



**QBE – Capricorn Group Travel
Frequently Asked Questions**

1. Am I covered?

If you hold any current policy with Capricorn Risk Services and your travel occurs on or after 01 January 2015, then as a member, you are automatically covered by the Capricorn Risk Leisure Travel Policy. The cover extends to accompanying spouse and children.

The definition of 'member' include Sole Traders, Directors of a company and Partnerships as defined in the policy wording

2. Do I need to do anything to get a trip covered by it?

Provided your trip falls within the scope of cover and travel occurs on or after 01 January 2015 you do not need to do anything.

The policy covers personal travel in excess of 250km from your normal place of residence with a maximum of up to:

- 14 days domestic travel per trip; or
- 28 days travel overseas.

A reminder that retrospective cover is not provided for any bookings made before 01 January 2015 in relation to cancellation costs that may stop you from taking your trip.

3. What benefits are provided?

The benefits are available in the QBE Corporate Travel Policy Wording via the following link:
[View the Capricorn Risk Leisure Travel Policy – \(Policy Wording\)](#)

4. How do I make a claim?

As per the terms & conditions of the QBER Corporate Travel Policy Wording, if anything happens that is likely to lead to a claim, you or the insured person must:

- Follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury or illness;
- on your return contact Capricorn Insurance Services on 1300 761 780 as soon as possible. You will be provided with a claim form and advice on the procedure to follow;
- fully complete our claim form and return it to us within 30 days;
- undergo any medical examination by a doctor appointed by us if we require it;
- and at your expense provide us with any information about the claim we ask for including reports from police, transport provider, hotel or other authority (in the country where the incident occurred) doctor's reports accounts and receipts valuations and proof of ownership letters and notices you receive from anyone else about your claim.

If in doubt at any time, contact Capricorn Insurance Services on 1300 761 780 or email info@capricorninsurance.com.au



5. What do I do in the event of an accident or emergency overseas?

You can contact QBE directly via QBE Assist (reverse charge) on +61 3 8523 2523. Capricorn Insurance Services can send you an Emergency Travel Assist card electronically or in the mail.

[Click here to download and print the Emergency Travel Assist card.](#)

6. What is the policy number?

The policy number to quote when lodging a claim is: 60 A043375 PAD

7. Where can I get the policy schedule and full policy wording from?

The policy schedule is available via the following link:

[View the Capricorn Risk Leisure Travel Policy – \(Policy Schedule\)](#)

The full QBE Corporate Travel Policy Wording is available via the following link:

[View the Capricorn Risk Leisure Travel Policy – \(Policy Wording\)](#)

8. I am travelling longer than the insured periods specified within the Policy Schedule. Can I get cover for the additional days?

The current policy provides cover for travel up to 14 days within your home country and 28 days overseas. Coverage can be extended for longer journeys at an additional premium. To arrange this, contact Capricorn Insurance Services on 1300 761 780 (AU) or 0800 555 303 (NZ).

9. Is there cover for my spouse & dependent children travelling with me?

Under the terms of the policy, cover is provided for spouse and dependent children accompanying the policy holder. They cannot be covered for separate, individual trips.

10. Can I cover people, other than my spouse and dependent children, travelling with me (the Member)?

The policy will only provide cover for the CRS Customer, spouse and dependent children, residing at your home address. We recommend that the others should take out their own separate travel insurance. Or they can contact Capricorn Insurance Services for a policy.

11. Are New Zealand Members covered under this policy?

Yes, the policy covers CRS Customers from both Australia and New Zealand.

12. I have an existing medical condition. Can I get cover under this policy?

The policy provides coverage for some existing medical conditions. Please refer to the policy wording for further information.

13. I understand that coverage is limited to persons under the age of 70 years. Can the policy be extended for older CRS Customers and/or their accompanying insured parties?

No. This policy only covers persons up to 70 years of age at the time of booking a journey.

14. I am currently travelling overseas, am I insured?

Yes. You are insured for overseas travel up to 28 days from the date of departure.



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