CORPORATE TRAVEL – PRODUCT PROFILE

What is it?

DUAL's Corporate Travel Product protects employees and their accompanying spouse and dependent children on Business Travel.

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

- Local expertise in underwriting and claims teams
- Policies suitable for small and large entities
- Online travel claims portal via CSN

Emergency assistance

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 businesses and shouldn't be regarded as a luxury purchase
- Hospital costs in the US can reach US30,000 per day
- A simple surgical procedure such as an appendectomy can cost up to $40,000 in Thailand
- Since the COVID-19 pandemic, air evacuations from neighbouring countries have inflated by 300% or more and costs now begin from $150,000.

Key Coverage

Medical Expenses, Medical Evacuation and Additional Expenses:

- Pre-existing medical conditions are not excluded provided the treatment is unforeseen, the insured person is not travelling against Doctor's advice, and is fit to travel
- COVID-19 medical and additional expenses coverage
- Ongoing medical expenses included for up to 24 months
- Medical repatriation to first world care
- Additional expenses including reasonable expenses for airfares, accommodation and out of pocket expenses
- Repatriation to Australia following evacuation or hospitalisation
- Repatriation of mortal remains in the event of death.

Cancellation, Curtailment and Loss of Deposits

- Unexpected death, injury or sickness of an insured person
- Unforeseen circumstances resulting in cancellation or curtailment of travel plans
- Death, serious injury or sickness of the insured person's close relative, business partner or travel companion
- Reward Points Reimbursed
- Overbooked Flight benefit
- Pet Boarding Expenses.

Note: COVID-19, see our Coverage Endorsements which are automatically included to our policies.

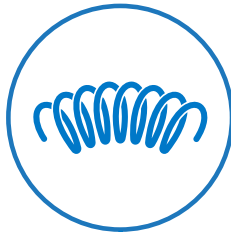**Luggage, Personal Effects and Money**

- Lost, damaged and stolen items replaced with no depreciation applied
- If Luggage is delayed more than 8 hours, the purchase of essential replacement clothing and personal items is covered up the to the sublimit.

Why DUAL?

1 Our specialised A&H team has over 100 years' combined experience.

2 Our appetite is broad and flexible offerings are available

3 We partner with outstanding claims providers

4 Our online offering provides best pricing, commission and instant binding

Other key features

- Cover for persons up to 85 years old
- Global Rescue & Evacuation and Search & Rescue Expenses
- Identity Theft extension if an insured person's documents are stolen
- Hire Car Excess including own car policy excess
- Private travel covered for Directors, Business Owner, Partner, CEO, CFO, COO, General Manager and Company Secretary including their accompanying spouse and dependent children. **Note:** limitations apply.

WebRater Platform

- New Business and Renewals are accessed via DUAL's simple delivery system WebRater

- New Business is available to brokers where travel numbers are up to 250 Domestic and 80 International trips

- Flexible options and amendable limits

- Competitive pricing starts at $825 base premium

- For larger trips contact your Underwriter.

For further information on whether this product is suitable for you, please review our Target Market Determination, which is available on our website.

Download DUAL Assist to your phone for 24/7 Integrated Emergency Medical, Travel and Security assistance.