

Frequently Asked Questions: Corporate travel insurance for stockies and AAVs

Q: How much is the policy?

A: The policy is \$48 per voyage.

Q: When does the policy start?

A: The policy starts as soon as you leave your home or usual place of work and finishes when you get back to your usual place of residence or work.

Q: It's not always a case of leaving home and boarding a ship directly, there are other tasks that may be directed. Are we covered then?

A: Yes, the policy recognises work in the yards before loading and after disembarkation.

Q: I understand the policy with Nutrien Ag Solutions is travel on ships? Some people may fly over to in market destinations for work – not on a vessel, is that covered?

A: The policy is to predominantly cover travel on vessels however it will cover persons flying from Australia to in market assignments as well.

Q: Does it cover if you have to accompany animals at the other end. eg Russia 500km away from port?

A: Yes, the policy will cover you while accompanying stock on trans-shipment from the port to the final destination for the livestock.

Q: Does it cover all the regions that Australia exports animals to?

A: Yes it does cover worldwide. Nutrien have been advised of common in-market destinations. If it's a brand new market, then please let ALEC know so they can advise Nutrien and the insurance company AHI know.

Q: Does it cover COVID, war zones and piracy?

A: It would include piracy if they take over a vessel.

A: If going to a known war zone, you would have to get cover by exception prior to departing. But if you travel somewhere and war breaks out while you are there, costs of getting out will be covered.

A: The Policy does cover medical expenses if someone was to contract Covid-19 while travelling

However, the following sections/benefits are excluded.

- Additional and/or Forfeited Expenses
- Corporate Event Benefit
- Repatriation of Mortal Remains / Funeral Expenses
- Loss of Deposits and Cancellation Expenses
- Alternative Employee / Resumption of Journey Expenses Benefit
- Political Risk, Natural Disaster and Personal Safety Evacuation Expenses

Please refer to Coverage Summary and Policy Wording Document which include the Policy Number 5582765.

Q: If an emergency happens on the vessel – who do you call?

A: In case of a travel or medical emergency or if your personal safety is in danger contact AHI Assist anytime from anywhere in the world. You will be provided these details once you have taken out insurance coverage.

Q: Are there any complexities when you are covered by exporters? Sometimes companies do/don't have insurance.

A: As individuals, make sure you declare your trip under this policy. Better to have double than none. Also comes down to contractual arrangements with employers – ask what cover they have.

Q: Does this cover professional liability?

A: No, this policy is travel insurance. Professional Liability/Indemnity is a standalone issue and Nutrien Insurance is happy to discuss this with you separately.

Q: What is the current maximum trip period was that would be covered under the insurance.

A: The current maximum is 180 days.

Q: Is it available as annual policy?

A: The actual policy is an annual policy with ALEC. But it is arranged that each individual would declare individual trips before they go. The Insurer has confirmed that individuals and companies are able to declare an annual estimate of trips which can be adjusted at year end based on declared actual trips.

Q: As the policy is with ALEC, does that mean we have to pay them a premium?

A: The interest to take out insurance should be declared to ALEC prior to going on a voyage. It's a flat \$48.48 (includes SD) per person per voyage, which ALEC will invoice you once you notify them of the trip details and is payable prior to leaving.

Q: Do ALEC and LiveCorp know which stockies and vets are on board a vessel?

A: LiveCorp do not have information about which AAVs or stockpersons are going on vessels. You will need to advise ALEC of the trip details to gain coverage with Nutrien and this information will not be shared except with Nutrien and then AHI.

For additional Insurance related questions please contact

Chris Agnew

Region Insurance Manager – South East
Nutrien Ag Solutions

Chris Agnew and Nutrien Ag Solutions are Authorised
Representatives of Marsh Advantage Insurance Pty Ltd AFSL 238369

L1, 165 Grenfell Street, Adelaide, SA 5000

T: 0427 891 814

E: chris.agnew@nutrien.com.au

You will need to complete the following acknowledgement and provide trip details to take out the policy. Please email ALEC

admin@livexcouncil.com.au or phone +61 2 6103 0839

Acknowledgement Corporate Travel Insurance

“I/we acknowledge that I/we have made our own assessment of whether the corporate travel insurance policy is suitable for the needs of employees and consultants (acknowledging that every ALEC member/non-member) would have very different insurance needs/requirements) and that I/we they have not relied upon the ALEC in determining that the insurance policy is suitable for me/us, including in particular that I/we have reviewed the exclusions and conditions in the policy wording and are aware of those matters and have made our own assessment that these exclusions and conditions are satisfactory and that if additional insurance cover is required the member/non-member will take out that additional cover personally.”

Full Name _____

Organisation _____

Signed _____

Dated _____