

# **AIRS TRAVEL INSURANCE**

EMERGENCY ASSISTANCE AND CLAIMS GUIDE 2023 / 24



# **Chubb Corporate Travel - Emergency Assistance**

Trips commencing 31 October 2023 to 31 October 2024



In the event of an Emergency whilst travelling, call Chubb Assistance on the reverse charge telephone number and have the Policy information to hand.

Chubb 24 Hour Emergency Assistance +61 2 8907 5995

#### Name:

**AIRS Member Organisation** 

Policy No: 04PP009200

#### Insured:

Anglican Insurance & Risk Services and Members

### **Chubb Assistance and Security Advice**

The Travel Insurance Policy provides 24/7 worldwide travel, medical and security assistance during the Period of Insurance whilst the Covered Person is on a Journey as well as travel security advice prior to commencing a Journey.

In the event a Covered Person is on a Journey and requires travel, medical or security advice or assistance, as soon as practicable they should call the emergency response team on +61 2 8907 5995 to get immediate assistance and help accessing vital services in the local area.

#### **Chubb Assistance - Travel and Medical Assistance**

Chubb Assistance supports the Covered Person travelling around the world with emergency advice and assistance services 24 hours a day, seven days a week. Chubb Assistance has a team of medical and travel specialists based in Australia and have access to international resources via a global network that will assist in an emergency.

Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your insurer's Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services.
- Repatriation will be to the most suitable hospital or to the Insured Person's home address,
- Payment of evacuation expenses, including necessary expenses incurred for qualified medical
- staff to accompany an Insured Person,
- payment of other emergency assistance expenses,
- worldwide 24 hour telephone access
- emergency travel assistance
- emergency medical evacuation
- medically supervised repatriation
- assistance in replacing a lost or stolen passport
- legal assistance
- interpreter access and referral
- compassionate visit if travelling alone and hospitalised for more than a week,



#### Who to Call and for What

The following travel, medical and security assistance benefits are available to the Policyholder and Covered Person by calling +61 2 8907 5995.

#### 24/7 Travel Assistance

Select option 1 - Chubb Assistance for:

- Visa requirements or extensions;
- assistance with what to do in the event of lost or stolen passports, travel documents, credit cards or luggage;
- assistance with what to do in the event of missed or cancelled connections;
- assistance with emergency travel arrangements;
- assistance locating embassies or consulates;
- translation and interpreting services;
- emergency message transmission and funds transfer;
- support and communication to employers, friends and family.

#### 24/7 Medical Assistance

Select option 1 - Chubb Assistance for:

- immediate access to doctors or nurses for assistance and advice;
- arranging emergency medical consultation, ongoing monitoring and support;
- advice on the location of suitable, nearby medical clinics or other facilities;
- hospital admissions, emergency evacuations and repatriations;
- payment guarantees hospital/medical expenses;
- oversee dispatch of medications or medical supplies;
- liaison with family doctor;
- support and communication to employers, friends and family.

#### 24/7 Security Assistance

Select option 2 - WorldAware for:

- immediate access to security experts or any security or safety concerns;
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident:
- concerns about identity being compromised due to a data breach.
- assistance in tracing delayed or lost luggage
- payment of approved medical services by claims process or redirection of hospital accounts.

### All Other Claims (Non-Emergencies)

- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your insurer.
- 2. Claim form is available at <a href="www.airs.org.au/claims">www.airs.org.au/claims</a>
- 3. Complete the Travel Claim Form and attach additional supporting documentation such as:
  - quotes for replacement baggage
  - invoices/receipts for emergency purchases of clothing etc.,
  - documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed),
  - overseas medical invoices and treating Doctor's certificate (refer Section 5 of claim form)
  - confirmation from airline, hotel and/or police if items are lost or stolen.
- 4. Forward the completed Claim Form to your Insurance Co-ordinator or claims@airs.org.au together with all supporting documentation.

# CHUBB<sup>®</sup>

# Chubb Business Travel Insurance

Top 5 things your clients need to know about Chubb's COVID-19 cover\* for business travellers.





### Medical Expenses

Does Chubb Business Travel Insurance cover COVID-19 related medical expenses for an overseas business trip?



Policy includes cover up to the amount shown on the Schedule for medical and medical evacuation/repatriation costs if COVID-19 is contracted while travelling overseas.



#### **Executives Private Travel**

Does Chubb Business Travel Insurance cover COVID-19 related medical expenses for a directors'/executives' private overseas travel?



Policy includes cover up to the amount shown on the Schedule for medical and medical evacuation/repatriation costs if COVID-19 is contracted while travelling overseas.



**Questions Answered...** 



## Travel plans disrupted by COVID-19

Does Chubb Business Travel Insurance provide cover if a person contracts COVID-19 and needs to change or cancel their travel plans?



Policy includes cover up to the amount shown on the Schedule for loss of deposits, cancellation and curtailment expenses only if one of the following occurs:

- A Covered Person dies unexpectantly from COVID-19
- A Covered Person contracts COVID-19
- The Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person is directed to quarantine by a health authority because of a close contact with a positive or suspected positive case of COVID-19
- A Close Relative, Close Colleague or travelling companion of the Covered Person contracts COVID-19 or dies unexpectedly from COVID-19





#### Quarantine Costs

Is cover provided if a person needs to quarantine whilst travelling?



Cover may be provided up to the amount shown in the Schedule, under Section 6 – Cancelation and Disruption, if the covered individual is directed by a health authority to quarantine after contracting COVID-19 whilst traveling.\*\*



#### Vaccination Requirements

Does a person need to be vaccinated against COVID-19 to be covered?



No, this is not a condition of the policy. However, the Covered Person must abide by travel vaccination requirements set out by a country, territory, accommodation and transport providers etc.