

Corporate Business Travel Insurance. Comprehensive year-round protection

For organisations with frequent travel requirements, our Corporate Business Travel Insurance provides a comprehensive and efficient solution. Structured to simplify travel management, the policy covers your estimated travel days and multiple trips over a 12-month period, allowing you to concentrate fully on your business objectives while we manage the associated risks.



Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and the controlling company for its group of companies.

Comprehensive Protection for your Team Abroad

Our corporate travel insurance provides essential cover for employees travelling internationally, providing cover for medical emergencies and other unexpected challenges.



Comprehensive medical cover

Financial protection against unexpected medical expenses ensuring employees receive necessary care without burdening the company.



Cover for pre-existing conditions

Includes hospitalisation cover for pre-existing illnesses for travellers up to the age of 69 years inclusive, offering peace of mind to employees with existing health conditions.



Protection against trip cancellation or disruptions

Covers costs incurred due to unexpected cancellation or postponement of trips, safeguarding your investment in travel arrangements.



Luggage and personal belongings cover

Offers compensation for lost or stolen personal belongings, ensuring employees can replace essential items and continue their duties without disruption.



Zero excesses on all claims

All covered claims are settled in full, with no deductible or out-of-pocket expense required from the insured party.



Other Benefits

- Accidental Death
- Accidental Permanent Disability
- Car Rental Excess Waiver
- Personal Liability

24/7 Global assistance



Our worldwide assistance network operates 24/7, giving travellers immediate access to expert medical and logistical support no matter where they are. With multilingual support and on-the-ground expertise, employees are never left vulnerable, even in remote or challenging environments.

Duty of Care Made Simple



For employers, this policy safeguards not only your people but also your business continuity, helping you meet duty of care obligations and reducing the risks associated with international expansion. It is a cost-effective solution compared to insuring employees individually, and it can be tailored to suit the specific needs of frequent travellers, secondees or short-term business trips.



The risks of travelling into Africa

Business expansion across the African continent is accelerating, with a growing number of South African companies investing abroad. As organisations extend their reach, it is essential to ensure that employees—whether secondees, or short-term business travellers—are adequately protected in the event of a travel or medical emergency.

In many parts of Africa, limited medical facilities present challenges. In the event of a serious medical incident, employees may require evacuation by air ambulance, a procedure that can exceed R1 million in cost.

Santam Travel Insurance provides comprehensive travel insurance cover and world-class assistance services, ensuring that your employees are never left vulnerable. With Santam Travel Insurance, insured travellers have the confidence of knowing they will receive immediate, reliable support anywhere in the world.

Features of corporate travel insurance



Higher levels of cover

Robust protection against costly medical emergencies.



Cost effective rates

Comprehensive cover at competitive prices, ensuring value for your business.



Visa letter

Automatic, personalised visa letters for the Embassies.



No excess on claims

Ensures you receive the full benefit without any out-of-pocket costs.



Manual labour

Manual labour related injuries are covered under this policy.



Declare journeys online

Easy self-help declaration of trips.



How to buy company travel insurance

- Complete an application form
- Santam Travel Insurance will send you a quote
- Review and return
- Once the policy has been issued, your travel Booker will be able to record all trips and generate trip summaries, including visa letters for travellers.

With Santam Travel Insurance, you're backed by a trusted team ready to deliver immediate, reliable support - wherever in the world your journey takes you.

Contact us



Corporate Travel Insurance



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