



AFTA Members Travel Insurance at a Glance

Effective 1 January 2025, all financial members of AFTA receive complimentary Business Travel Insurance. This article intends to provide a FAQ on the benefits of the AFTA Members Travel Insurance policy.

What trips are automatically covered by the policy?

All Intrastate, Interstate and Overseas Business trips by Executive Directors, Business Owners and Employees of AFTA Members.

- Accompanying spouses and dependants are automatically covered
- Leisure travel attached to a business trip is covered (for example, a week's holiday in Paris after visiting a manufacturer) up to 30 days.
- Leisure travel can be extended upon referral to Network Insurance Group

What kind of Leisure Travel is covered?

Travel also means personal or non-associated leisure travel for Executive Directors, Business Owners, Financial Members, and their accompanying Spouse and Dependent Children; such travel involves:

- a flight or pre-booked overnight stay,
- an Interstate destination, or
- a destination outside Australia.

Cover is provided with the following conditions:

- The maximum duration of a pure leisure trip is 30 days (Can be increased on referral).
- Any extreme sporting is declared and accepted by the insurer on referral.
- Any participation or training for any professional sport is excluded.

Amateur or recreational fishing and boating activities of course as members of AFTA are acceptable by default. If unsure, please do check with us to make sure your leisure travel is covered just in case.

Who do I contact in the event of an emergency claim while overseas?

Simply call (reverse charge) Travel Guard® any time from any place in the world: +60 (3) 2772 5687.

You can also access AIG Global Security to access an intelligence database containing a vast array of real-time information for countries and major cities worldwide. www.aig.com/TravelAssistanceAustralia



Are there any other important points that members should note?

Yes – the following highlights a few other issues that might be relevant:

- No cover is provided under the policy for travellers aged over 100 years,
- The cover for Death & Capital Benefits reduces when the insured traveller is aged over 75 years or under 18 years,
- A \$250 Excess applies to ALL claims under the policy.

Additional Benefits

Luggage, Personal Effects, Travel Documents, Money and Credit Cards

Covers accidental loss of or damage to Your accompanied luggage, personal belongings including Travel documents, portable business equipment/business property, unauthorised use of credit cards and replacement of keys and locks where identification and keys are lost. Limits apply to any one item. Refer to Section 4 of the Policy Wording for details of cover and Exclusions that may apply.

Missed Transport Connection

Cover for reasonable extra expenses incurred to enable an Insured Person to use alternative public transport services to arrive at a business meeting or conference on time if they miss their transport connection due to unforeseeable circumstances outside their control.

Refer to Section 8 of the Policy Wording for details of cover and Exclusions that may apply.

Identity Guard

Cover for legal expenses, lost wages, loss due to unauthorised use of identity and miscellaneous expenses resulting from an Insured Person's identity being taken and used by a third party.

Refer to Section 14 of the Policy Wording for details of cover, Conditions and Exclusions that may apply.

Who can I contact for further advice?

Network Marine is a brand under Network Insurance Group who are a leading Australian-owned insurance broker and is the preferred insurance partner to AFTA members. We provide specialist insurance and risk management solutions for Marine and related industries. To obtain assistance with any of your Business Insurance needs or assistance with arranging Travel Insurance available exclusively for AFTA members, please get in touch with Network Marine.

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