



accident and health  
financial professions  
commercial

David Oliver Associates

First Floor Offices, Robinson House,  
Haslers Lane, Great Dunmow, Essex CM6 1XS  
T: 0870 9002951 F: 01371 859281  
Email: admin@doainsurance.co.uk

[www.doainsurance.co.uk](http://www.doainsurance.co.uk)

Dear Agent,

**Re: SunWorldPLUS – News Update**

On 1st May 2009 we launched our revised SunWorldPLUS travel facility. This included a brand new policy wording, Economy and Premier cover options, flexible excess options, increased ages, increased benefits, dedicated medical screening helpline and much more.

The new facility has proved a great success and we are really pleased to see continuing support from all of our agents. We would like to take this opportunity to thank everyone who has offered us feedback on the facility which really helps us to make incremental changes and provide a 'win, win' partnership going forward.

### New Trip Options

We have been very busy since the launch, working on a variety of new trip options that were not available on the website in May. We have now successfully added the full range of trip options that include; Cruise cover, Business Travel Benefits Extension, Wedding/Civil Partnership cover, Independent Travellers cover, Golf cover and finally Holiday Dispute cover. All of these options can be selected on step 2 of our quote engine. You can also view the extent of cover provided by clicking on the 'Endorsements' link once logged into our website.

A brief summary of the new trip options are detailed on the reverse of this page. We will shortly be sending out an e-mail to all of our agents that includes a detailed underwriting guide on the trip options. This guide will include a summary of the cover provided along with examples of claims that would be covered. To make sure that you are included on our mailing list, please visit [www.doainsurance.co.uk](http://www.doainsurance.co.uk) and add your e-mail address to our database.

### Revised Medical Pre-screening Questions

Since the launch of the revised product we have benefited from a full medical screening helpline that has allowed us to offer cover on a wide range of medical conditions that would have previously been excluded. In response to agent feedback, we now introduce a revised set of Medical Pre-screening questions that enable cover for light medical conditions as standard without referral. Please refer to our website for details.

We hope that these changes demonstrate our ability to respond to feedback and provide a facility that continues to meet the majority of your clients needs.

Kind Regards,

The Accident & Health Department  
David Oliver Associates



Incorporating



# Trip Options

## Cruise cover

This is an optional cover. Our Economy and Premier policies provide cover for travellers whilst on a cruise.

This option is tailored for travellers whilst on a cruise. It provides increased cover for baggage, increased single article and valuables limit, shore trips and compulsory quarantine up to the limits provided.

## Business Travel Benefits Extension

This is an optional cover. Our Economy and Premier policies provide cover for travellers whilst wholly or in part travelling for business purposes but excluding manual work.

This option provides cover for business equipment and reasonable additional costs incurred in replacing the assured with a colleague or business associate in the event that they are unable to travel, up to the limits provided.

## Wedding/ Civil Partnership cover

This is an optional cover. Our Economy and Premier policies provide cover for couples in a domestic relationship whilst living at the same address.

This option provides increased limits to cover wedding rings, gifts and attire. This option also provides cover for reasonable additional costs in reprinting or retaking photographs or video recordings up to the limit provided.

## Independent Travellers cover

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

This option provides 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 cover will provide protection in the event of the Foreign and Commonwealth Office advising against travel to your destination. It also provides cover for flight cancellation, denied boarding, delayed or missed connections and loss of unused accommodation due to the insolvency of your accommodation provider, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting the accommodation or resort, including necessary additional costs, such as extra transport or alternative accommodation up to the limits provided.

## Golf cover

This is an optional cover. Our Economy and Premier policies provide cover for travellers whilst playing golf.

This option provides cover for loss of green fees, increased cover limits specifically for golf equipment, emergency replacement of golf equipment and reasonable costs for hiring replacement golf equipment, up to the limits provided.

## Holiday Dispute cover

This option is designed to provide legal assistance to policyholders where they wish to take action against a tour operator, airline, ferry operator, cruise line or hotel provider for a breach of contract which has had a serious impact on the holiday including their enjoyment.

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.