



accident and health
financial professions
commercial

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Dear Agent,

Re: SunWorldPLUS – News Update December 2009

Firstly we would like to take this opportunity to thank you for continuing to support the SunWorldPLUS travel product and for all your constructive feedback.

We always welcome feedback from our agents as this enables us to improve the product in areas that benefit you the most. We have been collating the feedback over the last few months and have made a number of enhancements that we would like to share with you:

NO AGE LOADINGS on Medical Screening additional premiums

With effect from 1st December 2009 we have implemented a new Medical Screening rating matrix that includes “NO AGE LOADINGS” on any medical screening additional premiums. This has dramatically decreased additional premiums for those older travellers suffering from pre-existing medical condition(s) that are referred to SunWorld medical screening.

Multiple commission choice & tailored premiums

The SunWorldPLUS system provides you with the ability to set your own premiums, all you have to do is set the commission level you want and the system will automatically gross up accordingly, it could not be any easier!

Annual Multi-trip trip duration limits

SunWorldPLUS already offers 31,62 & 92 day anyone trip limit options on our Annual Multi trip policies, but what if your client is doing a trip for more than 92 days? Simple, you call us on our “Travel Helpline” Tel 0800 389 5904 and one of our experienced travel administrators will provide you with a quick quote that suits your clients needs.

Cover for Clerical Business trips and Manual work

SunWorldPLUS has always been able to offer clerical business trips covered as standard but what about those that are doing Manual work? Simple:

1. No power tools used – Add 50% to standard premium
2. Use of power tools – Refer to travel helpline

Dedicated “Travel Helpline”

The SunWorldPLUS travel helpline is and always will be **based in the UK**, we pride ourselves on providing “excellent” service to our agents, we achieve this high standard of service because each “Travel Administrator” can make underwriting decisions therefore providing a fast and efficient service.

Kind Regards,

The Accident & Health Department
David Oliver Associates



Independent Travellers cover

Why should I buy independent travellers cover?

Failure of public transport provider - COVERED ✓

Failure of accommodation provider - COVERED ✓

**Missed or delayed departure on connecting public transport
(i.e. connecting flights) - COVERED ✓**

FCO advise against travel or evacuation - COVERED ✓

Independent travellers insurance is provided as an optional extra to our Economy and Premier travel insurance policies. It offers some of the financial protection customers would normally receive from their tour operator when purchasing a package holiday. When booking travel and accommodation independently customers do not enjoy the same amount of financial protection when certain problems arise.

Independent travellers insurance will cover such things as flight cancellations, denied boarding, delayed or missed connections and loss of unused accommodation due to the insolvency of your accommodation provider, and necessary additional costs, such as extra transport or alternative accommodation.

Independent travellers insurance will also cover any irrecoverable unused accommodation costs and other pre-paid charges which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation or, reasonable additional accommodation and transport costs incurred as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort.

So if a customer is planning on booking parts of their travel arrangements themselves, rather than as part of a package from a travel agents, you may wish to offer them our independent travellers insurance to help protect them from such eventualities as may beset the independent traveller.

If they are buying an annual travel policy you may wish to take the independent travellers insurance so they can be flexible in their future travel arrangements, and remain covered for travel arrangements they make independently.

Further details of our covers and the exclusions and limitations can be found in the policy summary and certificate wording.

This is an optional cover. Our Economy and Premier policies provide cover for travellers who book the individual elements of the trip themselves.

Please note that the above summaries do not describe all of the terms and conditions.
Please read the appropriate endorsement wordings on our website for full details.
The information provided is correct at the time of going to print.

Please contact us on **Freephone 0800 389 5904** for more details.