

## **FREQUENTLY ASKED QUESTIONS**

### **SPOUSE / PARTNER**

Can travel separately to join the traveller - the following is found in the Scope of Cover on the schedule:

"If applicable, cover shall also include accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Insured Person."

### **DEPENDANT CHILDREN**

Must be accompanied - if travelling unaccompanied, we will need to underwrite accordingly.

### **LEISURE TRAVEL**

Leisure travel prior to, during or at the end of a business trip is automatically covered. Private Leisure travel needs to be specified separately on nominated executives.

We do not specify the proportion of business travel necessary eg. a combination of 10 days leisure and 3 days business is still noted as one authorised trip.

### **FINANCIAL COLLAPSE OF CARRIERS**

Loss of Deposit is covered in these circumstances - such as the collapse of Ansett.

### **SARS**

Our policy does not exclude travel to any location due to the SARS outbreak - if airlines are operating into and out of a country, a traveller would be expected to conduct their usual business and continue with their travel.

### **TERRORISM**

All sections respond, except in the event of the use of Weapons of Mass Destruction i.e. Nuclear & Biochemical attacks.

Our policy covers impact and explosion, so incidents like Sept 11 and Bali would be covered.

### **SECURITY WARNINGS**

If the DFAT issues warnings not to travel to a region and a traveller is required to be there for business reasons, our cover remains in force except for the Security Evacuation section i.e. we will not pay for them to leave if the situation becomes unstable. Our policy does not exclude locations but travellers should be mindful of our War Risk exclusion.

### **WAR**

Standard exclusion for War, Civil War, Invasion, Insurrection, etc but we can underwrite on request to delete this exclusion.