



Corporate travel insurance

Proposal form

Important information

Your duty to take reasonable care not to make a misrepresentation

Your application for insurance cover will be treated as if You are applying for a 'consumer insurance contract'. Before the contract of insurance is entered into, You have a legal duty to take reasonable care not to make a misrepresentation to the insurer under the *Insurance Contracts Act 1984* (Cth). It is very important that You comply with Your duty, as this may impact on Your insurance cover.

A misrepresentation is an answer or statement that is not true, only partially true, or does not fairly reflect the truth.

When You apply for insurance, We will ask You clear and specific questions that are relevant to Our decision to insure You. Your answers in response to Our questions are important as we use them to determine whether We can provide insurance cover to You, and if so, the terms of the Policy and the Premium We will charge. This means that when answering Our questions, You should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies anytime You answer Our questions as a part of an initial insurance application, when extending or making changes to an existing insurance, and reinstating any previous contract of insurance.

We may later investigate the answers You provide to Us, for example, when a claim is made.

Guidance for answering Our questions:

Important: please ensure that You take care when providing Your answers in response to Our questions in relation to Your insurance application. You should respond fully, honestly and accurately. If You do not, it may affect Your insurance cover.

When answering Our questions, please:

- Think carefully about Your responses. If You do not understand the question or require further explanation, please ask Us before responding;
- Make sure Your responses are truthful, accurate and complete answers to every question that We ask You;
- Provide Us with all relevant information in response to Our questions. If You are unsure what information to include, please include it or check with Us, Your broker or adviser;
- Do not assume that We will contact anyone else for the information we are asking You for;
- Review each answer You have provided on Your insurance application carefully and make any corrections (if necessary) before submitting it to Us. You are responsible for the answers that You provide us, even if You have had help in preparing Your application, for example from Your broker, intermediary, advisor or someone else.

Before Your insurance cover starts, please tell Us of any changes that may be required to the answers You have given to Our questions. This may save time as any changes may require further investigation or assessment of the risk.

If, after Your insurance cover starts, You think You may not have complied with Your duty, please contact Us, Your broker or advisor immediately and We will let You know whether it has any impact on Your cover.

We may contact You after You have submitted Your application to clarify or collect any information that You may not have included. The information You provide may be recorded and used by Us in assessing Your application. Your duty to take reasonable care not to make a misrepresentation applies to all types of communication with Us, including written, electronic, online, when speaking with Us in person or on the telephone, or a mix of these.

Privacy Statement

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we only ask you for the information we need and we only use the information that we collect for the primary purpose(s) for which we collect it. These are:



Providing quotes for insurance cover (including obtaining risk carrier confirmation where necessary);

- Issuing insurance policies;
- Handling claims under insurance policies;
- Providing information about insurance matters;
- Dealing with brokers, risk carriers and reinsurers; and
- Operating our business.

This can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your financial situation, health and wellbeing.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g. various Underwriters at Lloyd's), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical brokers etc.) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

What if you don't provide some information to us?

We can only fully arrange your insurance or assist you with a claim, if we have all relevant information.

The insurance laws require you to provide us with the information we need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to our decision to insure you.

When do we disclose your information overseas?

If you ask us to seek insurance terms, we may place your business with Lloyd's of London or an overseas insurer located outside Australia. They will require you to disclose information to them to enable them to make a decision about whether to insure you.

We will tell you at time of arranging your insurance if the insurer is overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Disclosing personal information on applications for insurance with various Underwriters at Lloyd's, or with insurers that operate within the companies market, will be permissible because the European Union (EU) data protection laws provide comprehensive protection for the personal information of insureds which is similar to the APPs and you can pursue your rights if there is a failure to comply with those laws.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world, so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

We may also disclose information we collect to the providers of our policy administration and underwriting systems that help us to provide our products and services to you. These policy administration providers and underwriting systems may be supported and maintained by organisations overseas and your information may be disclosed to those organisations. Please note that The Privacy Act and APPs may not apply to these organisations.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in a working file, which when completed is securely stored electronically. We scan all paper documents and then shred originals.



