

ACCIDENT & HEALTH // CORPORATE TRAVEL // PRODUCT PROFILE // AUSTRALIA

Corporate Travel

Protecting people and their companies at home and abroad

Companies understand that employees are their most valuable asset, and know how important it is to look after them from both common and complex risks that they may face while travelling on business, domestically and overseas.

Corporate Travel cover by Liberty Specialty Markets (Liberty) provides a range of covers, benefits and services that are designed to inform, assist and protect people and their companies while travelling at home or abroad.

Regardless of which country employees travel to, it is vital that they can get rapid assistance for any eventuality. We provide round-the-clock medical, travel, security and crisis support and assistance to our customers, whatever their situation or location.

We offer broad insurance protection through our standard policy offering, or we can tailor individual solutions to suit the client where required.

Protecting people and their companies abroad and at home

Our sole purpose is to help people embrace today and confidently pursue tomorrow. We provide protection for the unexpected, delivered with care.

Effective corporate travel policies should be comprehensive, easy to understand and affordable. When the unexpected happens, assistance should be global, fast-acting and reliable.

Why Liberty?

- ▶ We tailor competitive wordings and benefits
- ▶ We have a flexible, self-service online quotation system only a mouse-click away
- ▶ Experienced underwriters with local market knowledge and the authority to make and act on decisions
- ▶ The sound financial backing of our parent company, Liberty Mutual Insurance Company
- ▶ We provide a suite of customer tools providing destination specific risk, travel and health profiles and vaccination, hospital and embassy information
- ▶ A responsive multidisciplinary team that works together to assess and support clients' needs
- ▶ Claims professionals who work closely with clients and who aim to settle claims without delay

Helping people embrace today and confidently pursue tomorrow

Providing protection for the unexpected, delivered with care is important to Liberty. Brokers who partner with Liberty understand the difference we provide and trust us to look after their clients. We are consistently recognised and awarded for:

- ▶ Our knowledge and expertise
- ▶ Our responsiveness
- ▶ Our appetite and underwriting flexibility
- ▶ Delivering excellence in account management
- ▶ Paying claims fairly and dependably
- ▶ Understanding clients' businesses
- ▶ Practical and effective solutions
- ▶ Empowered local authority
- ▶ Building strong relationships

And because we're a mutual, we're able to focus on delivering benefits to our brokers and policy holders, without shareholder conflict.



Product highlights

Designed for the business traveller, our Corporate Travel product is underpinned by comprehensive pre-, post- and during travel medical and security assistance, and incorporates a range of extra benefits that make this a stand-out product in the market.

Key benefits

- ▶ 24/7 cover while travelling
- ▶ Personal accident & sickness cover
- ▶ Overseas medical assistance and evacuation
- ▶ Kidnap and ransom
- ▶ Baggage
- ▶ Rental car excess
- ▶ Cancellation and loss of deposits
- ▶ Extra-territorial workers' compensation
- ▶ Worldwide search and rescue

Additional benefits

- ▶ Accidental HIV
- ▶ Accommodation and transport benefit
- ▶ Aggravated assault – air, road rage, carjacking
- ▶ Alternative employee/ Resumption of journey
- ▶ Bed care benefit
- ▶ Childcare benefit
- ▶ Coma benefit
- ▶ Community benefit
- ▶ Company image benefit
- ▶ Concussion benefit
- ▶ Cruise diversion cover
- ▶ Cruise scheduling cover
- ▶ Delayed return home
- ▶ Dependent child benefit
- ▶ Disappearance benefit
- ▶ Domestic help benefit
- ▶ Education benefit
- ▶ Emergency cash advance
- ▶ Financial planning benefit
- ▶ Funeral expenses
- ▶ Identity theft benefit
- ▶ Loss of life benefit
- ▶ Lounge access benefit
- ▶ Medically necessary cosmetic surgery
- ▶ Membership benefit
- ▶ Modification benefit
- ▶ Non-accompanying spouse or partner benefit
- ▶ Orphan benefit
- ▶ Overbooked flight benefit
- ▶ Premature childbirth or miscarriage
- ▶ Public Relations Benefit
- ▶ Rescue benefit
- ▶ Spouse or partner employment training benefit
- ▶ Student tutorial benefit
- ▶ Terrorism
- ▶ Transportation benefit
- ▶ Trauma benefit
- ▶ Tuition benefit
- ▶ Unforeseen expenses
 - (a) - clothing, medical aids,
 - (b) - documents and keys,
 - (c) - home burglary excess

