



# Corporate Travel Claims Examples



## Profile

An employee of the Insured was attending a conference overseas when their bag was stolen from under their table at a restaurant.

## Background

The bag contained the employee's personal effects, medication, phone, laptop and passport.

## Outcome

As a result of losing their passport, the Insured was unable to board their flight and had to stay an additional 2 nights until they were able to get a replacement passport and re-book their flight home. The policy paid for the employees additional accommodation and flight,

replacement passport, other stolen luggage items and replacement car and house keys.

## Response

Section 2 - Cancellation, Curtailment and Loss of Deposits, Section 8 – Global Response Emergency Assistance, Section 11 - Luggage and Personal Effects and Money Benefit and Section 14 – Benefits at Home – Keys and Locks.

**Payment:** \$18,600.

## Profile

An employee of the Insured Sales Firm was travelling to New Zealand on an incentive trip.

## Background

Whilst on incidental private travel after the incentive trip, the employee was involved in a car accident. The employee suffered serious injuries including a fractured spine and broken femur.

## Outcome

The employee's medical costs were paid for by the ACC in New Zealand.

DUAL Assist organised for the employee's spouse and daughter to fly to New Zealand whilst hospitalised. The policy covered the

cost of flights and accommodation for the employee's spouse and child and an Air Ambulance to repatriate the employee to Australia. The employee required ongoing rehabilitation and physiotherapy once back in Australia, which were also covered under the Policy.

## Response

Medical Expenses, Medical Evacuation and Additional Expenses.

**Payment:** \$73,299.

## Profile

A Director and his wife were on business travel in South America which included incidental private travel on an Antarctic cruise.

## Background

Whilst on incidental private travel, the Director and his wife were on a cruise returning back to Buenos Aires when the WHO declared COVID-19 a pandemic. The ship was refused permission to dock in Argentina and were redirected to dock in Montevideo.

## Outcome

Due to the cruise being redirected the Director and his wife had to book an extra

flight from Montevideo back to Melbourne via Sydney. The policy refunded costs for flights incurred for the curtailment of travel.

## Response

Section 2 – Cancellation and Curtailment

**Payment:** \$8,269.

## Profile

An employee of the company travelled to Hong Kong on Business.

## Background

The employee accidentally spilt water on his laptop and as a result the laptop would not turn back on. The employee purchased a replacement so that he was able to continue working.

## Response

Section 11, Electrical Goods.

**Payment:** \$2,349.

## Outcome

Upon return from his trip, the employee investigated repair of the original laptop however this was unsuccessful and he was able to claim for the replacement laptop under the DUAL policy less the excess of \$250.

## Profile

An insured employee and accompanying spouse were due to travel to Germany in early March 2020 for business trade show.

## Background

The trade show was cancelled prior to the employee leaving Australia due to COVID-19. The Insured was able to obtain a refund on the flights excluding processing charges, the hotel returned a 50% portion of the hotel accommodation cost and the balance was not refundable and no credits were available. The exhibition costs were refunded to the Insured with the exception of out of pocket processing charges. The Insured claimed the balance of the hotel accommodation and the out of pocket on the flights and the exhibition fees.

## Outcome

The DUAL Corporate Travel Policy responded to pay the out of pocket charges for airfares, hotel and exhibition.

## Response

Section 2, Cancellation, Curtailment and Loss of Deposits

**Payment:** \$5,995.

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