We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, for example to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. We may also disclose information we collect to the providers of our policy administration and underwriting systems that help us to provide our products and services to you. However, we will take reasonable measures to ensure that they protect your information as required under The Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which The Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please write to our Privacy Officer at CFC Underwriting, as they are responsible for all matters to do with privacy.

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time, then a charge will need to be confirmed for responding to the request for the information.

In some limited cases, we may need to refuse access to your information, or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have concerns about whether we have complied with The Privacy Act or this Privacy Policy when collecting or handling your personal information, please contact the Privacy Officer at CFC Underwriting's business address within this document.

Your complaint will be considered by us through our Internal Complaints Resolution Process. We will acknowledge your complaint within 24 hours and we will respond with a decision within 30 days of you making the complaint. If we need to investigate your complaint and require further time, we will work with you to agree to an appropriate timeframe to investigate. We will provide you with information concerning referring your complaint to the Australian Financial Complaints Authority (AFCA) if we cannot resolve your complaint.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

How to contact us

If you have a complaint or would like more information, please contact our compliance team on 03 9654 6100 or email compliance@cfc.com or contact the Privacy Officer at CFC Underwriting's business address: Level 18, 140 William Street, Melbourne VIC 3000.

Our privacy policy and complaints process are available on our website cfc.com/en-au



Contacting us

CFC Underwriting Pty Ltd (ABN 68 139 214 323) (AFSL 407780) ("CFC Underwriting") has its head office in Melbourne, with additional offices in Sydney, Brisbane and Perth.

If you have any queries in relation to your policy or this document, you can contact CFC Underwriting in any of the following ways:

Postal Address: Level 18, 140 William Street, Melbourne VIC 3000

Tel: +61 3 9654 6100

Email: enquiries.au@cfc.com



1. Proposer details

Name of Insured:

Address:

Suburb:

State:

Postcode:

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Description of Business:

ABN:

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2. Period of Insurance

From: (DD/MM/YY)

/ /

To:

/ /

at 4pm AEST

3. Travel details (estimated in the next 12-month period)

Note: 3 Insured Persons traveling together on 1 Journey (e.g. employee, accompanying spouse/partner and dependent child) = 3 trips

Overseas						
Average duration	1-7 days	8-15 days	16-31 days	32-45 days	46-60 days	61-180 days
Business trips:						
Private leisure travel trips: (i.e. Directors)						

Domestic						
Average duration	1-7 days	8-15 days	16-31 days	32-45 days	46-60 days	61-180 days
Business trips:						
Private leisure travel trips: (i.e. Directors)						

Please provide further details for any business trips between 61-180 days, e.g. Employee secondment, or temporary reposting of staff:



Travel details (estimated in the next 12-month period)

Please provide any further details for any private leisure trips over 31 days:

Purpose of the travel: (i.e. holiday/visiting family)	
Destination of the travel:	
Duration of the travel:	
Who is travelling on the Journey? (full name and title)	
When was the travel booked?	
What is the total estimated travel and accommodation costs (AUD)?	
What is the ticketing class (flexible/non-refundable)?	
Will there be any hazardous activities?	

Note: If there are any Cruise(s) and/or Snow Sports then please also complete questions 8 and/or questions 9 under Insured Person section.

4. Non-scheduled flights

Note: If there are no Non-Scheduled Flights then please go to Insured Person section on page 7

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.

Please provide details of any non-scheduled (charter) flights:

Charter flights						
	Number of flights	Average insured persons (per flight)	Maximum insured persons (per flight)	Origin(s) and destination(s)	Average flight hours (per flight)	Type of landing strip (e.g. tarmac, dirt, offshore platform)
Outside Australia						
Single engine						
Twin engine						
Helicopter						
Within Australia and Australian territorial waters						
Single engine						
Twin engine						
Helicopter						

Have the trips for the charter flights been included with the trip estimates?

