

# Corporate travel plan options and application

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



If you can't afford travel insurance, you can't afford to travel!  
For as little as \$600.00<sup>1</sup> per year, you can't afford not to have it!

<sup>1</sup>Based on number of trip estimates - see attached options. Please return the completed form to your financial services provider.

## General information about travel insurance

Travel insurance cover a wide range of possible claims which include overseas medical expenses, repatriation expenses, lost luggage, trip cancellation and liability. This makes travel insurance different to other types of insurance. If your employees travel without a corporate travel insurance policy they're exposed to significant costs if they're involved in an incident overseas.

Every day consular officers of the Department of Foreign Affairs and Trade deal with cases involving the death, injury or hospitalisation of Australians abroad. Each year the department handles over 20,000 cases involving Australians in difficulty overseas. This includes over 700 hospitalisations, 600 deaths and 100 evacuations of Australians to another location for medical purposes.

Major benefits of the QBE Corporate Travel Insurance Policy

- Unlimited medical cover up to 24 months
- Automatic passive war cover and terrorism cover including nuclear, biological and chemical
- Unlimited cover for loss of deposits and cancellation/interruption expenses
- Cover for loss of deposits due to financial collapse of travel agents / tour operators
- No age limit for insured persons
- Environmental and natural disaster cover evacuation cover up to \$500,000 for any one event
- Cover away from home - residence damage, burglary excess, pet care & childcare benefit
- Additional expenses cover for overbooked flights
- No per item sub-limits for baggage cover
- No excess for portable electronic equipment cover
- Cover for unauthorised use of personal information
- Cover for search and rescue expenses
- Lump sum benefit for death by specified sicknesses whilst travelling overseas
- Cover for all overseas leisure travel for the insured's directors, chief executive officer, chief financial officer, chief operating officer, company secretary and their accompanying spouse and dependent children

To qualify for cover, the insured must meet the eligibility criteria of the policy. Please confirm each of the statements below is correct by ticking the corresponding check box.

## Details of the insured

Name of insured															
Policy number (if applicable)															
Tax status	Registered business	Yes	No	ABN									Taxable	%	
Address												State		Postcode	
Contact number	Phone (private)	(		)	Phone (business)	(		)							
	Email														
Notices to	Name														
	Address											State		Postcode	
Period of insurance	From		/		/		to		/		/		at 4 p.m.		

## Eligibility criteria

To qualify for cover, the insured must meet the eligibility criteria of the policy. Please confirm each of the statements below is correct by ticking the corresponding check box.

- The insured is a registered business with a registered office in Australia.
- The insured has not made more than one corporate travel claim in the past year\*
- The insured has not had more than \$5,000 of corporate travel claims in total in the past three years\*
- No single journey will be more than 90 days in duration
- No single leisure journey will be more than 30 days in duration
- The insured does not anticipate any more than one non-scheduled flight

\* Do not include claims which have already been disclosed to QBE if the insured currently has a corporate travel policy in force with QBE.

## Corporate travel details

**Insured person(s)** - includes all employees, directors, officers and consultants of the insured, including their accompanying spouse and dependant children.

### Time of operation of cover:

Cover under this Policy will apply while the insured person is engaged in authorised business travel.

Authorised business travel means any travel undertaken by an insured person which is authorised by the insured for a business purpose, provided such travel is not longer than 90 days, and involves a destination which is overseas or more than 50 kms from the insured person's usual residence or place of business within Australia.

Cover will commence from the time an insured person leaves their usual place of business or usual residence, whichever is the point of departure for such travel, and will continue on a 24 hour basis until they return to their usual place of business or usual residence, whichever first occurs.

Cover includes private travel undertaken in association with authorised business travel as part of the same overall trip. Cover also includes all overseas leisure travel for the insured's directors, chief executive officer, chief financial officer, chief operating officer, company secretary and their accompanying spouse and dependent children.

