



SOLUTION TRAVEL



# Solution Underwriting Corporate Travel Insurance **Proposal Form**

**Solution Underwriting Agency Pty Ltd**

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# Important Information

Your Duty of Disclosure Before entering into a general insurance contract, an Insured has a duty under the *Insurance Contracts Act 1984* (Cth) to disclose to Us every matter that the Insured knows, or could reasonably be expected to know, is relevant to Our decision on whether to insure the Insured and if so, upon what terms. The Insured has the same duty before We extend, vary or reinstate the Policy. This duty does not require disclosure of any matter that:

- (a) Reduces the risk to the Insurer; or
- (b) Is of common knowledge; or
- (c) That We know, or in the ordinary course of Our business, We ought to know; or
- (d) Where compliance with this duty is waived by the Us.

If the Insured fails to comply with this duty of disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim or may cancel the contract. If the Insured's non-disclosure is fraudulent, We may be entitled to void the contract from its beginning.

Name of Insured:

Address:

Suburb:

State:

Postcode:

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Description of Business:

Broker:

<input type="text"/>	<input type="text"/>
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## Period of Insurance

From:  /  4pm

To: (both dates inclusive)  /  4pm

## Part 1 – Insured persons

All Employees of the Insured including their Accompanying Spouse/Partner and Dependent Children Other  
(Please specify)

1. What is the main purpose of the travel for the business to be insured?

2. Is anyone to be Insured under the policy aged over 80 years of age?  Yes  No

If YES, please provide trip details:

3. Is cover required under the policy for anyone to pilot an aircraft?  Yes  No

If YES, a separate piloting questionnaire will need to be completed, please request this from your broker.

4. Does the business to be insured currently have, or previously had, similar insurance?  Yes  No

5. Has the business to be insured made any claims under a similar policy in the last 4 years?  Yes  No

If YES, please provide details:

6. Has the Insurer in connection with similar insurance:  
(a) Declined an application for insurance?  Yes  No

(b) Cancelled or refused renewal of a Policy?  Yes  No

(c) Required an increased premium or imposed special terms?  Yes  No

If YES, please provide details:

## Part 2 – Travel details (estimated in the next 12-month period)

Overseas					
Average duration	1-7 days	8-15 days	16-31 days	31-60 days	60-180 days <i>please specify</i>
Business trips:					
Directors Pure Private Leisure: <i>i.e. No association with business</i>					

Intra/interstate					
Average duration	1-7 days	8-15 days	16-31 days	31-60 days	60-180 days <i>please specify</i>
Business trips:					
Directors Pure Private Leisure: <i>i.e. No association with business</i>					

### Non Scheduled Flights

Non-scheduled flight(s) means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

Charter flights					
	Number of flights	Average insured persons (per flight)	Maximum insured persons (per flight)	Origin(s) and destination(s)	Average flight hours (per flight)
Outside Australia					
Single engine					
Twin engine					
Helicopter					
Within Australia and Australian Territorial Waters					
Single engine					
Twin engine					
Helicopter					

## Part 3 – Corporate Travel Benefits

	PLATINUM SILVER	PLATINUM GOLD	PLATINUM PLUS
(Please complete below if different benefit amounts are required)			
<b>Section 1 - Personal Accident &amp; Sickness</b>			
PART A - Event 1	7 x Salary to \$250,000	7 x Salary to \$500,000	\$
PART A - Events 2-19	7 x Salary to \$250,000	7 x Salary to \$500,000	\$
PART B - Weekly Benefits - Injury:	\$1,000 per week	\$1,500 per week	\$
PART D - Weekly Benefits - Sickness:	NIL	\$1,500	\$
Percentage of Salary:	85%	85%	\$
Max. Benefit Period:	104 weeks	156 weeks	Weeks
Waiting Period:	7 consecutive days	7 consecutive days	Days
PART C - Injury Resulting in Surgery:	\$10,000	\$20,000	\$
PART E - Sickness Resulting in Surgery:	\$10,000	\$20,000	\$
PART F - Injury Resulting in Fractured Bones:	\$3,000	\$5,000	\$
PART G - 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: 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	\$
<b>Section 3 - Overseas Medical and Medical Evacuation Expenses</b>			
Overseas Medical Expenses & Medical Evacuation/Repatriation Expenses:	Unlimited for a maximum period of 24 months	Unlimited for a maximum period of 24 months	\$
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 Underwriting Assist</b>			
Solution Underwriting Assist:	Automatically included per person per trip	Automatically included per person per trip	Automatically included per person per trip
<b>Section 5 - Travel Disruption</b>			
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)	\$