Yes

No

What is the purpose of the flights? Please provide full details:

Note: Aerial photography, crop dusting and pipe and power line inspection are not covered.



Name of charter companies used (if known):

Is cover required for any Fly In Fly Out (FIFO) employees? Yes ☐ No ☐

If **YES**, please provide details of roster, purpose of work, number of persons, number of trips, mode of transport including aircraft type, destinations and durations:

Is cover required under the policy for anyone to pilot an aircraft? Yes ☐ No ☐

If **YES**, a separate pilot addendum will need to be completed, please request this from your broker.

5. Insured persons

Cover is for employees of the Insured including their accompanying spouse/partner and dependent children.

1. What is the main purpose of the declared travel? e.g. conference/site inspection/meetings

2. Is anyone to be insured under the policy over the age of seventy-five (75) years? Yes ☐ No ☐

Note: The Age Limit occurs after the Insured Person reaches ninety (90) years of age and seventy-five (75) years of age for Section 1 of the Policy for Event 2 (Permanent Total Disablement) or Events 20, 21, 27 or 28 (Temporary Total Disablement and Temporary Partial Disablement).

If **YES**, please provide trip details:

3. Does the Insured currently have, or previously had, similar insurance? Yes ☐ No ☐

If **NO**, have there been any travel related incidents previously that could of caused the business to claim?



4. Has the Insured made any claims under a similar policy in the last 5 years? Yes No

If YES, please provide details or attach a copy of the claims history report.

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5. Has the Insured in connection with similar insurance:

a. Had an application for insurance declined?	Yes	No
b. Had a policy cancelled or renewal of a policy refused?	Yes	No
c. Had an increased premium or special terms imposed?	Yes	No

If YES, please provide details:

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6. Is there blue-collar travel? Yes No

If YES, please provide details:

What is the trip split between white-collar and blue-collar trips?	
What activities are undertaken on blue-collar travel?	
Will there be any blue-collar work conducted overseas? If YES, please provide detailed information.	
Will there be any work undertaken on mine sites?	
Are they entitled to workers compensation in Australia?	

7. What is the Average and Maximum number of Insured Persons travelling together at any one time?

Average	
Maximum	

If more than 5 people travelling together at any one time, then please provide details:

Travel Dates:	
Travel Location:	
Number of People Attending:	
Total Estimates Travel and Accommodation cost (AUD):	
Ticket Class - Flexible, Non-Refundable (if known):	
How many flights will have 5 or more persons travelling together at the same time? (Please note a return flight, with 5 or more Insured Persons traveling together is considered 1 flight)	
How many occasions will 5 or more persons be staying together in the same location? (i.e. hotel):	
Will any hazardous activities be undertaken?	



8. Will there be any Cruises?

Yes

No

If **YES**, please provide details:

Destination of the Cruise(s):	
Duration of the Cruise(s):	
What are the dates or month of the Cruise(s)?	
Number of Insured Persons on the Cruise(s)?	
What are the Insured Persons full names and titles?	
Cost of the Cruise(s):	
Will there be any hazardous activities undertaken whilst on the Cruise(s) excursions?	

9. Will there be any Snow Sports?

Yes

No

If **YES**, please provide details:

Where are the Snow Sports conducted? (i.e. location):	
What are the dates or month of the Snow Sports?	
How many times will Snow Sports be undertaken on the Journey (i.e. number of days per Insured Person)?	
Number of Insured Persons undertaking Snow Sports?	
What are the Insured Persons full names and titles?	
Are they experienced in the Snow Sports?	
Will there be any off-piste Snow Sports? If YES , please provide detailed information.	

Note: Helisports are not covered

10. Will there be any other hazardous activities undertaken on a Journey?

Yes

No

If **YES**, please provide details:

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11. Is cover required for any entity outside of Australia?

