We continually assess the ways in which our products can provide effective protection against any unwanted surprises. DUAL's insurance portfolio is specifically devised to help you get off to a good start and to stay on course. We like to find straightforward solutions to complex problems. As such our Corporate Travel Insurance has been designed to meet your unique needs.

#### What is Corporate Travel Insurance?

With the world continually changing, purchasing travel insurance is an important decision. Our Corporate Travel Insurance is designed to give coverage to travelers through one easy to manage policy.

IMPORTANTLY, our Corporate Travel Insurance includes DUAL Assist for worldwide travel assistance and our claims handling is managed by Proclaim, who provide class leading claims handling service.

We have incorporated a huge array of benefits and features within our travel policy. You may choose from our three levels of cover or request a tailored insurance policy for your unique travel insurance requirements.

### OUR CORPORATE TRAVEL POLICY OFFERS AN EXTENSIVE LIST OF BENEFITS AND FEATURES

- Medical, evacuation and additional expense benefits
- Cancellation and loss of deposits benefits
- Personal liability benefits
- Personal accident benefits
  - Accidental death and disablement
  - Weekly Injury benefits
  - Fractured bones benefits
  - Dental benefits
  - Surgery benefits
- Kidnap and extortion benefits
- Political and natural disaster evacuation benefits
- Alternative employee benefits
- DUAL Assist benefits
- Hire car excess, and return of hire car benefits (No need to buy down the hire car excess)
- Missed transport connection benefits
- Luggage and personal effects and money benefits
- Hijack and detainment benefits
- Extra territorial workers compensation benefits
- Benefits at home which includes the following:
  - Accidental death of a spouse/partner
  - Surviving children benefit
  - Spouse/partner re-training benefit
  - Financial planning benefit
  - Home burglary benefit
  - Identity theft
  - Keys and locks

#### In addition, our Corporate Travel policy has the following important features:

- Private travel cover for Company Directors, Chief Executive Officers, Chief Financial Officers/Controllers, Company Secretaries of the insured including any accompanying spouse/partner or dependent child/ren
- Age limit up to 85 years of age (certain restrictions may apply)
- Terrorism not excluded
- Pre-existing medical conditions covered where the insured is fit to travel and is not travelling to obtain medical assistance
- Reward points reimbursement
- Return to work assistance
- Escalation benefit
- Reimbursement of professional or membership fees benefit

#### BASIC UNDERWRITING INFORMATION WE WILL REQUIRE

- Estimated number of overseas trips and average duration
- Estimated interstate trips and average duration
- Estimated non-scheduled charter flights (single engine, twin engine or helicopter)
- Claims History

**Important Note:** The above lists of features and benefits are a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the Corporate Travel Insurance Policy Wording and Product Disclosure Statement (PDS). DUAL Australia Pty Ltd ABN 16 107 553 257, AFSL No. 280193 issues this product as an agent of certain underwriters at Lloyds. DUAL Australia only provides general advice and does not consider your objectives, financial situation or needs. To decide if this product is right for you please read the Corporate Travel Insurance Policy Wording and Product Disclosure Statement (PDS) available at [www.dualaustralia.com.au](http://www.dualaustralia.com.au).

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