

Zurich Business Travel Insurance

Zurich Business Travel Insurance is travel cover for small to medium sized businesses. It provides company directors and employees with insurance for financial disruptions, Zurich Assist for 24/7 support worldwide as well as cover for overseas medical expenses.



Available via Z.stream 24/7 – FAST and EASY

Helping brokers be more efficient.

Zurich Business Travel Insurance is available on Z.stream as a standalone proposition or with Business Insurance, Motor Insurance and Management Liability.

Enjoy competitive incentives. The more products bundled, the greater the available discount.

Everything you love about **Z.stream** including:

- ✓ Full life cycle functionality & availability via Sunrise
- ✓ Real-time customer documentation
- ✓ Pre-populated cover sections based on our most popular selection
- ✓ Minimal set of questions
- ✓ Easy to tailor – just select alternate values

...making quoting faster and easy...

Under Zurich Business Travel Insurance business travel exceeding 50km from the traveller's residence or business premises is covered.

- Business trips to visit clients and suppliers
- Business trips to attend conferences and seminars

Zurich Business Travel Insurance covers:

- directors, employees, consultants and sub-contractors for business travel
- directors and senior managers for pure leisure travel

What is covered?

- Overseas medical expenses (unlimited up to 90 years of age)
- Personal accident and sickness
- Loss of deposit and cancellation and curtailment expenses
- Lost, stolen or damaged baggage

- Political and natural disaster evacuation
- Vehicle excess waiver
- Zurich Assist for 24/7 support worldwide

And many other valuable benefits.

For full terms, limits and conditions, please refer to the Business Travel Insurance policy wording.

Ongoing Cover for the whole year

Zurich Business Travel Insurance provides ongoing cover. Get peace of mind anytime of the year:

- ✓ real time travel documentation. Schedules and certificates of currency issued instantly, can be printed on demand.
- ✓ without the inconvenience of taking out individual retail travel policies at different times throughout the year.

Business Travel Claim Scenario #1

Lisa, a company director, was travelling to attend a conference in Hong Kong with two business partners.

On arrival in Hong Kong, Lisa's luggage was delayed by the airline for more than 8 hours.

Under the Zurich Business Travel

Insurance Policy, Lisa would be reimbursed for the cost of replacing clothing and toiletries (up to the applicable sum insured).

Real life examples – how would you fare in these scenarios?

Business Travel Claim Scenario #2

Catherine, a sales employee, was travelling from Melbourne to Sydney. On arrival, she checked into her room and went straight to a lunch meeting. She returned to find her room had been broken into and her luggage, laptop and phone had been stolen. She made a formal report to police and hotel officials for stolen luggage, which included cash, clothing and her phone and laptop.

Under the Zurich Business Travel Insurance Policy, Catherine's stolen luggage, cash, clothing, phone and laptop would be covered (subject to the policy terms and conditions).

Business Travel Claim Scenario #3

Matthew, an electrical engineer, was travelling to Dubai for a project that he was managing.

Whilst in Dubai, he sustained a serious head injury in a car accident and required emergency medical treatment. His medical costs were \$10,000 and included the cost of changes to his travel plans until he was medically cleared to return home and his additional accommodation and meal expenses.

His employer had to send another employee to Dubai to oversee the project in Matthew's absence due to serious injury.

Under the Zurich Business Travel Insurance Policy, Matthew would be reimbursed for all medical costs incurred in Dubai, including additional accommodation, flights to return home and meals. The policy would also cover the return travel expenses of the replacement employee, including accommodation expenses.

Additionally, 24/7 emergency assistance service by Zurich Assist would be provided to Matthew with repatriation to an appropriate hospital, ensuring Matthew receives proper medical care and treatment and is safe and fit to fly back home. Emergency assistance would also cover reasonable travel and accommodation expenses for two parents, close family members, or accompanying travelling companions who are required to travel or remain with Matthew due to his injury.