Corporate Travel fact sheet

Tips prior to travelling

Before you travel, consider the following in case a little (or a lot) goes off track:

- Your clients have peace of mind knowing they're insured with an Australian company
- Have your valuable items, such as jewellery and electronic equipment, insured under your house and contents policy
- Ensure you keep receipts, valuations and descriptions of items in a safe place or electronically. These should include model and serial number, date purchased and purchase price
- Keep receipts for items paid in cash (you can also store these electronically) and bank statements for items purchased by card
- Consider leaving non-essentials at home
- Protect your devices with passwords to keep your information safe, and set devices to auto-lock after one minute of inactivity
- Research your destination - be aware of any scams operating in the area
- Prepare for cyber crime or other security threats – the Smartraveller website has helpful advice

> "It's important to us that your trip runs smoothly.

Proving a loss

You need to be able to prove your loss. You'll need evidence on hand to show you owned the damaged, lost or stolen item.

Useful proof includes:

1. Original receipts
2. Replacement quotes
3. Credit card and bank statements showing the purchase
4. Warranty documents
5. Valuations for the original item
6. Photos or videos in which the items appear
7. Declarations from people who had seen the items

While travelling

During your travels, keep your luggage and valuables safe by following these tips:

- Locks are often not the best way to keep your checked baggage safe. Use a fastener (such as zip ties or tape tags) on your bag to alert you to you to tampering. If the tie is cut off, you'll know to check your bag for missing items
- Carry valuables on your person when flying; never check in jewellery (including watches) electronic items, passport, cash or credit cards. Bags go through x-ray before being loaded and this is commonly where we see loss and damage occur. Your insurance policy may not cover certain losses from checked in luggage
- Be cautious of using hotel room safes as most will have key overrides or codes. Consider leaving high-value items at home and limiting the amount of cash you travel with. If this is impossible, consider checking in your valuables with the hotel manager to be kept in the main hotel safe
- Know the phone number you'll need to call to block your cards. If you are robbed or notice a misuse of your card, you should immediately call your credit card, provider to block your card. The number is usually displayed on the back of your card; make sure to write it down separately
- Keep your eyes on your bags. At restaurants, at the check-in counter of a hotel or even the airport lounge, always keep your luggage with you and your eyes and hand on it. Thieves can act with extraordinary alacrity and your bag can vanish or have stuff selectively swiped from it in the blink of an eye. Laptops, phones, passports, wallets and handbags are particular vulnerable to thieves

Submitting a claim

Just a few simple steps will ensure your claim runs smoothly:

- Fully complete the insurer claim form (we know this sounds simple but it's essential) or use the insurer's online claim submission portal
- Supply all relevant documents – these are listed on the claim form
- Include your original itinerary
- See 'Proving a loss' on page one

To claim, or not to claim

Before claiming, you need to think about whether you should claim at all.

Making a claim can affect:

1. Your ability to buy insurance later
2. The cost of future premiums

There may also be an 'excess'. An excess is the amount of money you agree to pay in the event of a claim.

Consider not claiming when:

- There's very minor damage
- The item is worth less than a few hundred dollars
- The cost of the item is less, equal to or just over the amount of the excess

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