Cover does not include normal travel between the insured person's normal place of residence and place of business for the purposes of attending to or returning from work.

Note: When choosing an option based on the number of trip estimates, each person travelling is counted as one individual trip. (ie two employees travelling with their accompanying spouses equates to 4 return trips)

### Schedule of Policy benefits and limits - for full details of terms, conditions and limits associated with this product, please refer to the Product Disclosure Statement and Policy Wording.

Benefits	Options		
	Corporate - Bronze cover	Corporate - Silver cover	Corporate - Gold cover
<b>Section A - Capital benefits (payable conditions 1 -30)</b> <ul style="list-style-type: none"> <li>Directors, employees, officers and consultants of the insured</li> <li>Accompanying spouse - payable condition 1 is limited to \$250,000</li> <li>Dependent children - payable condition 1 is limited to \$50,000</li> </ul>	\$250,000	7 x pre-disability earnings, up to maximum of \$500,000	7 x pre-disability earnings, up to maximum of \$1,000,000
<b>Section B and C - Weekly benefits injury and illness</b> <ul style="list-style-type: none"> <li>Directors, employees, officers and consultants of the Insured and accompanying spouse</li> <li>Dependent children - Not covered</li> </ul>	Up to \$1,000 Benefit period - 156 weeks Excluded period of claim - 7 days	Up to \$2,000 Benefit period - 156 weeks Excluded period of claim - 7 days	Up to \$4,000 Benefit period - 156 weeks Excluded period of claim - 14 days
<b>Section D - Injury assistance for non-earners</b>	Included	Included	Included
<b>Section F - Overseas medical and additional expenses</b> <ul style="list-style-type: none"> <li>Overseas medical expenses</li> <li>Additional expenses - as per the policy wording</li> </ul>	Unlimited up to 24 months	Unlimited up to 24 months	Unlimited up to 24 months
<b>Section G - Emergency travel assistance</b>	Included	Included	Included
<b>Section H - Baggage and personal effects</b>	\$10,000	\$15,000	\$25,000
<b>Section I - Personal money, travellers cheques and credit cards</b>	\$2,000	\$5,000	\$10,000
<b>Section J - Personal liability</b>	\$5,000,000	\$10,000,000	\$20,000,000
<b>Section K - Kidnap and ransom and personal extortion</b>	\$500,000	\$750,000	\$1,000,000
<b>Section L - Loss of deposits and additional expenses</b> <ul style="list-style-type: none"> <li>Loss of deposits and cancellation/interruption expenses</li> <li>Additional expenses - as per the policy wording</li> </ul>	\$10,000	\$20,000	Unlimited
<b>Section M - Refund of excess following collision damage or theft</b>	\$5,000	\$7,500	\$10,000
<b>Additional covers: Payable on all plans</b>			
1. Extra territorial workers cover	\$1,000 weekly amount up to an amount of \$500,000 for any one claim \$500,000 common law limit \$1,000,000 aggregate limit of liability		
2. Environmental and natural disaster evacuation cover	\$500,000 any one event		
3. Political evacuation cover	\$500,000 any one event		
4. Search and rescue expenses	\$20,000 per person		
5. Family assistance	Included refer to Policy wording		
6. Additional cover back home <ul style="list-style-type: none"> <li>Damage to residence</li> <li>Home burglary excess</li> <li>Domestic pet care</li> <li>Childcare/nanny benefit</li> </ul>	Included refer to Policy wording		

