

CORPORATE TRAVEL INSURANCE

Offering business travellers more flexibility

CGU Insurance can provide cover for the special needs of business travellers, whether overseas or at home. Any travel involves some degree of risk for individuals and their companies. However, the potential for loss is minimised by our Corporate Travel Insurance policy. Whether travelling in Australia or throughout the world, we all appreciate the unexpected difficulties and costs encountered when things do not go according to plan.

Anything from a missing passport or delayed flight in Sydney, to a heart attack in Italy or a motor accident in the United States, can cause stress and headaches as well as

CGU INSURANCE

CGU is one of Australia's largest intermediary-based insurers. It offers a diverse mix of personal, commercial and rural insurance products to meet the specific needs of its customers, who range from families and individuals to large multi-national corporations.

CGU is supported by a comprehensive distribution network of insurance brokers, agents and business partners, ensuring all Australians have personalised access to its products and services.

CGU has been protecting the Australian way of life for over 130 years and has a strong tradition of supporting people through difficult times. Today, CGU is part of Insurance Australia Group - Australasia's leading general insurance group.

Dealing directly with the underwriter

Unlike some of our competitors, CGU Insurance has total in-house responsibility and control over the policies written and claims managed. As a result, we have a direct relationship with the policyholder.

The benefit of such a direct relationship is the expedient manner with which communications will flow between the agent or customer.

Pre-Existing Condition Evaluation Hotline for the business traveller

CGU Insurance's Pre-Existing Medical Service is available to business travellers who have an ongoing medical condition preceding the commencement of their journey. Our experienced staff will provide specialist assistance in evaluating your state of health to determine your eligibility for full travel cover.

enormous costs for the traveller and employer. This is where CGU Insurance can provide the necessary help and support.

CGU Insurance has a good reputation for settling claims quickly and fairly. All our claims administration is handled on a centralised basis from our Sydney office.

Our sales executives and customer service staff have been trained in all aspects of the Corporate Travel Insurance Policy and will respond to any enquiries you may have.

If your executives have a pre-existing medical condition, you must declare this to us. Even if this means they may not be covered for any development of this particular condition, they will still require coverage for anything else which may happen on their trip. Make sure if you require medication that you take sufficient for emergencies, such as if your trip is extended unexpectedly or your plane is delayed. Also, make certain your medication is available in the countries you are to visit.

CGU Insurance Triple Guarantee

Our Triple Guarantee assures you of quality insurance and service at all times.

Service Guarantee

We will provide you with the highest standards of service.

Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

Money Back Guarantee

You have 21 days to read the policy after you receive your policy schedule. If you decide you don't want the cover during that time, you may cancel it. We will give you a full refund provided that you have not started your journey and do not want to make a claim.

KEY BENEFITS OF THE CGU CORPORATE TRAVEL POLICY

SUMMARY OF BENEFITS

Death, disability and loss of income

- Cash benefit following accidental death or a serious permanent injury to your staff as a result of an accident occurring during a journey.
- Monthly income for a temporary total or partial disablement if any of your staff are unable to work on their return to Australia.

Medical and additional expenses

Cover for overseas medical, surgical, hospital, ambulance, emergency dental treatment and other medical treatment and additional expenses.

Cash in hospital

An allowance of \$100 per day as a result of sickness or injury or disease.

Hijack

An allowance of \$1,000 per insured staff member for each 24 hours your staff are detained as a result of the transport on which they are travelling being the subject of a hijack.

Replacement executive

Should your staff become disabled, the reasonable cost of travelling expenses and hotel accommodation of replacement staff necessary to complete the purpose of the journey.

Kidnap and ransom

Reimbursement of ransom monies paid in the event of the kidnapping of your staff during the journey.

Wrongful arrest

The reasonable legal costs actually and necessarily incurred as a result of the false arrest or wrongful detention of your staff during the journey.

Missed connection

The reasonable costs incurred by your staff to attend an officially scheduled meeting or conference which cannot be delayed because of their late arrival.

Cancellation

Any amount(s) paid in advance of the journey that are irrecoverable as a result of unforeseen or unforeseeable circumstances, if the journey is cancelled.

Luggage and travel documents

Cover for accidental loss of, or damage to luggage including business equipment, camera, electrical equipment and video.