Yes

No

If **YES**, please provide details:

What are the overseas entities names?	
In which territories/countries are overseas entities located?	
What is the number of travelling employees for each overseas entity?	
What are the number of trips and average durations for each entity?	
Have the trips been included within the trip estimates?	



6. Corporate travel benefits

Please select option(s):

	PLATINUM SILVER	PLATINUM GOLD	PLATINUM PLUS
(Please complete below if different benefit amounts are required)			
Section 1 - Personal accident and sickness			
PART A - Event 1:	\$250,000	7 x Salary to \$500,000	\$
PART A - Events 2-19:	\$250,000	7 x Salary to \$500,000	\$
PART B - Weekly Benefits - Injury:	\$1,000 per week	\$1,500 per week	\$
PART D - Weekly Benefits - Sickness:	Not Included	\$1,500 per week	\$
Percentage of Salary:	85%	85%	\$
Max. Benefit Period:	104 weeks	156 weeks	Weeks
Waiting Period:	7 consecutive days	7 consecutive days	Days
PART C - Injury Resulting In Surgery:	\$10,000	\$20,000	\$
PART E - Sickness Resulting in Surgery:	\$10,000	\$20,000	\$
PART F - Injury Resulting In Fractured Bones:	\$3,000	\$5,000	\$
PART G - Injury Resulting in Loss or Damage to Teeth:	\$1,000	\$2,000	\$
Section 2 - Kidnap, ransom, extortion, hijack and detention			
Kidnap, Ransom and Extortion:	\$500,000 per person per trip	\$1,000,000 per person per trip	\$
Hijack & Detention: NOTE: Includes Public Relations/Media consultant up to \$15,000 for any one Kidnap, Extortion or threat and up to \$50,000 of legal expenses as a result of false arrest outside Australia	\$100 per day for a maximum of 60 days	\$200 per day for a maximum of 60 days	\$
Section 3 - Overseas medical and medical evacuation expenses			
Overseas Medical Expenses & Medical Evacuation/Repatriation Expenses:	Unlimited for a maximum period of 24 months	Unlimited for a maximum period of 24 months	\$
Continuous Bed Confinement:	\$100 per day for a maximum of 60 days	\$200 per day for a maximum of 60 days	\$
Section 4 - Travel Assistance - emergency assistance services			
Travel Assistance - emergency assistance services:	Automatically included per person per trip	Automatically included per person per trip	Automatically included per person per trip
Section 5 - Travel Disruption			
Loss of Deposits:	\$10,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)	\$20,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)	\$



	PLATINUM SILVER	PLATINUM GOLD	PLATINUM PLUS
Cancellation & Curtailment:	\$1,000,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)	\$1,000,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)	\$
Alternative Employee Expense to Substitute Staff if unwell or injured:	\$10,000 per person per trip	\$20,000 per person per trip	\$
Missed Transport Connection:	\$5,000 per person per trip	\$10,000 per person per trip	\$
Overbooked Flight if Insured Person denied boarding on a confirmed and scheduled flight with no alternative transport:	\$2,500 per person per trip	\$2,500 per person per trip	\$
Section 6 - Baggage, Portable Electronic Equipment & Money			
Deprivation of Baggage:	\$3,000 per person per trip	\$5,000 per person per trip	\$
Personal Baggage:	\$10,000 per person per trip	\$20,000 per person per trip	\$
Money & Travel Documents:	\$3,000 per person per trip	\$5,000 per person per trip	\$
Portable Electronic Equipment: - Excess \$250:	\$5,000 per person per trip	\$10,000 per person per trip	\$
Section 7 - Rental Vehicle Excess Waiver			
Rental Vehicle Excess Waiver:	\$5,000	\$10,000	\$
Section 8 - Personal Liability			
Personal Liability:	\$5,000,000	\$10,000,000	\$
Section 9 - Extra Territorial Workers Compensation			
Weekly Compensation (A):	\$1,000 per Insured Person	\$1,000 per Insured Person	\$
Limit of Liability One Event (B):	\$1,000,000	\$1,000,000	\$
Section 10 - Political Unrest & Natural Disaster Evacuation			
Evacuation Expenses to return Insured to nearest place of safety or to country of residence: NOTE: Includes accommodation expenses up to 21 days if the Insured cannot get home	\$10,000 per Insured Person per trip	\$20,000 per Insured Person per trip	\$
Section 11 - Search & Rescue Expenses			
Search & Rescue Expenses includes costs incurred by rescue team in searching for Insured and bringing them to a place of safety:	\$20,000 per Insured Person per trip	\$20,000 per Insured Person per trip	\$