7. Death by specified sickness benefit	\$50,000
8. Repatriation and funeral expenses	\$25,000

## Options and pricing

Benefits	Options		
	Corporate - Bronze cover	Corporate - Silver cover	Corporate - Gold cover
<b>Aggregate limits of liability:</b> Sections A, B, C, H, I, M and Additional covers Note: The aggregate limit for events in relation to non-scheduled flights is \$300,000 for all cover options.	\$1,000,000	\$2,000,000	\$5,000,000
Overseas medical	Unlimited up to 24 months	Unlimited up to 24 months	Unlimited up to 24 months
Personal liability	\$5,000,000	\$10,000,000	\$20,000,000
Loss of deposits	\$10,000	\$20,000	Unlimited
Additional covers - 1. Extra territorial workers	\$1,000,000	\$1,000,000	\$1,000,000
Additional covers - 2. Environmental and natural disaster evacuation cover	\$500,000 any one event	\$500,000 any one event	\$500,000 any one event
Additional covers - 3. Political evacuation cover	\$500,000 any one event	\$500,000 any one event	\$500,000 any one event
Additional covers - 4. Search and rescue expenses	\$100,000 any one event	\$100,000 any one event	\$100,000 any one event

Please tick your preferred cover option based on your estimated travel pattern.

Trip details	Base premium		
Maximum travel - 10 overseas trips, 20 within Australia to a maximum of 100 travel days in total	\$600	\$750	\$1000
Maximum travel - 20 overseas trips, 40 within Australia to a maximum of 200 travel days in total	\$1,100	\$1,400	\$1,900

If higher limits are required an application form will be required to be completed.

The QBE Corporate Travel Insurance Product Disclosure Statement is provided with and must be read in conjunction with this offer. This PDS can also be found at [www.qbe.com.au](http://www.qbe.com.au)

### Conditions

This form must be fully completed and returned to your financial services provider. Quotations are valid for 30 days from the date the declaration is signed, subject to confirmation from QBE.

## Privacy

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at [www.qbe.com.au/privacy](http://www.qbe.com.au/privacy), or to obtain a free copy phone us on 133 723 or ask one of our authorised representatives or service providers.

We may share personal information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia.

By giving us personal information you consent to us collecting, disclosing, storing and using it in accordance with our Privacy Policy. If you give us someone else's personal information you confirm you've obtained their consent to do so.

If you don't provide all of the personal information we've requested we may be unable to issue, administer or manage products or provide services.

## Declaration and signature

Please remember we will treat a statement or claim or an act or omission by any one of the applicants as a statement or claim or an act or omission by all of the applicants.

- I/we have received a copy of the Corporate Travel product disclosure statement and policy terms and conditions (QM 184 0119).
- I/we declare that all answers and statements made in this application are true, correct and complete in every respect.
- I/we authorise QBE Insurance (Australia) Limited ABN 78 003 191 035 to give to or obtain from other insurers or insurance reference bureaus or credit reporting agencies, any information about this insurance or any other insurance of mine including this completed application and my insurance claims history and my credit history.
- I/we am/are authorised to complete this application on behalf of the insured.

<b>Signature of applicant(s)</b>	<input type="text" value="X"/>	<input type="text" value="X"/>
<b>Position held</b>	<input type="text"/>	<input type="text"/>
<b>Date</b>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>

## Premium and charges table effective 1/3/2017

The annual premiums shown below are inclusive of 20% commission

PREMIUM	GST	STAMP DUTY				COMMISSION	GST COMMISSION
		VIC/WA/NT/TAS	SA	ACT	NSW/QLD		
\$600.00	\$24.00	\$30.00	\$33.00	\$0.00	\$27.00	\$120.00	\$4.80
\$750.00	\$30.00	\$37.50	\$41.25	\$0.00	\$33.75	\$150.00	\$6.00
\$1,000.00	\$40.00	\$50.00	\$55.00	\$0.00	\$45.00	\$200.00	\$8.00
\$1,100.00	\$44.00	\$55.00	\$60.50	\$0.00	\$49.50	\$220.00	\$8.80
\$1,400.00	\$56.00	\$70.00	\$77.00	\$0.00	\$63.00	\$280.00	\$11.20
\$1,900.00	\$76.00	\$95.00	\$104.50	\$0.00	\$85.50	\$380.00	\$15.20

Please note GST is not charged on overseas portion of commission.