



Empower Results®



Aon/NZ LAW

Corporate Travel Policy

Underwritten by Chubb Insurance

Q.1 Does the above policy cover Domestic travel within New Zealand?

Purely domestic travel within New Zealand can be insured; it normally attracts a premium of around \$3.00 per person per travel day. The Domestic cover follows the same wording as the International cover. Following are some of the key benefits:

Personal Accident	Provides a lump sum benefit for a covered 'Event'. This includes death and serious injuries such as total permanent disability, loss of sight etc. Please refer to the policy for full details.
Loss of Deposits & Cancellation	Covers forfeited travel and reasonable additional travel, accommodation or out-of-pocket expenses incurred as a result of the Insured Person being unable to travel due to illness, injury or other unforeseen circumstances.
Rental Vehicle Excess Waiver	Insures the excess you may have to pay if a rental vehicle you have hired whilst on your journey is damaged or stolen.
Alternative Employee/ Resumption of Assignment Expenses	Will reimburse certain costs and expenses incurred within 90 days to resume an assignment or send another employee where a journey has been interrupted by the death/illness of an Insured Person.

Please note that the policy only insures costs not recoverable from another source e.g. *medical costs* which can be claimed on a personal medical policy or under the public system, or *baggage* which can be claimed on home contents or business assets policy.

Q.2 How many International days travel are automatically provided under the Aon Business Travel policy?

There is no limit to the amount of travel covered by the policy as long as no one journey exceeds 180 days. Chubb requires a minimum premium to write a policy which is based on 100 travel days.

Q.3 If we exceed these 100 days international travel (or the travel days which have been declared), ● how do we know we're covered; ● do we have to pay an additional premium; and if yes, ● how much and when?

The premium charged at the beginning of the policy period is a deposit premium which is based on your estimated travel days for the coming period – 100 days being the minimum. At renewal the premium is then adjusted based upon the actual number of travel days incurred. The daily rate is the same as used to calculate the deposit premium at the beginning of the policy period and is normally \$8.50 per day.

Q.4 Who is covered under this travel policy? i.e. my spouse, children

The policy will cover anybody authorised by the Policy Holder to travel under the policy; this includes partners/spouses, children, other family members, contractors, and other traveling companions. An allowance needs to be made for these persons when declaring estimated and actual travel.

Q.5 If I have children under the age of 19 travelling with us, are these days to be accounted for in our 100 days?

Yes, these days should be accounted for in your declaration.

Q.6 Are staff covered under this policy?

Yes, the policy covers all employees or directors of the named insured and any other person(s) authorised by the insured for cover under the policy including accompanying spouse/partner and dependent children.

Q.7 Does the policy cover us for non-related business trips? i.e. family holiday

Yes, the policy does cover non-related business trips such as family holidays provided cover is authorised by the Policy Owner and the travel days should be included in the annual declaration.

Q.8 How does the Loss of Deposits cover under the policy work i.e. what is the intention of the cover?

This section of the policy covers forfeited travel or reasonable additional travel, accommodation or out-of-pocket expenses incurred because of:

- an Insured Person's Accidental Death or Injury or Sickness; or
- the unexpected death or Serious Injury or Serious Sickness of a close relative, business partner or travelling companion; or
- any other unforeseen circumstances outside the control of you or the Insured Person.

Please note that several exclusions apply such as the disinclination to travel, insolvency of the carrier that existed at the time the travel was booked or resulting from any business or financial or contractual obligations of the Insured Person. Please refer to the policy wording for full details or contact Aon.

Q.9 What documentation do I need to submit to lodge a claim?

Generally, a claim form needs to be completed and appropriate supporting documentation such as a police report, receipts, invoices, itinerary, medical certificate, and medical/ hospital accounts needs to be provided. See also Q.10 below.

Q.10 How do I make a Claim and what documentation do I need to submit?

If immediate emergency assistance is required – please contact Chubb Assist on +64 9 374 1775.

