



ace insurance

An aerial view of an airplane wing and tail section, flying over a vast expanse of white, fluffy clouds. The sky is a clear, bright blue. The wing is white with dark markings, and the tail is a light grey color. The clouds are dense and cover most of the lower half of the image.

# Business Travel Insurance

Two overlapping squares, one blue and one green, positioned on the left side of the page. The blue square is on top and slightly to the right of the green square.

Product Upgrade  
Coverage Summary

## **BUSINESS TRAVEL INSURANCE**

Like the impeccable standards maintained in your favourite hotel, ACE Insurance has a Business Travel Insurance (BT) product offering that strives to be consistently outstanding. In order to maintain a leadership position, we are very pleased to provide additional covers as part of our standard BT product. These additional covers apply to all policies bound or renewed after 1 June 2010. You do not need to select these benefits in order to enjoy the additional cover they provide.

The new benefits are designed to benefit the Policyholder, the Covered Persons and their families. As with all the ACE market leading corporate A&H products, the focus is squarely on providing clients with coverage options to suit their needs.

The descriptions and structure of the BT cover have also been updated with the goal of making all sections easier to understand and reference. The new Business Travel Insurance Policy Wording and Product Disclosure Statement (PDS) delivers high quality coverage, described in an accessible way.

## **COVER AS AT MAY 2010**

As follows is a summary of the covers contained in the PDS. Cover is subject to the full terms, conditions and exclusions contained in the PDS. Certain terms used in this summary are defined in the PDS.

**Section 1 – Personal Accident and Sickness Cover** – We pay agreed lump sums or weekly benefits if a Covered Person suffers from an Event included in the Table of Events as a result of a Bodily Injury or Sickness. A number of additional benefits will also be paid under the additional cover provided.

### **Additional Covers Under Section 1 include the following:**

#### **Corporate Image Protection**

If a Covered Person or group of Covered Persons suffer a Bodily Injury or Bodily Injuries (as applicable), and in Our opinion this is likely to result in a valid claim under the Policy with respect to, Part A – Lump Sum Benefits for either:

- a) Event 1 – Accidental Death; or
- b) Event 2 – Permanent Total Disablement,

We will reimburse the Policyholder for costs (other than the Policyholder's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media. Costs must be incurred within fifteen (15) days of, and directly in connection with, such Bodily Injury(ies), to protect and/or positively promote the Policyholder's business and image. The maximum amount We will pay is \$10,000 with respect to any one (1) Event or set of circumstances.

#### **Rehabilitation Expenses**

On the occurrence of Temporary Total Disablement or Temporary Partial Disablement (as outlined in the Policy as Events 25, 26, 27 and/or 28) for which benefits are payable, We will reimburse expenses incurred for tuition or advice for the Covered Person from a licensed vocational school, provided such tuition or advice is undertaken with Our prior written agreement and the agreement of the Covered Person's Doctor. Compensation under this provision will be limited to the actual costs incurred not exceeding \$500 per month and will be payable for a maximum of six (6) months

#### **Partner Retraining Benefit**

If a Covered Person suffers an Accidental Death or Permanent Total Disablement, We will pay, at the Policyholder's request, up to \$10,000 towards the actual costs incurred for the training or retraining of the Covered Person's Spouse/Partner:

- a) for the purpose of obtaining gainful employment; or
- b) to improve their employment prospects; or
- c) to enable them to improve the quality of care they can provide to the Covered Person

provided that the Spouse/Partner is under the age of 65, the training is provided by a recognised institution with qualified skills in that area and all expenses are incurred within 24 months from the date that the Covered Person suffers the Bodily Injury.

#### **Education Fund Supplement**

If a Covered Person suffers an Accidental Death whilst on a Journey and is survived by Dependent Child(ren), We will pay the Covered Person's estate \$5,000 for each surviving Dependent Child subject to a maximum benefit amount of \$10,000 with respect to any one (1) family.

#### **Spouse/Partner Accidental Death Benefit**

If, whilst on a Journey, a Covered Person's Spouse/Partner (who is not Accompanying the Covered Person) suffers an Accidental Death, We will pay the Covered Person a lump sum benefit of \$25,000.

