



Business Travel Insurance

Protection wherever business takes you

The risks associated with business travel are increasing, regardless of a company's size or the nature of its operations. Whether it's an unexpected medical emergency, geopolitical instability, or disruptions outside the Insured Person's control, these exposures can disrupt travel plans, impact productivity, and strain a company's resources.

Our Business Travel product offers comprehensive protection, covering medical expenses, trip cancellations, and delays, as well as providing assistance in crises such as political evacuations or natural disasters. Additionally, our coverage extends to safeguarding employees' wellbeing and mitigating financial losses, ensuring peace of mind for businesses and their travelling workforce.

COVERAGE INCLUDES

Medical, Evacuation and Additional Expenses

Covers medical expenses, emergency evacuation, repatriation, and additional expenses incurred due to illness or injury while on a journey.

Personal Accident and Sickness

Provides lump-sum benefits for accidental death or permanent disablement. Also includes weekly benefits for Bodily Injury and Sickness, helping to support the Insured Person during temporary incapacity resulting from covered events.

Delta Assist

Offers 24/7 emergency assistance services, including medical advice, travel assistance, and logistical support.

Cancellation and Disruption

Reimburses non-refundable expenses for trip cancellations, interruptions, or delays due to covered events beyond the Insured Person's control.

Luggage, Personal Effects and Travel Documents

Covers loss, theft, or damage to luggage and personal effects, including specific limits for electronic equipment and replacement of travel documents.

Hire Car and Personal Vehicle Excess Coverage

Pays for hire car or personal vehicle excess charges incurred due to damage or theft while on a journey.

Personal Liability

Protects against legal liability for third-party bodily injury or property damage caused during the journey.

Kidnap and Ransom/Extortion Cover

Covers expenses related to managing kidnapping, ransom demands, or extortion incidents during travel.

Hijack and Detention

Provides daily benefits for the duration the Insured Person is detained or hijacked during their journey.

Political and Natural Disaster Evacuation

Covers evacuation costs due to political unrest or natural disasters.

Search and Rescue Expenses

Pays costs associated with search and rescue operations if the Insured Person is reported missing or in danger.

Extra Territorial Workers' Compensation

Provides workers' compensation benefits for employees working outside their usual country of employment.

Alternative Employee/Resumption of Assignment Expenses

Covers the costs of sending a replacement employee or resuming a disrupted assignment due to covered events.

COVERAGE BENEFITS



24/7 Assistance

Free access to expert support, including medical, logistical, and travel advice, whenever needed during a journey.



Straightforward Activation

Coverage applies as soon as an eligible travel-related incident occurs, ensuring immediate support and benefits.



Comprehensive Coverage

Protects against a wide range of travel-related risks, such as medical emergencies, trip cancellations, lost luggage, and evacuation due to political unrest or natural disasters.



Tailored for Business Travel

Designed to meet the specific needs of business travellers, providing peace of mind and enabling focus on the task at hand.

The information contained in this document is for illustrative purposes only and does not constitute advice. Coverage offered by Delta is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance will govern. This document is accurate as at December 2024. Delta Insurance Australia Pty Ltd. All rights reserved. © 2024 www.deltainsurance.com.au

CLAIMS EXAMPLES

Medical Emergency Overseas

An Insured Person travelling to Singapore experiences a sudden medical emergency requiring hospitalisation. The policy covers the hospital and medical expenses, along with the cost of emergency evacuation back to Australia if medically necessary.

Trip Cancellation Due to Unforeseen Events

A business trip to Europe is cancelled after a volcanic eruption grounds flights for several days. The policy reimburses non-refundable travel and accommodation expenses, ensuring minimal financial loss.

Lost Baggage During Transit

During a business trip to Tokyo, an Insured Person's checked luggage, containing personal items and essential business materials, is lost during transit. The policy reimburses the cost of replacing both personal and business items.

Personal Accident Claim

While travelling for work, an Insured Person suffers a serious injury resulting in permanent disablement. The policy provides a

lump-sum benefit to support financial stability during recovery. Additionally, the policy responds with Weekly Injury Benefits for the duration the Insured Person is unable to work as a result of the injury.

Hire Car Excess Claim

While on a business trip, an Insured Person damages a rental car in a minor accident. The hire car company charges an excess fee of \$2,000. The policy reimburses the excess amount, minimising the financial impact on the Insured Person.

Delta Assist Activation

While travelling to a remote location for work, an Insured Person falls ill and requires urgent medical advice before reaching a hospital. The 24/7 Delta Assist service provides immediate medical guidance, arranges transport to the most appropriate medical facility, and stays in contact with the Insured Person until they are safe.

ABOUT US

Delta Insurance launched in June 2014 and is a leading locally owned and operated specialised underwriting agency, designed to provide a comprehensive range of liability insurance products. We are an approved Coverholder of Lloyd's of London and employ over 50 staff providing insurance services across ten counties in the Asia Pacific Region.

LOOKING FOR MORE INFORMATION

This document is a summary of cover only and is subject to meeting certain underwriting criteria and acceptance, specific terms, conditions, and exclusions which are specified in the Policy. For more information regarding this product please contact your local Professional Business Broker and refer to your duty of disclosure obligations in the proposal form.