



Based on up to 10 Overseas & 50 Interstate trips @ \$500 +++

SECTION 1 - PERSONAL ACCIDENT & SICKNESS	Benefit Amount per Insured Person
PART A - Event 1 - Accidental Death	7 x Salary to \$500,000
PART A - Events 2-19 - Permanent Disability	7 x Salary to \$500,000
PART B - Events 20-21 - Weekly Benefits - Injury	\$1,500 per week
PART D - Events 27-28 - Weekly Benefits - Sickness	\$1,500 per week
PART B - Event 21 and PART D - Event 28 - Percentage of Salary paid weekly to Insured Person	85%
PART B - Events 20 & 21 and PART D - Events 27 & 28 - Waiting Period	7 consecutive days
Maximum Benefit Period	156 weeks
PART C - Events 22-26 - Injury Resulting in Surgery	\$20,000
PART E - Events 29-32 - Sickness Resulting in Surgery	\$20,000
PART F - Events 33-41 - Injury Resulting in Fractured Bones	\$5,000
PART G - Events 42 -43 - Injury Resulting in Loss or Damage to Teeth	\$2,000
SECTION 2 - KIDNAP, RANSOM, EXTORTION, HIJACK & DETENTION	
Kidnap, Ransom & Extortion	\$1,000,000 per Insured Person per trip
Hijack & Detention	\$200 per day for a maximum of 60 days
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	
SECTION 3 - OVERSEAS MEDICAL AND MEDICAL EVACUATION EXPENSES	

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Coverholder at



Overseas Medical Expenses & Medical Evacuation/Repatriation Expenses NOTE: Includes travel and accommodation for 2 close relatives to be with the Insured Person if required	Unlimited for a maximum period of 24 months	
Continuous Bed Confinement	\$200 per day for a maximum of 60 days	
SECTION 4 – SOLUTION EMERGENCY ASSIST		
24/7 Solution Emergency Assistance through Customer Care (02) 8907 5976 (<i>Details provided via personalised cards provided by Solution Underwriting Agency</i>)	Automatically included per Insured Person per trip	
SECTION 5 - TRAVEL DISRUPTION		
Loss of Deposits	\$20,000 per Insured Person per trip	Excess: NIL
Cancellation & Curtailment	\$1,000,000 per Insured Person per trip	Excess: NIL
Alternative Employee Expense to Substitute Staff if unwell or injured	\$20,000 per Insured Person per trip	Excess: NIL
Missed Transport Connection	\$10,000 per Insured Person per trip	Excess: NIL
Overbooked Flight if Insured denied boarding on a confirmed and scheduled flight with no alternative transport	\$2,500 per Insured Person per trip	Excess: NIL
SECTION 6 - BAGGAGE, PORTABLE ELECTRONIC EQUIPMENT & MONEY		
Deprivation of Baggage >8 hours, emergency replacement	\$5,000 per Insured Person per trip	
Personal Baggage	\$20,000 per Insured Person per trip	Excess: NIL
Money & Travel Documents - includes loss, damage & theft	\$5,000 per Insured Person per trip	Excess: NIL
Portable Electronic Equipment - includes loss, damage & theft	\$10,000 per Insured Person per trip	Excess: \$250
NOTE: Business property held for the purpose of a journey will commence 72 hours prior and after a journey		
SECTION 7 - RENTAL VEHICLE EXCESS WAIVER		
Rental Vehicle Excess Waiver including associated admin costs up to \$200 any one event	\$10,000	

NOTE: No need for Insured 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 Personal Liability	\$10,000,000
SECTION 9 - EXTRA TERRITORIAL WORKERS COMPENSATION	
(A) - Weekly Compensation	\$1,000 per Insured Person
(B) - Limit of Liability One Event	\$1,000,000
(C) - Aggregate Limit of Liability	\$2,000,000
SECTION 10 - POLITICAL UNREST & NATURAL DISASTER EVACUATION	
Evacuation Expenses to return Insured Person to nearest place of safety or to country of residence NOTE: Includes accommodation expenses up to 21 days if the Insured Person cannot get home	\$20,000 per Insured Person per trip
SECTION 11 - SEARCH & RESCUE EXPENSES	
Search & Rescue Expenses includes costs incurred by rescue team in searching for Insured Person and bringing them to a place of safety	\$20,000 per Insured Person per trip
SECTION 12 - ADDITIONAL BENEFITS	
	Benefit Amount per Insured Person
Advanced Payment - Section 1 Events 20-27	Upfront 13 week benefit paid
Automatic Insurance Extension	3 months from date of return trip
Court attendance Benefit	\$100 per day up to \$1,000
Domestic Help - Non income earners - Section 1 - Events 20 and/or 21, 27 and/or 28	\$250 per week up to 52 weeks
Escalation of Claim - Section 1 - Events 20 and/or 21, 27 and/or 28	5% per annum
Identity Theft	\$10,000
Keys & Locks	\$3,000
Modification Benefit - Section 1 - Event 2 or 3	\$15,000
Rehabilitation Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28	\$20,000
Student Tutorial Benefit	\$250 per week up to 52 weeks
Chauffeur Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28	\$2,000
Corporate Image Protection	\$5,000
Disappearance	Included
Repatriation & Funeral Expenses	\$20,000

Replacement Staff/Recruitment Cost - Section 1 - Event 1 or 2	\$10,000
GENERAL PROVISIONS - AGGREGATE LIMIT OF LIABILITY	
(A) - Section 1 - Personal Accident & Sickness	\$2,500,000
(B) - Section 1 - Personal Accident with respect to Non-Scheduled Flights	\$500,000
(C) - Section 2 - Kidnap, Ransom, Extortion, Hijack & Detention	\$2,000,000
(D) - Section 10 - Political Unrest & Natural Disaster Evacuation	\$200,000
(E) - War and/or Civil War - any One Event	\$100,000
(F) - War and/or Civil War - per Period of Insurance	\$500,000

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

Email: travel@solutionunderwriting.com.au

or email your submission to

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