

Zurich Corporate Travel Insurance

Zurich Accident and Health



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Zurich Accident and Health is part of a global initiative which reflects our strong capability and dedication to this segment. Zurich is committed to delivering innovative solutions for you and your clients now and into the future. Zurich provides products that cover your clients and their employees when it matters most.



Zurich Corporate Travel Insurance

At Zurich, we deliver when it matters. With personal service, prompt response and understanding we ensure that you and your clients and their employees are well looked after in the event of a loss.

We've started a revolution in Corporate Travel insurance by focusing on the things that matter; broad cover, removing unnecessary conditions and exclusions and adding innovative benefits that provide real value to your clients.

Why choose Zurich's Corporate Travel Insurance?

Zurich has built a team and service offering which is focused on delivery of excellent service to you and your clients and their employees.

This includes the assistance services of **Zurich Assist**, with locally based personnel servicing your clients with expertise, empathy and understanding and access to the BlackBerry® - based Zurich Travel Locator services providing a truly unique and empowering tool for your clients and their travelling professionals.

So in addition to the security of one of the world's largest general insurance companies, Zurich provides a high quality, local claims service focused on you and your clients' needs and individual circumstances.

Our product and service innovation in Corporate Travel Insurance includes:

- Clear and easy to follow policy wording
- **renewalRewardz** – recognition for claims free status
- Cover provided for all ages as standard under Overseas Medical Expenses*
- Cover provided for all ages as standard under Loss of Deposits*
- Unexpired membership benefit extended to include temporary total and temporary partial disablement
- 6 month salary definition applies
- Escalation of claims benefit linked to Australian Consumer Price Index (CPI)
- Dependent children definition includes physically or mentally disabled children of any age
- Personal vehicle excess cover for theft of vehicle whilst on business travel
- Home Burglary excess reimbursement up to \$1,000

* **Conditions apply.** Refer to www.zurich.com.au/accidentandhealth for full details.

Key features and benefits

Feature	Benefits Summary*
Zurich Assist	<p>Access to worldwide services for emergency assistance including:</p> <ul style="list-style-type: none"> • Access to medical practitioners for emergency assistance and advice • Medical repatriation/evacuation • Advice and assistance with lost luggage (including passport)
Overseas medical expenses	<ul style="list-style-type: none"> • Reasonable medical costs necessarily incurred outside of an insured persons country of residence (and outside of Australia)
Personal accident & sickness	<ul style="list-style-type: none"> • Accidental death benefit • Lump sum capital benefits for listed disablements • Loss of income benefits • Lump sum surgery benefits • Fractured bones benefits • Dental benefits
Travel disruption	<ul style="list-style-type: none"> • Loss of deposits benefit • Cancellation and curtailment benefits • Alternative employee/resumption of assignment benefits • Missed transport connection benefit • Hijack and detention benefits
Baggage	<p>Coverage includes loss or theft of, or damage to:</p> <ul style="list-style-type: none"> • Personal and business property • Electronic equipment • Money and travel documents <p>Also includes coverage for delayed, misdirected or temporarily mislaid personal property</p>
Political unrest and natural disaster evacuation	<p>Cover for certain costs associated with the evacuation of insured persons due to:</p> <ul style="list-style-type: none"> • political unrest or • a natural disaster <p>occurring in the country they are traveling in</p>
Vehicle excess waiver	<p>Includes excess waiver coverage for both:</p> <ul style="list-style-type: none"> • rental vehicles and • personal (private) vehicles
Personal liability	<p>Cover for insured persons legal liability to pay damages in respect to:</p> <ul style="list-style-type: none"> • bodily injury caused to other persons and • loss of or damage to property
Kidnap and ransom	<p>Benefits include:</p> <ul style="list-style-type: none"> • reimbursement of extortion/ransom monies • costs associated with retaining independent security consultants in respect to a kidnap • costs incurred for the engagement of a public relations consultant
Extra-territorial workers compensation	<p>Benefits include cover for differences in workers compensation entitlements for employees when traveling for work between States/Territories of Australia</p> <p>* This is a summary only. Please refer to the policy wording, as exclusions, limits and conditions apply.</p>

How would your clients manage their business travel risk?

Case study 1. Darren

In his role of Senior IT Developer Darren travelled to Los Angeles and then on to Chicago USA on behalf of his company. Whilst walking along the street in Chicago he slipped on some black ice and hit his head on the pavement. Later that day he experienced dizziness and nausea and was taken to a local medical centre. After a multitude of tests Darren was admitted to hospital and was diagnosed with an aneurysm. His condition was very serious and on top of this the cost of his treatment and medical expenses were estimated at nearly \$350,000 AUD. He spent more than three months in the Chicago hospital before he was able to return to Australia and fully recover from his injuries.

As Darren's employer had purchased Zurich's Corporate Travel Insurance, Darren's medical expenses and repatriation costs were fully covered under the company's policy.



Case study 2. Brian

Brian worked in Australia for a Multinational company based in London UK. Recently he travelled to Munich for their annual conference, attended by the heads of each of the countries within the group. Following the two day conference Brian was

to travel to London to negotiate a contract with a new client of the firm which would potentially contribute 40 per cent of their sales for the next financial year. When the conference finished he travelled to the airport for his flight to London to find that all flights were canceled due to ash cloud from a volcanic eruption in Iceland which covered most of Europe. After incurring additional accommodation costs at a premium rate it became clear that he may be grounded for weeks. Following many hours trying to find alternate transport he took the drastic step of organising a hire car to drive him the 1075 km to London. The cost was \$5,800 AUD. Once in London he again had to wait a further 3 more days before Heathrow airport opened and he could board a plane to return home. After reimbursements from the airlines he estimated that the unforeseen event had cost his company an additional \$10,000 AUD in additional costs.

Under Zurich's Corporate Travel Insurance, Brian would have been provided with access to Zurich Assist 24 hours a day while he was travelling. The additional costs incurred as a result of this incident could be covered by the policy

Important information

The case studies above are examples only of the types of situations that could be covered under a Zurich Corporate Travel Insurance policy. The examples are not descriptions of real people and your insurance cover will depend on the policy that you have taken out. Please refer to the full terms and conditions of your policy for details of your cover.



Zurich's Corporate Travel Insurance also provides an attractive range of additional benefits including:

- Court attendance benefit
- Independent financial advice
- Spouse/partner accidental death benefit
- Dependent child assistance
- Home and/or motor vehicle modification
- Unexpired membership benefit
- Partner retraining benefit
- Corporate image protection
- Keys and locks
- Home burglary benefit
- Identity theft protection
- Funeral benefit



Find out more

Go to www.zurich.com.au/accidentandhealth for detailed information regarding Zurich's Corporate Travel Insurance Policy.

Zurich Corporate Travel Insurance suits your client's business

There are very few occupations and business types we are unable to consider. If your clients travel or have employees who travel on their behalf, we are interested in talking to you about their cover.

How to obtain cover

You can lodge your quote request or submission online at www.zurich.com.au/accidentandhealth or send your electronic submission to zurich.accidentandhealth.com.au

Alternatively, contact your local Zurich representative.

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