#### **Independent Financial Advice**

If a Covered Person sustains a Bodily Injury for which benefits are payable under Events 1–9, We will pay for professional financial advice in respect of the payment of the benefit for Events 1–9. The maximum amount We will pay is \$5,000. Events 1–9 are: 1. Accidental Death; 2. Permanent Total Disablement; 3. Paraplegia or Quadriplegia; 4. Loss of sight of both eyes; 5. Loss of sight of one (1) eye; 6. Loss of use of two (2) Limbs; 7. Loss of use of one (1) Limb; 8. Permanent and incurable insanity; and 9. Loss of hearing in: –(a) both ears, (b) one (1) ear.

**Section 2 – Kidnap and Ransom/Extortion Cover** – We reimburse the Policyholder for certain Extortion/Ransom Monies and other amounts if a Covered Person is the subject of a covered Kidnapping whilst on a Journey.

**Section 3 – Hijack and Detention** – We pay the Policyholder a daily agreed amount while a Covered Person is subject to a covered Hijack or Detained as a result of a Hijack for more than 12 hours whilst on a Journey.

**Section 4 – Medical and Additional Expenses and Cancellation and Curtailment Expenses** – We reimburse the Policyholder, the Covered Person or the Covered Person's estate for certain:

- medical and additional expenses if a Covered Person dies or suffers a Bodily Injury or Sickness whilst on a Journey;
- additional or forfeited travel, hotel or out-of-pocket expenses as a result of the unexpected death, Serious Injury or Serious Sickness of certain specified persons associated with the Covered Person or any other unforeseen circumstances outside the control of the Policyholder or a Covered Person.

**Section 5 – ACE Assistance** – ACE Assistance provides certain emergency assistance to a Covered Person while on a Journey.

**Section 6 – Loss of Deposits** – We reimburse the Policyholder or the Covered Person up to the amount specified in the Schedule for:

- certain advance paid Travel and Accommodation Expenses lost as a result of covered Unforeseen Circumstances;
- the retail price for any airline ticket purchased using Frequent Flyer or similar reward points which is subsequently cancelled as a result of a covered circumstance, where the loss of points cannot be recovered from any other source.

**Section 7 – Baggage/Business Property, Electronic Equipment, Deprivation of Baggage and Money/Travel Documents** – We indemnify the Policyholder or the Covered Person in respect of certain loss of, theft of or damage to certain Baggage/Business Property, Electronic Equipment or Money/Travel Documents.

**Section 8 – Alternative Employee/Resumption of Assignment Expenses** – We pay the Policyholder for certain Alternative Employee Expenses or Resumption of Assignment Expenses incurred as the direct result of a Covered Person dying or suffering a Serious Injury or Serious Sickness OR a claim being admitted under Cancellation/Curtailment Expenses in Section 4.

**Section 9 – Personal Liability** – We indemnify the Covered Person against certain damages they become legally liable to pay in respect of either Bodily Injury to any person or loss of or damage to property where the injury or damage is caused by an Accident. We also pay certain approved legal costs and expenses.

**Section 10 – Rental Vehicle Excess Waiver** – We reimburse the Policyholder or the Covered Person for the Rental Vehicle Excess of a Rental Vehicle payable because the vehicle is involved in an Accident whilst under the control of the Covered Person or the vehicle is stolen or damaged.

**Section 11 – Extra Territorial Workers' Compensation** –

We indemnify the Policyholder for certain non-statutory workers compensation benefits payable by it in the covered circumstances.

**Section 12 – Missed Transport Connection** – We pay the Policyholder or the Covered Person certain reasonable extra expenses to enable the Covered Person to use alternative scheduled public transport services and arrive at their destination on time if the Covered Person has missed a transport connection in specified circumstances.

**Section 13 – See NEW COVERS**

**Section 14 – Political & Natural Disaster Evacuation** – We pay certain costs of the Covered Person's return to their home country or the nearest place of safety and certain reasonable accommodation costs if the Covered Person is unable to return to their home country, as a result of a covered evacuation or if a major natural disaster has occurred in the country the Covered Person is in, necessitating their immediate evacuation in order to avoid risk of personal Bodily Injury or Sickness to themselves.