For other losses a claim form should be completed and can be lodged directly with Chubb at travelclaims.NZ@chubb.com or forwarded to Aon.

Claim forms are held: www.chubb.com/nz-en/_assets/documents/worldwide-travel-claim-form.pdf

See also Q.9 “What documentation do I need to submit to lodge a claim?”

Please contact us as we can assist with this process.

Q.11 If we require assistance overseas, is there an emergency helpline number?

If you require emergency assistance anywhere in the world, 24 hours, 7 days a week, please call:

Chubb Assistance on +64 9 374 1775

Q.12 Is there any age restriction on this policy?

Yes. For Insured Persons over the age of 75 years and Dependants Children under the age of 19 some reduced limits apply under Section 1 – Personal Accident and Sickness (please note this is separate to medical expenses which are insured by a different section of the policy). Pre-existing conditions are also excluded for Insured Persons over 90 years old. Please refer to the policy wording or contact Aon for more details.

Q.13 If I rent a vehicle overseas, and cause an accident, or the vehicle is stolen, and I must pay the excess as per the rental agreement, can I claim this excess back on the travel policy?

Yes. The policy covers a rental car excess up to NZD5,000.

For this section to apply, the rental car company’s comprehensive motor vehicle cover must be purchased. There is no need to select any excess buy-down options assuming the above limit is adequate.

Please note the Travel policy covers the excess and not the vehicle i.e. the travel policy will not respond if cover is declined under the comprehensive rental car company’s insurance. It is therefore important that the rental vehicle insurance is in place and the terms and conditions of their policy and rental agreement are followed.

Q.14 If I have an illness prior to flying, and the Doctor recommends I cancel, can I claim for the loss of deposits?

Yes. The policy covers the non-refundable unused portion of forfeited Travel or Accommodation Expenses which was paid in advance, including travel agents’ cancellation fee. It also provides cover for additional costs necessarily incurred to make alterations to the original Journey arrangements to travel at another time.

Please note that to trigger cover the Doctor (or Dentist) must certify the Insured Person is unable to travel.

Q.15 Are Pre-Existing Conditions covered by the policy?

The Chubb travel policy, for the most part, provides cover for pre-existing conditions. The sections that are affected by pre-existing conditions include the following - please refer to the policy wording for full details.

1. Pre-existing conditions are excluded from Section 1 Personal Accident & Sickness. This section of the policy provides lump sum benefits based upon 'Events' resulting from accidental bodily injury and in some cases Sickness. This is separate to medical expenses which are insured under Section 4 and not subject to the same exclusion.
2. Section 4 Medical, Evacuation & Additional Expenses excludes cover for any medication or on-going treatment for a Pre-Existing Condition where the Covered Person has been advised it will be needed during travel. However, if there is a development/complication in a condition that necessitates other emergency medical treatment, this will not be excluded.
3. Any loss for pre-existing conditions is excluded once the Covered Person reaches the age of 90.
4. Most sections of the policy exclude cover:
 - (a) where the Covered Person travels against the advice of a Doctor or Dentist; or
 - (b) when the Covered Person is unfit to travel; or
 - (c) for the purpose of the Covered Person to seek medical attention for a Pre-Existing Condition; or
 - (d) after the Covered Person is diagnosed by a Doctor as suffering a terminal condition.

If you have a specific condition you are concerned about or would like further clarification, please contact Aon.

Q.16 If I have booked overseas travel but am not able to depart on the ticketed date owing to extended court proceedings, will the policy reimburse my expenses i.e. flights, accommodation etc?

The policy does not provide any cover for cancellation due to extended court proceedings as any business or financial or contractual obligations of the Insured Person are excluded. An extension can be added to the policy at an additional premium however this needs to be in place prior to the booking of the travel.

Aon Contacts

Jai Sanders

Associate Director

T: +64 9 362 9134

M: +64 27 559 1746

E: jai.sanders@aon.com

Lesley Kerr

Senior Executive Director

T: +64 9 362 9034

M: +64 21 587 661

E: lesley.kerr@aon.com