	PLATINUM SILVER	PLATINUM GOLD	PLATINUM PLUS
Section 12 - Benefits additional			
Advanced Payment - Section 1 - Events 20-27:	Not Included	Upfront 13-week benefit paid	\$
Automatic Insurance Extension:	Not Included	3 months from date of return trip	\$
Court attendance Benefit:	Not Included	\$100 per day up to \$1,000	\$
Domestic Help - Non income earners - Section 1 - Events 20 and/or 21, 27 and/or 28:	Not Included	\$250 per week up to 52 weeks	\$
Escalation of Claim - Section 1 - Events 20 and/or 21, 27 and/or 28:	Not Included	5% per annum	\$
Identity Theft:	Not Included	\$10,000	\$
Keys & Locks:	Not Included	\$3,000	\$
Modification Benefit - Section 1 - Event 2 or 3:	Not Included	\$15,000	\$
Rehabilitation Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28:	Not Included	\$20,000	\$
Student Tutorial Benefit:	Not Included	\$250 per week up to 52 weeks	\$
Chauffeur Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28:	Not Included	\$2,000	\$
Corporate Image Protection:	Not Included	\$5,000	\$
Disappearance:	Not Included	Included	\$
Repatriation & Funeral Expenses:	Not Included	\$20,000	\$
Replacement Staff/Recruitment Cost - Section 1 - Event 1 or 2:	Not Included	\$10,000	\$
Aggregate limit of liability			
(A) Section 1 - Personal Accident & Sickness:	\$1,250,000	\$2,500,000	\$
(B) Section 1 - Personal Accident with respect to Non-Scheduled Flights:	\$250,000	\$500,000	\$
(C) Section 2 - Kidnap, Ransom, Extortion, Hijack & Detention:	\$1,000,000	\$2,000,000	\$
(D) Section 10 - Political Unrest & Natural Disaster Evacuation:	\$100,000	\$200,000	\$
(E) War and/or Civil War - any One Event:	\$100,000	\$100,000	\$
(F) War and/or Civil War - per Period of Insurance:	\$500,000	\$500,000	\$



Declaration

Signing this Proposal does not bind CFC Underwriting or any insurer to enter into an insurance contract.

After making full and appropriate enquiries, I declare that:

- I am authorised on behalf of the prospective Insured(s) to make this Proposal
- I have read and understood the Important Information section of this Proposal
- Where I have provided information about another individual, I declare that the individual has been made aware of that fact and of the CFC Underwriting Pty Ltd Privacy Statement
- I confirm that the statements and information in this Proposal are true and complete
- I understand all information requested in the Proposal is material
- I provide consent consistent with the Privacy Statement outlined in the Important Information section
- I understand that, until a contract of insurance is entered into, I am under a continuing obligation to immediately inform CFC Underwriting Pty Ltd of any change to the information contained in this Proposal
- I acknowledge that, if a contract of insurance is entered into, this Proposal and any accompanying documents will form the basis of the contract

To be signed by the Insured for whom this insurance is intended for

Signature:

Name:

Position:

Date (DD/MM/YY)

