



DUAL AUSTRALIA CORPORATE TRAVEL POLICY COVID-19 COVERAGE UPDATE

From 18 April 2022, all Australian citizens and permanent residents (including unvaccinated persons) can leave Australia without a travel exemption.¹

Border settings and quarantine requirements in other countries continue to change, often at short notice, so it is important to understand the resumption of travel is not a return to the pre-COVID international travel environment.

If you're planning to travel overseas, you will need to consider the requirements of airlines, transit and destination countries, as well as arrangements for returning to Australia. You should also check if your destination requires compulsory insurance cover.

New COVID-19 coverage in the DUAL Corporate Travel Policy.

The DUAL Corporate Travel Policy includes cover for Medical Expenses, Medical Evacuation & Additional Expenses incurred if the insured person contracts COVID-19 whilst overseas.

The Cancellation, Curtailment and Loss of Deposits section in the DUAL Corporate Travel Policy now responds to certain events directly related to COVID-19. Details are summarised in the COVID-19 response summary table below.

There are other ways outside of the insurance policy for you to protect yourself if your trip is impacted by COVID-19 events such as:

- ensuring your travel bookings are flexible
- ensuring you are leaving enough time during your trip for any delays
- ensuring that you can obtain a refund, credit or date change on your booking.
- If cancelling, ask the travel provider if you can obtain a refund, credit or date change on your booking.

¹ www.australia.gov.au/international-travel

Where can you travel to?

Countries worldwide are quickly opening up. It's recommended to check the latest travel info and advice before you fly.

For the latest updates from the Australian Government please visit the Department of Home Affairs, Department of Health and the Department of Foreign Affairs and Trade websites.

www.homeaffairs.gov.au/COVID19

www.health.gov.au/health-alerts/covid-19

www.smartraveller.gov.au



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DUAL Corporate Travel Policy Wording – COVID-19 response summary*

Sections of the Policy	COVID-19 Cover	COVID-19 Cover Explained
SECTION 1:		
Subsection 1. Medical Expenses and Medical Evacuation for Overseas Travel	✓	We will pay medical expenses and medical evacuation expenses incurred for COVID-19 whilst on a journey overseas.
Subsection 2. Additional Expenses	✓	We will pay additional expenses which are incurred from the insured person receiving medical treatment for COVID-19. Sublimit: a) \$50,000 per person b) \$100,000 any one event c) Private Travel and/or Incidental Private Travel \$20,000 per person d) Private Travel and/or Incidental Private Travel \$50,000 any one event
SECTION 2:		
Subsection 1. Cancellation and Curtailment	✓	We will reimburse non refundable cancellation costs and/or curtailment costs after required alteration of the insured person's journey, which were not originally budgeted for, due to: a) the insured person's unexpected death from COVID-19; or b) the insured person contracting COVID-19 which results in them being unable to continue their journey as planned as directed by a doctor or government health official; or c) a relative, close business associate or accompanying person's unexpected death from COVID-19 resulting in the insured person being unable to continue their journey as planned as deemed necessary by a doctor. Sublimit: i. \$10,000 per person ii. \$20,000 any one event iii. Private Travel and/or Incidental Private Travel Section 2 limits are limited to those detailed in the policy wording.
Subsection 2. Loss of Deposits	✓	We will reimburse non refundable travel arrangements prior to an insured person's journey commencing due to: a) the insured person's unexpected death from COVID-19; or b) the insured person being first diagnosed with COVID-19 within fourteen (14) days of the proposed travel which results in them being unable to commence their journey as planned as directed by a doctor or government health official; or c) a relative, close business associate or an accompanying person's unexpected death from COVID-19 resulting in the insured person being unable to commence the journey as planned as deemed necessary by a doctor; Sublimit: i. \$10,000 per person ii. \$20,000 any one event iii. Private Travel and/or Incidental Private Travel Section 2 limits are limited to those detailed in the policy wording.

* The DUAL Corporate Travel Policy Section 1, Subsection 2. Additional Expenses - Coronavirus Sublimit Endorsement and Section 2, Cancellation, Curtailment and Loss of Deposits COVID-19 Coverage Endorsement is available on WebRater 2.0 for all new business and renewals with cover effective from 11 May 2022. The coverage enhancements will also be available for all live DUAL policies for insured events occurring from and including 11 May 2022.

SECTION 2:

Conditions:

1. There are reporting and testing requirements for COVID-19 positive cases, as follows:
 - i. in order to claim under the Section 2, Sub-section 1 - Cancellation and Curtailment and Loss of Deposits Coronavirus Disease (COVID-19) Coverage Endorsement acceptable tests and documentation required will be as set by the state or country the insured person is departing from; or, is travelling to; or, is transiting through;
 - ii. the cost of testing will be borne by the insured or the insured person;
 - iii. the insured person must ensure the test includes the necessary information to meet the relevant government requirements for travel.
2. The insured person must ensure they have obtained the appropriate travel documents prior to and during travelling. However, General Exclusion 10 relating to failure to obtain relevant travel documents shall not apply if there was a change in regulations by the Australian Government, the transit country Government or the destination country Government within seven (7) days of the journey commencing or seven (7) days of travelling to another destination, and the insured person made all attempts to obtain the documents required.

