

AFA
INSURANCE

Corporate Travel

INSURANCE FOR **PEOPLE ON THE MOVE**

Travelling with AFA Corporate Travel Insurance means travelling with confidence. Confidence that if the unexpected occurs, we've got your back. Our Australian-based emergency assistance covers everything from domestic delayed flights through to global crisis ground support and emergency evacuation.

Allianz Global Assistance

AFA have partnered with Allianz Global Assistance (AGA) — the global leader in emergency assistance and travel insurance. AGA helps more than 700,000 people worldwide each year with emergency medical help, repatriation and evacuation.



AGA has more than 500 doctors and medically trained employees operating in 28 countries. Supporting them is a global network of multilingual travel and medical assistance specialists, certified service providers and international correspondents.

Combined global reach and local knowledge means AGA can provide high quality, responsive medical care including:

- assessment and management of medical care
- emergency medical evacuation and repatriation
- assistance with travel and accommodation
- help locating the nearest embassy or consulate
- access to interpreters in non-English speaking hospitals
- payment guarantee for hospital and medical expenses.

red24 – exclusive expertise

Confidence comes from having the right team, and we know that sometimes the assistance needed isn't medical-based. We're proud to be one of a few underwriters with access to red24, a global crisis management team with experience in:



- management of international security and safety issues
- swift evacuation from civil unrest, natural disasters or terrorism
- identify theft, cyber security and data breaches
- resolution and risk management of kidnapping and piracy.

In a world where international security and safety issues are an increasing concern, it's reassuring to know their services are easily accessible when travelling with an AFA Corporate Travel Policy.

FAST FACTS

Policy Highlights

- ✓ Unlimited medical expenses anywhere in the world
- ✓ Unlimited cancellation – even on the day of travel
- ✓ War cover extension
- ✓ Financial Collapse cover
- ✓ Death by Specified Sickness
- ✓ No general age restriction
- ✓ Extensive Personal Accident benefits
- ✓ Leisure travel for company directors
- ✓ Associated leisure travel for employees
- ✓ AGA Emergency Assistance and red24 expertise
- ✓ Access to the invaluable Allianz TravelSmart mobile app

Why Choose AFA

- ✓ Australian based underwriter recently voted Australia's leading Accident and Sickness Agency
- ✓ Underwritten by Allianz — providing first class security
- ✓ One of the few underwriters with access to AGA and red24
- ✓ 24/7 call centre and emergency support based in Australia
- ✓ Comprehensive worldwide cover
- ✓ A team that makes you a priority from start to solution
- ✓ Experienced claims team that ensure claims are settled with efficiency, empathy and minimal hassle.

See full list of benefits overleaf

Schedule of benefits

SECTION	BENEFITS
SECTION 1:	PERSONAL ACCIDENT AND SICKNESS
	Accidental Death and Capital Benefits
	Lump Sum Benefit per Employee
	Lump Sum Benefit per Spouse/Partner
	Lump Sum Benefit per Dependent Child(ren)
	Injury Resulting in Surgery
	Weekly Benefits - Injury
	Advanced Payments – Specific Injury
	Sickness Resulting in Surgery
	Weekly Benefits - Sickness
	Injury Resulting in Fractured Bones
	Injury Resulting in Loss of Teeth or Dental Procedures
	Death by Specified Sickness
	Additional Benefits applicable to Section 1:
	Exposure
	Disappearance
	Education Benefit
	Modification Benefit
	Rehabilitation Benefit
	Recurrence Claims
	Domestic Home Help
	Indexation of Claim Benefit
	Advance Payments
	Corporate Image Brand Protection
	Spouse/Partner Accidental Death Benefit
	Independent Financial Advice
	Partner Retraining Benefit
	Transport to and from Work Benefit
	Reimbursement of Professional or Membership Fees
	Return to Work Assistance
	Chauffeur Benefit
	Replacement Staff/Recruitment Costs
	Coma Benefit
	Orphan Benefit
	Funeral Expenses
SECTION 2:	MEDICAL EXPENSES AND EMERGENCY EVACUATION
	Medical Expenses and Emergency Evacuation
	Additional Benefits applicable to Section 2:
	Unexpected Death, Injury or Sickness Expenses
	Out of Pocket Expenses
	Repair, Replace or Adjust Dentures

SECTION	BENEFITS
	Continuous Bed Confinement
	Global Roaming Benefit
	Psychological Trauma Benefit
	Accidental H.I.V. Benefit
SECTION 3:	LUGGAGE AND PERSONAL EFFECTS
	Money and Travel Documents
	Luggage and Personal Effects
	Misplaced Luggage and Personal Effects
	Portable Electronic Equipment
	Keys and Locks
	Identity Theft
SECTION 4:	LOSS OF DEPOSITS, CANCELLATION AND CURTAILMENT
	Loss of Deposits
	Cancellation and Curtailment
	Missed Transport Connection
	Alternative Employee/Resumption of Assignment
	Additional Benefits applicable to Section 4:
	Overbooked Flight
	Financial Collapse
SECTION 5:	HIRE CAR, PERSONAL MOTOR AND HOME INSURANCE EXCESS
	Hire Car Excess Benefit
	Personal Motor Vehicle Excess Benefit
	Home Insurance Excess Benefit
SECTION 6:	PERSONAL LIABILITY AND LEGAL COSTS
	Personal Liability
	Additional Benefits applicable to Section 6:
	Court Attendance
SECTION 7:	ALLIANZ GLOBAL ASSISTANCE (AGA)
	24/7 Hour Worldwide Emergency Assistance
SECTION 8:	POLITICAL RISK AND NATURAL DISASTER EVACUATION
	Evacuation Costs
	Accommodation Costs
SECTION 9:	KIDNAP, RANSOM, EXTORTION, HIJACK AND DETENTION
	Kidnap, Ransom and Extortion
	Hijack and Detention
	Additional Benefits applicable to Section 9:
	Legal Costs for False Arrest
	Delay Caused by Hijack
SECTION 10:	EXTRA TERRITORIAL WORKERS' COMPENSATION
SECTION 11:	SEARCH AND RESCUE EXPENSES

More information

Contact our experienced underwriters
on **1300 728 997** or
at **underwriters@afainsurance.com**

To get a quote, login to eBIND and complete the online Quote Form.

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CORPORATE TRAVEL INSURANCE