Corporate Travel product profile

DUAL's Corporate Travel insurance 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 accident and health (A&H) underwriters are ready to help with more complex scenarios.

Proven claims experience

- Local expertise in underwriting and claims
- Policies suitable for small and large entities

Emergency hotline

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 offers our clients practical solutions for emergency medical, travel and security assistance.

If you or your client need emergency assistance, call DUAL Assist on +61 (0)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 US$30,000 per day
- A simple surgical procedure, such as an appendectomy, can cost up to US$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 US$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 in our policies.

Luggage, personal effects and money

- Lost, damaged and stolen items replaced with no depreciation applied
- If luggage is delayed more than eight hours, the purchase of essential replacement clothing and personal items is covered up to the sub-limit

Five reasons to do business with DUAL

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

Our appetite is broad and flexible offerings are available

We partner with outstanding claims providers

We provide occupational therapist overview on claims, reducing time on claims

Our online offering provides best pricing, commission and instant binding

Other key features

- Cover for persons up to 85 years old
- Global rescue and evacuation and search and 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. 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 US$825 base premium
- For larger trips contact your underwriter

Download DUAL Assist
to your phone for 24/7 emergency medical, travel and security assistance.

Helping you do more

Sydney | Melbourne | Perth | Brisbane

1300 769 772

dualinsurance.com

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The information contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.