	PLATINUM SILVER	PLATINUM GOLD	PLATINUM PLUS
<b>Section 5 - Travel Disruption cont'd</b>			
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:	\$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:	\$3,000 per person per trip	\$5,000 per person per trip	\$
Portable Electronic Equipment: - Excess \$250	\$5,000 per person per trip	\$10,000 per person per trip	\$
<b>Section 7 - Rental Vehicle Excess Waiver</b>			
Rental Vehicle Excess Waiver:	\$5,000	\$10,000	\$
<b>Section 8 - Personal Liability</b>			
Personal Liability:	\$5,000,000	\$10,000,000	\$
<b>Section 9 - Extra Territorial Workers Compensation</b>			
Weekly Compensation (A):	\$1,000 per Insured Person	\$1,000 per Insured Person	\$
Limit of Liability One Event (B):	\$1,000,000	\$1,000,000	\$
Aggregate Limit of Liability (C):	\$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  NOTE: Includes accommodation expenses up to 21 days if the Insured cannot get home	\$10,000 per Insured Person per trip	\$20,000 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 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 - Benefits Additional</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	\$

	PLATINUM SILVER	PLATINUM GOLD	PLATINUM PLUS
<b>Section 12 - Benefits Additional cont'd</b>			
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	\$
<b>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	\$

## Part 4 – Declaration

I/We declare:

1. The business to be insured has read and understands the duty of disclosure.
2. The answers given in Section 2 of this Application are a true estimate and all other answers given are, in every respect, true and correct.
3. The business to be insured has not withheld any information likely to affect the decision of Solution as to the business' eligibility for Insurance.
4. This Application and Declaration shall be the basis of the contract between Solution and the business to be insured.

Name:

Signature of Authorised Representative:

Date:

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# Privacy Statement

## Privacy Policy

We are committed to protecting your privacy and confidentiality in accordance with the *Privacy Act 1988 (Cth)* including the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* and it is one of our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

## What information do we collect, hold and how do we use it?

We will collect personal information for primary purposes, which are relevant to providing and administering our financial products and services.

To enable us to provide advice on and arrange financial services, we collect the information needed by ourselves to ensure appropriate advice to you and information required by product suppliers. We will usually provide some or all of this information to our product suppliers. Some of these companies may be located outside Australia.

When a claim is made under an insurance policy, to enable us to assist in the claim process, we and our representatives and those of the insurer (including loss adjusters, investigators, medical advisers and lawyers) collect information about the claim, some of which may be personal information. We may collect the information from you or from third parties.

We provide this information to the insurer and or their agents and those appointed to assist you in making a claim. Again, this information may be passed on to your underwriters and reinsurers. We may use your personal information internally to help us improve our services and help resolve any problems.

## What if you don't provide some information to us?

We can only apply for and arrange financial service products if we have all relevant information. The insurance laws also require insureds to provide all the information required by the end insurer to help them decide whether to insure you and on what terms. Credit Providers also require specific information to help them assess any credit applications that we may facilitate on your behalf.

## How do we hold and protect your information?

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients.

## Will we disclose the information we collect to anyone?

We may disclose information to:

- Financial institutions, other Australian Financial Service Licensees, Insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks);
  - Premium funders / Credit providers for the purposes of gaining quotations on and arranging funding of your insurance premiums / financial investments;
  - An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other professional advisors (for the purposes of investigating or assessing your claim);
  - A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
  - Contractors who supply services to us, e.g. to handle mailings on our behalf;
  - An immediate family member; and
  - Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event.
- However, we will do our best to ensure that they protect the information in the same way that we do. We may provide this information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits. We do not sell, trade, or rent personal information to others.

## How can you access, check, update or change your information?

Upon receipt of your written request from you and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate. If you wish to access or correct your personal information please write to the Privacy Officer at Solution Underwriting Agency Pty Ltd.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

## Your Consent

By asking us to provide you with our financial services, you consent to the collection and use of the information you have provided to us for the purposes described above.

## Complaints About Privacy

Should you have a complaint regarding a breach of privacy please contact our Complaints Officer who will handle the matter in accordance with our formal complaints handling procedures.

Your complaint can be lodged over the phone, via mail or email or you may wish to make an appointment with our Complaints Officer at a convenient time and location. We will do all that is reasonable in the circumstances to address your complaint.

## Information Sent Overseas

In certain situations, it is likely that that some or all of the Personal Information that you provide to us may be disclosed to businesses that operate overseas. This would only occur where the product provider / intermediary is based overseas – e.g. Lloyds of London syndicates or brokers and other overseas based insurers and intermediaries or in situations where we utilise “Cloud Computing” services that are situated outside Australia.

In all such cases, unless we expressly inform you and obtain your consent to the contrary, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent.

We recommend that you retain a copy of this statement for your records.

## Contact Us

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