

## CORPORATE TRAVEL OVERVIEW

Corporate Travel policies can be arranged to cover all directors, employees and their spouses and dependent children, whilst on authorised business (plus personal travel attached to a business trip) during the policy period. The cover can be arranged to cover overseas travel and local travel exceeding 50 kilometres from the point of departure.

Corporate Travel policies cover a number of benefits and a tailor made policy can be designed to cover your requirements.

The policy Accident & Health offers is one of the best in the market and has the following advantages:

- 1) Nil depreciation under the baggage section
- 2) Overseas medical Expenses section includes cover for Pre-Existing Conditions.
- 3) Pregnancy Complications cover is included in the Overseas Medical & Additional Expenses section.
- 4) The Additional Expenses section includes cover for an insured person who is required to return to the point of travel because of a sick/injured/dying relative. The insurer will pay for the trip to the relative and also the trip to return the insured to continue with the interrupted travel.
- 5) The Baggage section includes a sum insured for "Emergency purchases of essential replacement items" up to \$2,000, which is higher than most policies. In addition the qualifying period is 12 hours and not 24/48 hours under other policies.
- 6) On-going medical treatment started overseas and continuing in Australia is covered, whereas most other policies cease covering medical treatment upon the return to Australia.
- 7) Incidental personal holidays connected to an authorised business trip are covered.
- 8) No exclusion for claims related to Financial Collapse of a Carrier.
- 9) Limited Terrorism exclusion only applies to Nuclear, Chemical & Biological Terrorism.
- 10) Cover for Evacuation due to political reasons or natural disasters.
- 11) Cover provides legal costs due to false arrest or wrongful detention up to \$20,000.
- 12) Accident & Health International website is available for all clients which details information on destinations, claims forms etc. - [www.acchealth.com.au](http://www.acchealth.com.au)