Money

Cover for the amount specified for accidental loss of money including cash, bank or currency notes cheques, postal or money orders or petrol coupons, the cost of replacing and the legal liability of the insured for payment as a result of loss by theft or unauthorised use by another person.

Personal liability

Cover for the negligent act of your staff who are legally liable to pay if that act causes death or bodily injury to another person or loss of, or damage to, the property of another person.

Collision damage and theft waiver

We pay up to \$2,000 if your staff are involved in an accident in a rented car or if the rented car is stolen, vandalised or damaged whilst parked.

Extra territorial workers' compensation

This cover provides the workers' compensation benefit or top-up benefit.

The above is only a summary of benefits, for full details please refer to the Corporate Travel Insurance Product Disclosure Statement and Policy wording.

KEY FEATURES OF OUR CORPORATE TRAVEL POLICY

- ◆ Single annual premium to cut administration costs.
- ◆ Unlimited number of interstate, intrastate and overseas trips.
- ◆ Cover for up to 90 days per trip.
- ◆ Covering all executives and staff between age 18 and 75.
- ◆ Covering staff and their spouses and their dependent children up to the age of 21 years for their leisure travel which forms part of a business trip.
- ◆ Pre-existing medical cover available upon applications prior to departure.
- ◆ 24-Hour Emergency Assistance Service including Security Advisory Services and pre-trip assistance.
- ◆ Replacement executives if the insured staff is sick or injured during the journey.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the insurance policy.



CORPORATE TRAVEL APPLICATION FORM

Intermediary: Account no.:
Contact: Telephone:

Name of insured: Subsidiaries:
Principal address:
Occupation: Period of insurance: From: To:

Number of employees: (Includes directors and all employees)

Extra Cover

Special items: Per trip Annual Other?

Items description:

Charter Flights: Plane Helicopter Number of flights

Requested cover outside policy scope (must be checked and authorised):

Excess Buyout YES NO

Travel Details

	Estimated number of Trips	Average duration of trips
New Zealand & South East Asia	<input type="text"/>	<input type="text"/> Days
UK and Europe	<input type="text"/>	<input type="text"/> Days
Other (excluding Australia)	<input type="text"/>	<input type="text"/> Days
Australia (domestic travel)	<input type="text"/>	<input type="text"/> Days

Claims Experience (past 5 years) – Please attach further details if insufficient space

Number of claims in the past 5 years
Details (start with most recent)

	Incident Date
1 <input type="text"/>	<input type="text"/>
2 <input type="text"/>	<input type="text"/>
3 <input type="text"/>	<input type="text"/>

Duty of disclosure

What you need to tell us You must tell us everything that you know or should know could affect our decision to insure you. You must do this when you apply for a policy, renew your policy, and when you change or reinstate your policy. These requirements are part of the Insurance Contracts Act 1984.

What you need not tell us You do not need to tell us anything that: • Reduces our risk • Is of common knowledge • We know, or as an insurer should know • We indicate that we do not want to know. You do not need to tell us when another insurer has declined cover or refused to renew a policy because of factors that do not relate to the assessment of your risk.

What will happen if you do not tell us We can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, we can treat your policy as if it never existed.

I/We declare that:

A To the best of my/our knowledge and belief the information provided herein is true and correct in every respect and I/we have not withheld any relevant information.	B I/We have read the important notices attached to this application and understand that my/our 'duty of disclosure' applies before each journey is undertaken.	C I/We agree to accept the insurance subject to the terms, exclusions, conditions and limitations of the company's policy.
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Authorised signature <input type="text"/>	Title <input type="text"/>	Date <input type="text"/>
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Note: This form is initially used for quotation only. No insurance is placed unless the application is accepted by the insurer and the quotation is accepted by the applicant. Authorised signature from the insured is required for the issuance of insurance.

PEACE OF MIND WHEN YOU TRAVEL



24-Hour Travel Emergency Assistance Hotline

CGU

Name _____
Policy No. _____
Issue Date / / Plan _____
Agent _____

If you need help while travelling, please call our
Reverse Charges Hotline

Outside Australia
(Int. code) **61 2 9223 5533**

Within Australia
02 9223 5533

Note: This card does not guarantee the payment of any accounts.
For guarantee of payment, the Emergency Assistance Hotline must
be contacted.

