



SOLUTION TRAVEL

Mount Agung – Bali Volcano Eruption 21 November 2017

What your clients need to know

In light of the recent volcanic activity in Bali we would like you to know how the Solution Travel policy responds so that you can advise your clients.

All policy terms and conditions will apply as normal but please see below for confirmation of the available coverage under the defined circumstances.

For Travel that has already commenced

Please refer to Section 5.5 - Travel Disruption - Cancellation & Curtailment

If during the Period of Insurance and whilst on a Journey, the Insured person necessarily incurs loss of **travel and accommodation expenses or reasonable additional travel or accommodation expenses following necessary alteration, curtailment or cancellation of the Insured Person's Journey as a result of;**

any other unforeseen circumstance outside the control of the Insured or the Insured Person, not otherwise excluded under the Policy;

We will reimburse the Insured or the Insured Person for the non-refundable, unused portion of travel and accommodation expenses or pay reasonable incurred additional travel or accommodation expenses, up to the amount shown in the Policy Schedule against Section 5 – Cancellation & Curtailment.

So, cover is provided under these extreme unforeseen events - please check your clients schedule for this section on the limits available

Any exceptions? Yes, please advise your client that there might not be coverage if there are any changes of plan which are not as a result of an unforeseen circumstance outside the control of the Insured or Insured Person or any disinclination on the part of the Insured Person or any other person to travel – your client cannot simply change their mind and not *go or stay* when it's safe to do so.

For Travel that has NOT commenced

Please refer to Section 5.4 - Travel Disruption – Loss of Deposits

If during the Period of Insurance and prior to the commencement of a Journey, the Insured or an Insured Person incurs **loss of pre-paid travel and accommodation expenses** following necessary alteration, curtailment or cancellation of the Insured Person's Journey as a result of;

any other unforeseen circumstance outside the control of the Insured or the Insured Person, not otherwise excluded under the Policy;

We will reimburse the Insured or the Insured Person for the non-refundable, unused portion of travel and accommodation expenses paid in advance of proposed Journey, by the Insured or Insured Person up to the amount shown in the Policy Schedule against Section 5 – Loss of

Deposits.

Any exceptions? Yes, please advise your client that there might not be coverage if there are any changes of plan which are not as a result of an unforeseen circumstance outside the control of the Insured or Insured Person or any disinclination on the part of the Insured Person or any other person to travel – your client cannot simply change their mind and not go when it's safe to do so.

Please note insureds should always contact their airline or travel agent for details – during a time like this most airlines are very helpful and flexible so please speak to them first.

Please note this is a guide only and each circumstance may be different, if you have any questions please give us a call but always check your policy terms and conditions!



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~~30 November 2017~~ ~~29 November 2017~~ ~~28 November 2017~~