24/7 emergency service

Whatever the situation, whenever it occurs and wherever in the world it may be, Liberty recognises that our customers require the ability to contact us for assistance and advice at any time of the day or night, seven days a week, 365 days a year.

We have partnered with **World Travel Protection** to provide emergency assistance and advice, including medical, travel and security services to our Accident & Health customers, which allows them to access the help they need when they need it most.

Insurance is only as strong as the response it provides

Our claims service is the cornerstone of our benefits

We are a passionate in-house team of professionals who understand that insurance is only as strong as the response it provides. We take a hands-on approach to client engagement because corporate travel claims require understanding, compassion and strong turnaround times. Our team balances this with a unique personal and professional approach.

We partner with Corporate Services Network (CSN) as our claims administrator. Our difference is the integrated working relationship between our in-house claims specialists and the CSN team. This includes proactive communication daily to help maintain the highest levels of service for claimants.

We put an emphasis on triage

Claims are allocated to a skilled claims specialist who determines the most appropriate claims strategy. All claimants are treated with respect, given full transparency, and are supported and guided throughout their claim journey.

Our claims service is different

- ▶ Dedicated Accident and Health claims lodgement
- ▶ Empowered with local authority
- ▶ Experienced professionals
- ▶ Fast track claims service
- ▶ Leading local claims delivery



Acting decisively

Our service standards exceed GICOP best industry practice timeframes. Customers work with empowered local experts who access world-class tools and services globally who provide consistency and continuity.



Working together as a team

Our teams are wholly integrated to ensure that we provide value at all stages of the relationship.



Paying fairly & dependably

We have a proven reputation for paying claims fairly and promptly.



A flexible self-service online quotation platform

Who we cover

We built our portal in collaboration with our broker partners. Available for our full suite of Accident & Health products, Liberty's purpose-built broker portal allows you to seamlessly quote, bind and administer risks within a flexible and simple system, all backed by our exceptional service.



Working together as a team

- ▶ Real time access for brokers, underwriters and claims
- ▶ Pick up transactions at any stage of the policy life cycle

Instant transactions

- ▶ Real time access to quote, bind and renew within set referral limits
- ▶ Automated renewals
- ▶ Download policy documents, wordings and claims reports

User friendly

- ▶ A straight forward and efficient self-service quotation system
- ▶ Simplified referral process for limits that are unusual and unique

Convenient

- ▶ A simple, self-service platform that allows you to quote, bind and administer
- ▶ If referrals are required, we aim to deliver a 24-business hour response time




Go to the A&H Portal

Don't have a login? Contact one of the team and they will assist you.


Useful information

Liberty offers a range of useful information to help you educate clients about Corporate Travel insurance. Click on the panel to download more details.




For brokers

- ▶ A&H overview (1.5min video)
- ▶ Contact the A&H team
- ▶ Proposal form
- ▶ How to make a claim
- ▶ Declaration renewal form
- ▶ Visit the A&H portal
- ▶ Group Personal Accident product profile
- ▶ Target Market Determination



For insureds

- ▶ Frequently asked questions
- ▶ How to lodge a claim
- ▶ Global emergency assistance contact details
- ▶ Global emergency assistance partner fact sheet
- ▶ Claim form
- ▶ What to do in an emergency
- ▶ Complaints and dispute resolution process



About Liberty

- ▶ Our financial strength
- ▶ In the community
- ▶ ESG at Liberty
- ▶ Visit our website
- ▶ NIBA Survey Results



Need a login to access the A&H portal?

Contact one of the team and they will assist you.



Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as its insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 26,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating.

[+](#) View our office locations

[+](#) Meet our Accident & Health team members



Connect and join the Liberty conversation

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