CGU Insurance Limited ABN 27 004 478 371 An IAG Company

REVERSE CHARGES TRAVEL HOTLINE

24-Hour Travel Emergency Assistance Hotline

If you find yourself in difficulty during your trip, you can rest assured our 24-Hour Emergency Hotline service is only a phone call away. One reverse-charge phone call from anywhere in the world will put you in touch with our multilingual staff, all expertly trained at dealing with travel problems and emergencies. Your Emergency Hotline card is the key to this service, which is provided on our behalf by International SOS (Australasia) Pty Ltd.

It also allows you to take advantage of a range of exclusive additional services, including:

International travel assistance

Pre-trip assistance

Our Hotline service starts working for you before you travel. You can call for useful pre-trip information on a wide range of subjects including:

- ◆ Visas.
- ◆ Customs and general travel advice.
- ◆ Vaccination.
- ◆ Foreign exchange currency information.
- ◆ Weather.
- ◆ Local public holidays.
- ◆ Airport and transport information into cities.
- ◆ Tipping.
- ◆ Locating the nearest embassy.

En route assistance

Our security advisory service will advise you about security matters at various destinations. In addition, we offer:

- ◆ An automatic teller machine locator, which helps you to locate the nearest international banking branch network.
- ◆ SOS clinics. SOS has a number of clinics in major destinations worldwide where medical facilities are poor. If you are sick in one of these destinations, the services of the clinic will be made available to you

Medical advice

You can speak with our Australian-based doctor 24 hours a day about your medical requirements.

Medical referral

We will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required. We will also arrange for a doctor to call and, if necessary, for your hospitalisation.

Medical monitoring

We will provide for the continued medical monitoring of your condition by an SOS medical officer.

Legal referral

We can put you in touch with an embassy or consulate or to another source if legal advice is needed.

Message line

We have an emergency message relay service which will pass on messages to relatives, or business associates if medical or travel problems disrupt your travel schedule.

Document care

We will help with the replacement of lost or stolen travel documents and refer you to suitable travel offices.

Lost luggage

We will assist in the search to find lost luggage and arrange for its delivery to you when the usual channels have failed.

Emergency Assistance

We will assist in obtaining travel information and refer you to emergency travel agents for airline and hotel reservations.

Port/airport assistance

If you are delayed en route to the departure port or airport and there is a possibility of missing the flight or crossing, we will liaise with the carrier to advise of your late arrival.

Domestic travel assistance

Document care

We will help with the replacement of lost or stolen travel documents and refer you to suitable travel offices.

Lost luggage

We will assist in the search to find lost luggage and arrange for its delivery to you when the usual channels have failed.

Travel information

We will assist in obtaining travel information for airline schedules, hotel and tour guide information.

Emergency assistance

We will assist in reservations and bookings for airline and travel emergencies when traveling.

The reverse-charge phone number:

In Australia, call **(02) 9223 5533**.

If you are overseas, use the local operator and international code. The number to call is + **61 2 9223 5533**.

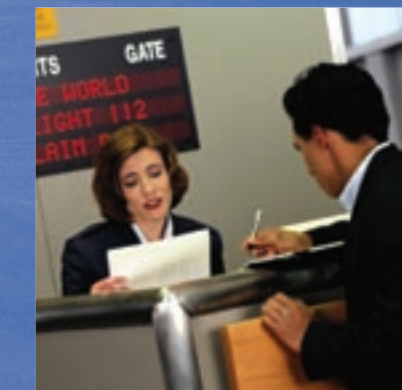


CGU Insurance Limited
ABN 27 004 478 371
An IAG Company
AFS Licence No. 238291
www.cgu.com.au

GPO Box 9902 in your capital city

Claims tel: 1800 112 449 Enquiries tel: 131 532

Corporate Travel Insurance is issued by CGU Insurance Limited ABN 27 004 478 371. An IAG Company. You can get a Product Disclosure Statement (PDS) for the product from any office of CGU. You should consider the PDS in deciding whether to buy or hold the product.



**Corporate
Travel
Insurance
Application**

