



# SOLUTION TRAVEL

Quality and competitive corporate  
travel solutions for your clients.  
[solutionunderwriting.com.au/travel](http://solutionunderwriting.com.au/travel)

OFFERING 3 LEVELS OF COVER

SILVER

GOLD

PLATINUM

Coverholder at **LLOYD'S**



**SOLUTION TRAVEL**

<b>Solution Emergency Assistance</b> <b>+ 61 2 8907 5976</b> <i>Available 24 hours</i> <i>Details available on personalised travel cards provided</i> <i>by Solution Underwriting Agency</i>	<b>SILVER</b> <b>Based on up to</b> <b>5 Overseas &amp;</b> <b>25 Interstate trips</b>	<b>GOLD</b> <b>Based on up to</b> <b>10 Overseas &amp;</b> <b>50 Interstate trips</b>
	<b>Premium \$350 +++</b>	<b>Premium \$500 +++</b>
<b>SECTION 1 - PERSONAL ACCIDENT &amp; SICKNESS</b>		
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
<b>SECTION 2 - KIDNAP, RANSOM, EXTORTION, HIJACK &amp; DETENTION</b>		
Kidnap, Ransom & Extortion	\$500,000 per person per trip	\$1,000,000 per person per trip
Hijack & Detention	\$100 per day for a maximum of 60 days	\$200 per day for a maximum of 60 days
<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		
<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	<b>Unlimited</b> for a maximum period of 24 months
<b>NOTE:</b> Includes travel and accommodation for 2 close relatives to be with the Insured Person if required		



**SOLUTION TRAVEL**

Solution Emergency Assistance + 61 2 8907 5976 Available 24 hours Details available on personalised travel cards provided by Solution Underwriting Agency	SILVER Based on up to 5 Overseas & 25 Interstate trips	GOLD Based on up to 10 Overseas & 50 Interstate trips
	Premium \$350 +++	Premium \$500 +++
Continuous Bed Confinement	\$100 per day for a maximum of 60 days	\$200 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>	Automatically included per person per trip	Automatically included per person per trip
<b>SECTION 5 - TRAVEL DISRUPTION</b>		
Loss of Deposits	\$10,000 per person per trip	\$20,000 per person per trip
Cancellation & Curtailment	\$1,000,000 per person per trip	\$1,000,000 per person per 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
<b>SECTION 6 - BAGGAGE, PORTABLE ELECTRONIC EQUIPMENT &amp; MONEY</b>		
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 <b>Excess \$250</b>	\$10,000 per person per trip <b>Excess \$250</b>
<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	\$10,000
<b>NOTE:</b> No need for Insured Person to purchase Excess Buy Back when compulsory insurance is activated		



**SOLUTION TRAVEL**

Solution Emergency Assistance + 61 2 8907 5976 Available 24 hours Details available on personalised travel cards provided by Solution Underwriting Agency	SILVER Based on up to 5 Overseas & 25 Interstate trips	GOLD Based on up to 10 Overseas & 50 Interstate trips
	Premium \$350 +++	Premium \$500 +++
<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	\$5,000,000	\$10,000,000
<b>SECTION 9 - EXTRA TERRITORIAL WORKERS COMPENSATION</b>		
(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
<b>SECTION 10 - POLITICAL UNREST &amp; NATURAL DISASTER EVACUATION</b>		
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
<b>NOTE:</b> Includes accommodation expenses up to 21 days if the Insured cannot get home		
<b>SECTION 11 - SEARCH &amp; RESCUE EXPENSES</b>		
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
<b>SECTION 12 - SEARCH &amp; RESCUE EXPENSES</b>		
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
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



Solution Emergency Assistance + 61 2 8907 5976 Available 24 hours Details available on personalised travel cards provided by Solution Underwriting Agency	SILVER Based on up to 5 Overseas & 25 Interstate trips	GOLD Based on up to 10 Overseas & 50 Interstate trips
	Premium \$350 +++	Premium \$500 +++
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
<b>GENERAL PROVISIONS - AGGREGATE LIMIT OF LIABILITY</b>		
(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

ALSO OFFERING

## Additional Accident & Health products

Individual Personal Accident & Sickness

Group Personal Accident & Sickness

Journey Accident

Voluntary Workers Personal Accident & Sickness



## Frequently asked Corporate Travel Questions

### 1. What is the maximum trip duration?

The maximum trip duration per person per trip is **180 days** – any longer than this and an insured should consider an Expat medical policy

### 2. What is the age limit on the policy?

On all section of the policy the age limit is **75 years** and up to **90 years** on all sections excluding Section 1 and 3. So, if an 89-year- old is injured on a journey there is no cover but if an 89 year old loses their bag benefit will be considered

### 3. Are Pre-existing medical conditions covered?

Yes! But we always want to know an insured is fit to travel – if in doubt always ask for a Doctor's note confirming the insured is fit to travel

### 4. What is the Km radius for the policy to trigger?

**50KM**'s from the insured place of work or residence

### 5. Are directors covered for pure leisure trips with their families?

**Yes**, they are as long as the leisure trips are declared

### 6. Are employee's pure leisure trips automatically covered?

**No** – but they can be considered by requesting further underwriting information

### 7. Does an insured have to buy back an excess on Car Hire Excess section of the policy?

**No**, they don't! Saves the client \$\$ but if the client is hiring a car in the USA they need to make sure they buy the CTP insurance (as its not included) before this section of the policy will respond

### 8. Is Financial Collapse Covered?

**Yes** – its covered by not excluding it. Includes hotel, airlines, tour operators

### 9. Are there any excess payable on the policy?

Only for Electronic Equipment such as mobile phones, lap top and its only **\$250**

### 10. Who looks after Claims?

All claims to be sent to [solutionassist@solutionunderwriting.com.au](mailto:solutionassist@solutionunderwriting.com.au)

### 11. Do we need a proposal form?

No, we don't but if you would like one please visit [www.solutionunderwriting.com.au/travel](http://www.solutionunderwriting.com.au/travel)

### 12. How do I get a quote?

Simply email – client name, home state and number of interstate and overseas trips to [travel@solutionunderwriting.com.au](mailto:travel@solutionunderwriting.com.au)

FOR YOUR TRAVEL INSURANCE QUOTE

## Send it to Solution

[travel@solutionunderwriting.com.au](mailto:travel@solutionunderwriting.com.au)

or email your submission to

## Anita Lane

[anitalane@solutionunderwriting.com.au](mailto:anitalane@solutionunderwriting.com.au)

## Megan Campbell

[megancampbell@solutionunderwriting.com.au](mailto:megancampbell@solutionunderwriting.com.au)

**SOLUTION**  
ASSISTANCE

24 HOUR EMERGENCY ASSISTANCE



**+61 2 8907 5976**