SECTION 4:

Personal Accident	✓	<p>We will pay Weekly Benefits – Sickness (when insured) relating to a positive COVID-19 diagnosis provided the insured person meets the terms and conditions of temporary total disablement as certified by a doctor.</p> <p>No Benefits are payable for any lost income/salary for any period where the insured person is:</p> <ul style="list-style-type: none"> • in quarantine; or • self-isolating; or • restricted from returning home; 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.
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SECTION 6:

Global Rescue and Evacuation	✗	No Benefits are payable for COVID-19 due to the events necessitating any response under the policy already being in existence before the insured person entered the country.
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For further information as to whether this product is suitable for you, please refer to our Target Market Determination which is available on our website. The content in this document is information only, it is not financial advice. It does not take into account any person's own objectives, financial situation or needs. We encourage you to read the full policy wording for a full description of the terms and conditions. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information.

Have Premiums increased?

- In recent years the need for Corporate Travel has been extended to include private travel and incidental private travel with full corporate style limits and benefits, low per trip "corporate" premiums and no particular restrictions on duration.
- The DUAL Corporate Travel policy includes the following:
 - minimum premiums are \$825 for Option 1 and \$1,122 for Option 2 on the WebRater
 - In WebRater 2.0 brokers can now choose sums insured and the type of travel which is rated in the system. Rating factors include the destination and duration of travel, number of trips and if any discounting is applicable, type of travel (white collar business travel, private travel and blue collar travel) and sums insured.



Are there restrictions relating to private travel and incidental private travel under the DUAL Corporate Travel policy?

DUAL continue to cover Private Travel for defined persons including Business Owners, Partners, Directors, CEO, CFO, COO, GM and Company Secretary along with their accompanying spouse and dependent children.

DUAL also cover Incidental Private Travel for Insured Persons.

There are specific definitions for Private Travel and Incidental Private Travel.

Under the Private Travel definition, the travel must:

- be to a destination interstate or overseas; and
- involve a flight or pre booked overnight stay under twenty eight (28) days in duration.

This means holidays at the insured person's or the insured person's friends and family's holiday houses are excluded.

Under the Incidental Private Travel definition, the cover includes non-business related leisure travel either side of or during a journey under twenty eight (28) days in duration any one journey.

Other restrictions for non business travel include:

- There is a Sublimit for Section 2, Cancellation, Curtailment and Loss of Deposits of five thousand (\$5,000) dollars per person up to a maximum of twenty thousand (\$20,000) dollars any one event for Incidental Private Travel or Private Travel that has not been conducted on the business of the Insured;
- Section 4, Accidental Death and Disablement lump sum benefit for Sporting Activities is reduced to one hundred thousand (\$100,000) dollars; and
- Weekly Benefits - Injury payable for Sporting Activities has a benefit period of twenty six (26) weeks and an excess of twenty eight (28) days.

Do DUAL offer cover for private travel and incidental private travel that is more than twenty eight (28) days in duration?

This twenty eight (28) day travel duration means, if the private travel or the incidental private travel will exceed twenty eight (28) days in duration, the policy will not respond to any claim which may be incurred on that trip.

DUAL may consider extending the policy by underwriting individual trips up to three (3) months in duration, please contact us for a quote with the following information:

- Names and ages of travellers
- Destination and activities to be undertaken
- Dates of travel

Noting the following will apply:

- Additional premiums start from \$400 per month plus charges
- An excess for each and every claim will apply
- All travellers must be under 70 years of age

If a claim is lodged by a client where there is authorised business travel and private travel and / or incidental private travel undertaken on a trip, the onus will be on the client to provide the relevant documentation to support their claim within the terms and conditions of the policy.

If an insured person is travelling overseas for private travel and/or incidental private travel for more than twenty eight (28) days, but working remotely as well during the trip, will this trip be covered under the DUAL Corporate Travel policy as business travel?

This trip would not be considered to be authorised business travel, so it is private travel.

The client is not travelling for work, they are working while travelling which are different and has a different response under the policy.

If an insured person is travelling overseas for private travel and/or incidental private travel for more than twenty eight (28) days but “attending a few meetings whilst on the trip”, will this trip be covered under the DUAL Corporate Travel policy as business travel?

The proportion of the travel related to business and private travel / incidental private travel would be taken into consideration.

For example, if the client is travelling overseas for three (3) months, and attends three meetings, the proportion of business travel would be considered as less than one (1) week and the private travel component would therefore exceed the allowed twenty eight (28) days. This means cover is void under the policy for the private component.

The Insured will need to ensure:

- a) their employee meets the required criteria be covered for private travel; and
- b) the travel is less than twenty eight (28) days in duration.

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