**Section 15 – See NEW COVERS**

## **NEW COVERS**

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In response to requests from brokers and clients, and after consultation with the ACE Claims team, new covers have been developed to meet demand. For BT policies bound or renewed after 1 June 2010, Covered Persons will be covered in the event of overbooked flights, and Policyholders are protected in respect of costs associated with search and rescue operations.

**Section 13 – Overbooked Flight** – We pay certain costs and expenses of the Covered Person up to \$2,500, if whilst on a Journey a Covered Person is denied boarding on a confirmed scheduled flight due to overbooking and no alternative transport is made available within eight (8) hours of the scheduled departure.

**Section 15 – Search and Rescue Expenses** – We will reimburse the Policyholder up to \$20,000 per Covered Person, up to a maximum of \$100,000 per any one (1) Period of Insurance, in respect of certain costs incurred by a recognised rescue provider if whilst on a Journey outside Australia, a Covered Person is reported missing and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation.

### **Important Note**

ACE Insurance Limited ABN 23 001 642 020 AFSL No. 239687 (ACE) only provides general advice and does not take account of your objectives, financial situation or needs. To decide if the product is right for you, please review the Business Travel Insurance Policy Wording and Product Disclosure Statement (PDS) available from your local ACE Insurance office and consider whether the cover suits your needs. All cover is subject to the full terms, conditions and exclusions contained in the PDS.

## ACE Insurance Limited

ABN 23 001 642 020, AFS Licence No. 239687

### CONTACT US

Please contact the following should you have any queries:

#### Victoria

Level 16, 600 Bourke Street  
Melbourne, 3000  
Tel : (03) 9623 7222  
Fax : (03) 9629 5058

#### Stephen Jones

Victoria State Manager  
Tel : (03) 9623 7203, 0412 266 006  
Email : stephen.jones@acegroup.com

#### Liza Dellisola

Victoria A&H Underwriting Manager  
Tel : (03) 9623 7244, 0423 826 587  
Email : liza.dellisola@acegroup.com

#### Niki Kunovski

Victoria Senior A&H Underwriter  
Tel : (03) 9623 7206, 0421 613 641  
Email : niki.kunovski@acegroup.com

#### Melissa Ahern

Victoria A&H Underwriter  
Tel : (03) 9623 7215  
Email : Melissa.ahern@acegroup.com

#### Marie Pascuzzi

Victoria A&H Underwriter  
Tel : (03) 9623 7228  
Email : marie.pascuzzi@acegroup.com

#### Emma Taylor

Victoria A&H Underwriter  
Tel : (03) 9623 7212  
Email : emma.taylor@acegroup.com

#### Paul Henry

Business Development Manager,  
Credit Insurance  
Tel : (03) 9623 7224  
Email : paul.henry@acegroup.com

#### New South Wales

28–34 O'Connell Street  
Sydney NSW 2000  
Tel : (02) 9335 3200  
Fax : (02) 9335 3411

#### Queensland

Level 28, 10 Eagle Street  
Brisbane QLD 4001  
Tel : (07) 3221 1699  
Fax : (07) 3221 4124

#### South Australia

Level 12, 81 Flinders Street  
Adelaide SA 5000  
Tel : (08) 8418 3000  
Fax : (08) 8418 3010

#### Western Australia

Level 26, 44 St George's Terrace  
Perth, WA, 6000  
Tel : (08) 9325 2399  
Fax : (08) 9221 1559

Email : [A&HUWSupportunit.AU@acegroup.com](mailto:A&HUWSupportunit.AU@acegroup.com)

Website : [www.aceinsurance.com.au](http://www.aceinsurance.com.au)



#### About ACE Insurance

ACE Insurance in Australia is a member of the ACE Group of Companies®, a global leader in insurance and reinsurance. With a history dating back to 1792, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries and a strong presence in Asia Pacific.

ACE has a wealth of on-the-ground expertise backed by the organisation's global reach and breadth of resources. Operating in Australia for over 50 years, ACE provides specialised and customised coverages including Marine, Property, Liability, Energy, Professional Indemnity, Directors and Officers, Financial Institutions, Utilities and Accident & Health. ACE delivers this wide range of quality risk management products backed by exceptional service to its broad client base. It is a major supplier of insurance protection to many of the country's largest companies.