



DUAL CLAIMS EXAMPLES - CORPORATE TRAVEL

Background	Outcome	Response and Payment
<p>The Director of the Insured Accounting firm booked a family holiday to Bali several months in advance.</p> <p>Two days before the family were due to leave for their holiday, an ash cloud in Bali grounded all flights and the Director and their family were unable to go to Bali.</p>	<p>DUAL reimbursed the Director for all deposits paid in advance. The Director was unable to secure flight refunds from their airline.</p>	<p>Response: Section 2 – Cancellation, Curtailment and Loss of Deposits.</p> <p>Payment: \$4,060</p>
<p>An employee of the Insured IT firm traveled to Europe on business. Whilst having a drink with colleagues at a bar, the employee's drink was spiked. When the employee regained consciousness, their wallet (including all money, credit cards and passport) was missing.</p>	<p>As a result of not having a passport, the employee was unable to make their flight home. They immediately called DUAL Assist who were able to help them contact the embassy to issue an emergency passport.</p> <p>The Policy responded by reimbursing the employee for the stolen cash, costs in reissuing their passport, re-booking their flight home and the additional accommodation costs incurred whilst they waited for their passport.</p>	<p>Response: Section 2 – Cancellation, Curtailment and Loss of Deposits, Section 8 – Global Response Emergency Assistance and Section 11 – Luggage, Personal Effects and Money Benefit.</p> <p>Payment: \$7,400</p>
<p>An employee of the Insured Sales firm was traveling to New Zealand on an incentive trip. Whilst on incidental private travel after the incentive trip, the employee was involved in a car accident.</p> <p>The employee suffered serious injuries including a fractured spine and broken femur.</p>	<p>The employee's medical costs were paid for by the ACC in New Zealand.</p> <p>DUAL Assist organised for the employee's spouse and daughter to fly to New Zealand whilst they were in hospital.</p> <p>The policy covered the costs of the flights and accommodation for the employee's spouse and child and the costs of evacuating the claimant back to Australia.</p> <p>The employee required ongoing rehabilitation and physiotherapy once back in Australia, which were also covered under the Policy.</p>	<p>Response: Section 1 – Medical Expenses, Medical Evacuation and Additional Expenses.</p> <p>Payment: \$73,299</p>
<p>A Director of the Insured was on a conference trip in Europe. After the conference the Director had arranged to meet his family in Switzerland for a skiing holiday.</p> <p>Whilst skiing, the Director, an experienced skier, fell and fractured his femur, requiring emergency evacuation to the most appropriate hospital.</p>	<p>The policy responded by paying for the Directors emergency evacuation, medical expenses whilst overseas, the additional accommodation costs for their family and the costs in changing their airline tickets.</p> <p>Once back in Australia, the Policy covered the Director for physiotherapy expenses as well as Weekly Injury benefits whilst they were unable to return to work.</p>	<p>Response: Section 1 – Medical Expenses, Medical Evacuation and Additional Expenses and Section 4 – Personal Accident.</p> <p>Payment: \$181,100</p>

<p>A Director of the Insured was on a business trip in South East Asia when he contracted a virus resulting in pneumonia and organ failure. The Director was admitted into hospital and had to stay for 3 weeks.</p>	<p>As a result of being confined to hospital, the Director had to cancel their flights. Their accompanying spouse also had to find alternative accommodation in order to stay with them and travel to their bedside.</p> <p>The policy responded to cover the medical costs, change to flights and accommodation costs of the accompanying spouse.</p> <p>DUAL Assist provided the letter of guarantee for payment to the hospital, accommodation for the Directors spouse and changes to their airline tickets.</p>	<p>Response: Section 1 – Medical Expenses, Medical Evacuation and Additional Expenses, Section 2 – Cancellation, Curtailment and Loss of Deposits and Section 8 – Global Response Emergency Assistance.</p> <p>Payment: \$16,100</p>
<p>An employee of the Insured was attending a conference overseas when their bag was stolen from under their table at a restaurant.</p> <p>The bag contained the employee's personal effects, medication, phone, laptop and passport.</p>	<p>As a result of losing their passport, the Insured was unable to board their flight and had to stay an additional 2 nights until they were able to get a replacement passport and re-book their flight home.</p> <p>The policy paid for the employees additional accommodation and flight, replacement passport, other stolen luggage items and replacement car and house keys.</p>	<p>Response: Section 2 - Cancellation, Curtailment and Loss of Deposits, Section 8 – Global Response Emergency Assistance, Section 11 - Luggage and Personal Effects and Money Benefit and Section 14 – Benefits at Home – Keys and Locks.</p> <p>Payment: \$18,600</p>

The information contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Financial Ombudsman Service for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.