



**SOLUTION TRAVEL**

SILVER

**Based on up to 5 Overseas & 25 Interstate trips @ \$350 +++**

<b>SECTION 1 - PERSONAL ACCIDENT &amp; SICKNESS</b>	<b>Benefit Amount per Insured Person</b>
PART A - Event 1 - Accidental Death	7 x Salary to \$250,000
PART A - Events 2-19 - Permanent Disability	7 x Salary to \$250,000
PART B - Events 20-21 - Weekly Benefits - Injury	\$1,000 per week
PART D - Events 27-28 - Weekly Benefits - Sickness	NIL
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	104 weeks
PART C - Events 22-26 - Injury Resulting in Surgery	\$10,000
PART E - Events 29-32 - Sickness Resulting in Surgery	\$10,000
PART F - Events 33-41 - Injury Resulting in Fractured Bones	\$3,000
PART G - Events 42 -43 - Injury Resulting in Loss or Damage to Teeth	\$1,000
<b>SECTION 2 - KIDNAP, RANSOM, EXTORTION, HIJACK &amp; DETENTION</b>	
Kidnap, Ransom & Extortion	\$500,000 per Insured Person per trip
Hijack & Detention <b>NOTE:</b> 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
<b>SECTION 3 - OVERSEAS MEDICAL AND MEDICAL EVACUATION EXPENSES</b>	
Overseas Medical Expenses & Medical Evacuation/Repatriation Expenses	<b>Unlimited</b> for a maximum period of 24 months

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Coverholder at

**LLOYD'S**

<b>NOTE:</b> 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
<b>SECTION 4 – SOLUTION EMERGENCY ASSIST</b>		
24/7 Solution Emergency Assistance through <b>Customer Care</b> (02) 8907 5976 ( <i>Details provided via personalised cards provided by Solution Underwriting Agency</i> )		Automatically included per Insured Person per trip
<b>SECTION 5 - TRAVEL DISRUPTION</b>		
Loss of Deposits	\$10,000 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	\$10,000 per Insured Person per trip	Excess: NIL
Missed Transport Connection	\$5,000 per Insured Person per trip	Excess: NIL
Overbooked Flight if Insured Person denied boarding on a confirmed and scheduled flight with no alternative transport	\$2,500 per Insured Person per trip	Excess: NIL
<b>SECTION 6 - BAGGAGE, PORTABLE ELECTRONIC EQUIPMENT &amp; MONEY</b>		
Deprivation of Baggage >8 hours, emergency replacement	\$3,000 per Insured Person per trip	
Personal Baggage	\$10,000 per Insured Person per trip	Excess: NIL
Money & Travel Documents - includes loss, damage & theft	\$3,000 per Insured Person per trip	Excess: NIL
Portable Electronic Equipment - includes loss, damage & theft	\$5,000 per Insured Person per trip	Excess: \$250
<b>NOTE:</b> Business property held for the purpose of a journey will commence 72 hours prior and after a journey		
<b>SECTION 7 - RENTAL VEHICLE EXCESS WAIVER</b>		
Rental Vehicle Excess Waiver including associated admin costs up to \$200 any one event		\$5,000
<b>NOTE:</b> No need for Insured to purchase Excess Buy Back when compulsory insurance is activated		

<b>SECTION 8 - PERSONAL LIABILITY</b>	
When an Insured Person becomes legally liable to pay damages in respect of bodily injury or property damage whilst on a Journey Personal Liability	\$5,000,000
<b>SECTION 9 - EXTRA TERRITORIAL WORKERS COMPENSATION</b>	
(A) - Weekly Compensation	\$1,000 per Insured Person
(B) - Limit of Liability One Event	\$1,000,000
(C) - Aggregate Limit of Liability	\$1,000,000
<b>SECTION 10 - POLITICAL UNREST &amp; NATURAL DISASTER EVACUATION</b>	
Evacuation Expenses to return Insured Person to nearest place of safety or to country of residence <b>NOTE:</b> Includes accommodation expenses up to 21 days if the Insured Person cannot get home	\$10,000 per Insured Person per trip
<b>SECTION 11 - SEARCH &amp; RESCUE EXPENSES</b>	
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
<b>SECTION 12 - ADDITIONAL BENEFITS</b>	
	Not applicable
<b>GENERAL PROVISIONS - AGGREGATE LIMIT OF LIABILITY</b>	
(A) - Section 1 - Personal Accident & Sickness	\$1,250,000
(B) - Section 1 - Personal Accident with respect to Non-Scheduled Flights	\$250,000
(C) - Section 2 - Kidnap, Ransom, Extortion, Hijack & Detention	\$1,000,000
(D) - Section 10 - Political Unrest & Natural Disaster Evacuation	\$100,000
(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](mailto:travel@solutionunderwriting.com.au)

[or email your submission to](#)

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