



CORPORATE TRAVEL – POLICY LIMITS AMENDED

This Corporate Travel Policy Limits Amended document provides a summary of the policy limit changes made to the DUAL Corporate Travel offering on the DUAL Australia WebRater platform.

This document is only intended to be a summary of the limit changes available on the DUAL WebRater platform. We encourage you to read the full policy wording, policy schedule, and any other supporting documents that we issue you for a full description of the terms and conditions. This document does not form part of the policy terms and conditions.

	Option 1 – Changes to Policy Limits	Option 1 – Expiring Limit	Option 2 – Changes to Policy Limits	Option 2 – Expiring limit
SECTION 2				
- Limit of Liability				
Cancellation, Curtailment and Loss of Deposits - Private Travel and Incidental Private Travel	\$20,000	Not included	\$20,000	Not included
SECTION 1				
Medical Expenses and Medical Evacuation	Unlimited for 24 months	Unlimited for 24 months	Unlimited for 24 months	Unlimited for 24 months
Excess	\$250	\$0	\$250	\$0
Additional Expenses	\$100,000	Unlimited for 24 months	\$100,000	Unlimited for 24 months
Excess	\$250	\$0	\$250	\$0
SECTION 2				
Loss of deposits	\$10,000	\$20,000	\$15,000	\$20,000
Excess	\$250	\$0	\$250	\$0
Cancellation	\$10,000	Unlimited	\$20,000	Unlimited
Excess	\$250	\$0	\$250	\$0
Sublimit Cancellation, Curtailment and Loss of Deposits - Private Travel and Incidental Private Travel	\$5,000	Section 2 Sum Insured	\$5,000	Section 2 Sum Insured
SECTION 4				
Accidental Death and Disablement, Insured Events 1-26	Limited to 2 x salary to a maximum of \$250,000	\$250,000	2 x salary to a maximum of \$500,000	7 x salary to a maximum of \$500,000
Accidental Death and Disablement, Insured Events 1-26 Private Travel/ Incidental Private Travel: Sporting Activities Limit	\$100,000	Section 4, Accidental Death and Disablement Sum Insured	\$100,000	Section 4, Accidental Death and Disablement Sum Insured
Weekly Benefits - Injury	\$2,000	\$2,000	\$2,000	\$2,000
Benefit period	52 weeks	104 weeks	104 weeks	156 weeks
Excess	14 days	7 days	14 days	7 days
Percentage of salary	85%	85%	85%	100%

	Option 1 – Changes to Policy Limits	Option 1 –Expiring Limit	Option 2 – Changes to Policy Limits	Option 2 – Expiring limit
Weekly Benefits - Injury - Sporting Activities whilst on Private Travel/ Incidental Private Travel	\$2,000	Weekly Benefits – Injury Sum Insured	\$2,000	Weekly Benefits – Injury Sum Insured
Benefit period	26 weeks		26 weeks	
Excess	28 days		28 days	
Percentage of salary	85%		85%	
Weekly Benefits - Sickness	\$0	\$0	\$2,000	\$2,000
Benefit period	0	0	104 weeks	156 weeks
Excess	0	0	14 days	7 days
Percentage of Salary	0	0	85%	100%
SECTION 9				
Hire Car Excess, Return of Hire Car and Own Car Cover	\$3,500	\$5,000	\$5,000	\$5,000
Sublimit: Own Car Cover	\$2,500	Section 9, Sum Insured	\$2,500	Section 9, Sum Insured
SECTION 11 - Luggage, Personal Effects & Money				
Luggage	\$10,000	\$15,000	\$15,000	\$15,000
Sublimit: Any one item	\$2,500	\$15,000	\$5,000	\$15,000
Excess	\$250	\$0	\$250	\$0
Sublimit: Money	\$1,500	\$5,000	\$2,500	\$5,000
Excess	\$250	\$0	\$250	\$0
Sublimit: Electrical goods	sublimit \$2,500	Sublimit \$15,000	sublimit \$5,000	Sum insured \$10,000
Excess	\$250	\$250	\$250	\$250
Sublimit: Delayed luggage & personal effects	\$1,500	\$3,000	\$2,000	\$3,000
Excess	\$250	\$0	\$250	\$0