

# Business Travel Insurance

## New Business Application Form

Name of Policyholder	
Description of Business	

Broker				
Period of Insurance	From	4pm	To (both dates inclusive)	4pm

**Section 1 - Covered Persons**

All Employees of the Policyholder including their Accompanying Spouse/Partner and Dependent Children

Other (Please specify below)

1. What is the main purpose of travel for the business to be insured?

2. Does the business to be insured currently have, or previously had, similar insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Has the business to be insured made any claims under a similar policy in the last 4 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide details

4. Has any Insurer in connection with similar insurance:

a) declined an application for insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) cancelled or refused renewal of a Policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) required an increased premium or imposed special terms?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide details

## Section 2 - Travel Details (estimated in the next 12 month period)

**Declared Trip** means a trip included in the combination of trips, total travel days, maximum number of Covered Persons and maximum duration of any one (1) trip declared to Us by the Policyholder at renewal and upon which Our acceptance of the risk and pricing was provided for the Period of Insurance. Each Covered Person on the Journey is considered to be one (1) trip.

### Business Travel (including Incidental Private Travel)

**Incidental Private Travel** means travel which is private and taken either side of or during an authorised business trip.

This does not include Directors and Executives Private Travel which is accounted for in the next section.

Detail the number of Journeys to be undertaken by each Covered Person; including their Accompanying<sup>#</sup> Spouse/Partners and Dependent Children. (1 Journey = 1 return trip per person travelling)

<sup>#</sup>**Accompanying** means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another Covered Person who is on a Journey.

### Overseas Business Travel - Departing from Australia with 9 or less Covered Persons per trip

	Number of Trips	Average Duration (Days)	Maximum Duration
USA/Canada			
Singapore/Hong Kong/Japan			
Rest of World			

### Overseas Business Travel - Departing from Outside Australia with 9 or less Covered Persons per trip

	Number of Trips	Average Duration (Days)	Maximum Duration
USA/Canada			
Singapore/Hong Kong/Japan			
Rest of World			

Countries Departing From:

### Domestic Business Trips - Within Australia with 9 or less Covered Persons per trip

Number of Trips	Average Duration (Days)	Maximum Duration

### Domestic Business Trips - Outside Australia with 9 or less Covered Persons per trip

Number of Trips	Average Duration (Days)	Maximum Duration

Countries Travelling Within:

Purpose of travel and activities/work undertaken whilst travelling (specifically comment on any activities/work that is not undertaken in an office or other professional environment)

**Business Trips with 10 or more Covered Persons per trip (Overseas or Domestic)**

Note: you must complete a) or b)

a)  Nil; or

b) As follows: If more than 5 trips, please attach a separate sheet providing the above information.

	Trip 1	Trip 2	Trip 3	Trip 4	Trip 5
Destination(s):					
Reason for Travel:					
Number of Covered Persons:					
Est. Booking Date:					
Total Estimated Travel and Accommodation Cost (AUD):					
Expected Travel Dates:					
Ticketing Class - Flexible, Non-Refundable:					
Airline(s):					
Booking Agency:					

### Section 3 - Directors and Executives Private Travel

*Directors and Executives Private Travel means non-business-related travel beyond the travel radius stipulated in the Schedule with respect to the Policyholder's company directors (executive and nonexecutive), chief financial officer, chief executive officer, chief operating officer, company secretary, general manager and their Accompanying\* Spouse/Partner and/or Dependent Child(ren), provided that the travel involves an aerial flight or overnight stay.*

*\*Accompanying means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another Covered Person who is on a Journey.*

Detail the number of Journeys to be undertaken by each Covered Person; including their Accompanying Spouse/Partners and Dependent Children. (1 Journey = 1 return trip per person travelling)

#### Overseas Private Travel - Departing from Australia with 5 or less Covered Persons per trip

	Number of Trips	Average Duration (Days)	Maximum Duration
USA/Canada			
Singapore/Hong Kong/Japan			
Rest of World			

#### Overseas Private Travel - Departing from Outside Australia with 5 or less Covered Persons per trip

	Number of Trips	Average Duration (Days)	Maximum Duration
USA/Canada			
Singapore/Hong Kong/Japan			
Rest of World			

Countries Departing From:

#### Domestic Private Trips - Within Australia with 5 or less Covered Persons per trip

Number of Trips	Average Duration (Days)	Maximum Duration

#### Domestic Private Trips - Outside Australia with 5 or less Covered Persons per trip

Number of Trips	Average Duration (Days)	Maximum Duration

Countries Travelling Within:

**Directors and Executives Private Travel with 6 or more Covered Persons per trip (Overseas and Domestic)**

Note: you must complete a) or b)

a)  Nil; or

b) As follows: If more than 5 trips, please attach a separate sheet providing the above information.

	Trip 1	Trip 2	Trip 3	Trip 4	Trip 5
Destination(s):					
Reason for Travel:					
Number of Covered Persons:					
Est. Booking Date:					
Total Estimated Travel and Accommodation Cost (AUD):					
Expected Travel Dates:					
Ticketing Class - Flexible, Non-Refundable:					
Airline(s):					
Booking Agency:					

**Non-Scheduled flights\***

Detail the number of flights to be undertaken

Is cover required for piloting of an aircraft? If you have answered Yes, please complete the supplementary questionnaire (Non-Scheduled Flights / Piloting Cover Application).

Yes  No

Outside Australia					
	Number of Flights	Average Covered Persons (per Flight)	Maximum Covered Persons (per Flight)	Origin(s) and Destination(s)	Average Flight Hours (per Flight)
Single Engine					
Twin Engine					
Helicopter					
Within Australia and Australian Territorial Waters					
	Number of Flights	Average Covered Persons (per Flight)	Maximum Covered Persons (per Flight)	Origin(s) and Destination(s)	Average Flight Hours (per Flight)
Single Engine					
Twin Engine					
Helicopter					

\* **Non-Scheduled Flight(s)** means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

## Section 5 - Sanctions

Will there be any travel to Iran, Syria, Cuba, North Korea, North Sudan, Crimea, or Venezuela?

Yes  No

## Section 6 - Declaration

You must immediately notify Us in writing of any changes You know of which materially alter any of the facts or circumstances that exist at the commencement of Your Policy or as declared above. For example, You must tell us if:

- the activities undertaken during travel materially change; or
- expected number of trips increases by more than 20% during the year; or
- the proportion of Private Travel to Business Travel increases by more than 10%; or
- any additional business travel with more than 10 Covered Persons per trip; or
- any additional private travel with more than 6 Covered Persons per trip.

We reserve the right to decline the amended risk, accept the amended risk on altered terms or charge an additional premium for the amended risk.

Signature of Authorised Representative:

Date:

## Duty of Disclosure

### Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

### What you do not need to tell us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## Privacy Statement

In this Statement, We, Our and Us means Chubb Insurance Australia Limited (Chubb).

You and Your refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our website.

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs), as amended or time-to-time.

### Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

### **How We obtain Your Personal Information**

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

### **When do We disclose Your Personal Information?**

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where we are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact us, if you would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

### **Your decision to provide Your Personal Information**

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

### **Access to and correction of Your Personal Information**

Please contact Our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com) if you would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this Personal Information request form and return it to:

Email: [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com)

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

### **How to make a complaint**

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer  
Chubb Insurance Australia Limited  
GPO Box 4907  
Sydney NSW 2001  
+61 2 9335 3200  
[Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com)

### **General Insurance Code of Practice**

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We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

## About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 33,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au).

## Contact Us

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**Chubb. Insured.<sup>SM</sup>**