



24/7 Solution Emergency Assistance on +61 2 9312 5186 or download the Solution Assistance App	PLATINUM SILVER Based on up to 5 Overseas (avg. duration 10 days) & 25 Interstate trips (avg. duration 5 days)	PLATINUM GOLD Based on up to 10 Overseas (avg. duration 14 days) & 50 Interstate trips (avg. duration 7 days)
	Premium \$400 +++	Premium \$600 +++
SECTION 1 - PERSONAL ACCIDENT & SICKNESS		
PART A - Event 1 - Accidental Death	7 x Salary to \$250,000	7 x Salary to \$500,000
PART A - Events 2-19 - Permanent Disability	7 x Salary to \$250,000	7 x Salary to \$500,000
PART B - Events 20-21 - Weekly Benefits - Injury	\$1,000 per week	\$1,500 per week
PART D - Events 27-28 - Weekly Benefits - Sickness	NIL	\$1,500 per week
PART B - Event 21 and PART D - Event 28 - Percentage of Salary paid weekly to Insured Person	85%	85%
PART B - Events 20 & 21 and PART D - Events 27 & 28 - Waiting Period	7 consecutive days	7 consecutive days
Maximum Benefit Period	104 weeks	156 weeks
PART C - Events 22-26 - Injury Resulting in Surgery	\$10,000	\$20,000
PART E - Events 29-32 - Sickness Resulting in Surgery	\$10,000	\$20,000
PART F - Events 33-41 - Injury Resulting in Fractured Bones	\$3,000	\$5,000
PART G - Events 42 -43 - Injury Resulting in Loss or Damage to Teeth	\$1,000	\$2,000
SECTION 2 - KIDNAP, RANSOM, EXTORTION, HIJACK & DETENTION		
Kidnap, Ransom & Extortion	\$500,000 per person per trip	\$1,000,000 per person per trip
Hijack & Detention NOTE: Includes Public Relations/Media consultant up to \$15,000 for any one Kidnap Extortion or threat and up to \$50,000 of legal expenses as a result of false arrest outside Australia	\$100 per day for a maximum of 60 days	\$200 per day for a maximum of 60 days
SECTION 3 - OVERSEAS MEDICAL AND MEDICAL EVACUATION EXPENSES		
Overseas Medical Expenses & Medical Evacuation/Repatriation Expenses	Unlimited for a maximum period of 24 months	Unlimited for a maximum period of 24 months

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NOTE: Includes travel and accommodation for 2 close relatives to be with the Insured Person if required		
Continuous Bed Confinement	\$100 per day for a maximum of 60 days	\$200 per day for a maximum of 60 days
SECTION 4 – SOLUTION EMERGENCY ASSIST		
24/7 Solution Emergency Assistance	Automatically included per person per trip	Automatically included per person per trip
SECTION 5 - TRAVEL DISRUPTION		
Loss of Deposits	\$10,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)	\$20,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)
Cancellation & Curtailment	\$1,000,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)	\$1,000,000 per Insured Person per trip (\$5,000 per Insured Person per Private Leisure Trip)
Alternative Employee Expense to Substitute Staff if unwell or injured	\$10,000 per person per trip	\$20,000 per person per trip
Missed Transport Connection	\$5,000 per person per trip	\$10,000 per person per trip
Overbooked Flight if Insured Person denied boarding on a confirmed and scheduled flight with no alternative transport	\$2,500 per person per trip	\$2,500 per person per trip
SECTION 6 - BAGGAGE, PORTABLE ELECTRONIC EQUIPMENT & MONEY		
Deprivation of Baggage >8 hours, emergency replacement	\$3,000 per person per trip	\$5,000 per person per trip
Personal Baggage	\$10,000 per person per trip	\$20,000 per person per trip
Money & Travel Documents includes loss, damage & theft	\$3,000 per person per trip	\$5,000 per person per trip
Portable Electronic Equipment – includes loss, damage and theft	\$5,000 per person per trip Excess \$250	\$10,000 per person per trip Excess \$250
NOTE: Business property held for the purpose of a journey will commence 72 hours prior and after a journey		

Solution Underwriting Agency Pty Ltd

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SECTION 7 - RENTAL VEHICLE EXCESS WAIVER		
Rental Vehicle Excess Waiver including associated admin costs up to \$200 any one event	\$5,000	\$10,000
NOTE: No need for Insured Person to purchase Excess Buy Back when compulsory insurance is activated		
SECTION 8 - PERSONAL LIABILITY		
When an Insured Person becomes legally liable to pay damages in respect of bodily injury or property damage whilst on a Journey	\$5,000,000	\$10,000,000
SECTION 9 - EXTRA TERRITORIAL WORKERS COMPENSATION		
(A) - Weekly Compensation	\$1,000 per Insured Person	\$1,000 per Insured Person
(B) - Limit of Liability One Event	\$1,000,000	\$1,000,000
(C) - Aggregate Limit of Liability	\$1,000,000	\$2,000,000
SECTION 10 - POLITICAL UNREST & NATURAL DISASTER EVACUATION		
Evacuation Expenses to return Insured to nearest place of safety or to country of residence	\$10,000 per Insured Person per trip	\$20,000 per Insured person per trip
NOTE: Includes accommodation expenses up to 21 days if the Insured cannot get home		
SECTION 11 - SEARCH & RESCUE EXPENSES		
Search & Rescue Expenses includes costs incurred by rescue team in searching for Insured and bringing them to a place of safety	\$20,000 per Insured Person per trip	\$20,000 per Insured Person per trip
SECTION 12 - ADDITIONAL BENEFITS		
Advanced Payment - Section 1 - Events 20-27	NIL	Upfront 13 week benefit paid
Automatic Insurance Extension	NIL	3 months from date of return trip
Court attendance Benefit	NIL	\$100 per day up to \$1,000
Domestic Help - Non income earners - Section 1 - Events 20 and/or 21, 27 and/or 28	NIL	\$250 per week up to 52 weeks

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Escalation of Claim - Section 1 - Events 20 and/or 21, 27 and/or 28	NIL	5% per annum
Identity Theft	NIL	\$10,000
Keys & Locks	NIL	\$3,000
Modification Benefit - Section 1 - Event 2 or 3	NIL	\$15,000
Rehabilitation Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28	NIL	\$20,000
Student Tutorial Benefit	NIL	\$250 per week up to 52 weeks
Chauffeur Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28	NIL	\$2,000
Corporate Image Protection	NIL	\$5,000
Disappearance	NIL	Included
Repatriation & Funeral Expenses	NIL	\$20,000
Replacement Staff/Recruitment Cost - Section 1 - Event 1 or 2	NIL	\$10,000
GENERAL PROVISIONS - AGGREGATE LIMIT OF LIABILITY		
(A) - Section 1 - Personal Accident & Sickness	\$1,250,000	\$2,500,000
(B) - Section 1 - Personal Accident with respect to Non-Scheduled Flights	\$250,000	\$500,000
(C) - Section 2 - Kidnap, Ransom, Extortion, Hijack & Detention	\$1,000,000	\$2,000,000
(D) - Section 10 - Political Unrest & Natural Disaster Evacuation	\$100,000	\$200,000
(E) - War and/or Civil War - any One Event	\$100,000	\$100,000
(F) - War and/or Civil War - per Period of Insurance	\$500,000	\$500,000

For your Corporate Travel Insurance Quote - send it to **Solution**

Email: a&h@solutionunderwriting.com.au

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