



Broker Direct
SunWorld Travel Insurance



1. Product USPs

Key insurance product USPs, Policy terms and claims handling processes

Product	SunWorld (AXA)	Alpha	PJ Haymen (Travel Plus)	Voyager (Plus)	Citybond
Cover if onward connecting transport is missed such as flights, trains ferries etc	Yes	No	No on lower tier - Yes on higher teirs but No further onward connections once the customer as left the UK	Yes	No (available as an upgrade)
Cover to abandon the trips as a result of a covered peril	12 hours	24 hours	10 hours	12 hours	No cover on Economy (After 12 hours on tier 2 and 3)
Cover for 'Gadgets' and mobile phones under core policy	Yes	No cover for mobile phones or 'Gadgets', an upgrade is required	No on lower teir - yes on higher tiers	Yes 'Valuables ' covered	No cover for mobile phones or 'Gadgets', an upgrade is required
Cover for treatment in a private medical facility	Yes	Must be approved in advance by our 24-hour emergency assistance service	Yes	"No: Private medical treatment is not covered unless authorised specifically by our nominated emergency service."	Yes
Cover if the FCO advice changes after policy purchase to cancel the trip	Yes	No	No on lower tier - Yes on higher teirs	No - only covered if enhanced travel upgrade purchased	Yes
Increased excess relating to medical conditions applicable	No	Yes	Yes - any excess imposed by us following your call to our Medical Screening Service will apply	"Yes: Emergency Medical Expenses will be increased to £/€ 200 and an Excess waiver will not delete this increased Excess"	Yes
Cover for medical treatment whilst on cruise is automatically included	Yes	No	Yes	Yes	Yes
Maximum age limits for single trip policies	None	75	Yes - max 65 for Essential policy and 89 for premier/premier plus policy	None	86 annual / 76 long stay / 71 winter sports
All persons can travel independently	Yes	No	Yes	Yes	Yes

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Claims	SunWorld (AXA)	Alpha	PJ Haymen (Travel Plus)	Voyager (Plus)	Citybond
Hospital benefit available for admissions to private medical facilities	Yes	Only payable if in a public hospital	Yes	Yes	Yes
Medical screening criteria for Cancer restricted to 5 years	Yes	No - customers must declare if they have 'Ever' had Cancer regardless of the timeframes	Yes (heart and respiratory remain 'ever had' questions)	Yes - 24 months	No - customers must declare if they have 'Ever' had Cancer regardless of the timeframes
Excess applicable and how it is applied at claims stage	Maximum 2	Per person, per section, per claim	Per person per claim	Per person per claim - Double excess option available	Per person, per section, per claim
Claims for wear and tear applicable on 'Baggage' items less than 2 years old	No	W and T applies after 6 months	Yes- based on the value of the item at the time of loss	Yes- states resonable allowance for wear and tear	Wear and tear applies after 6 months
Claims require damaged items to be submitted	No	If your gadget is damaged you must provide this gadget for inspection / repair	No	No	If your gadget is damaged you must provide this gadget for inspection / repair
Claim limits applicable and if so, which sections are affected	None	Some sectional limits - Any claims submitted after the six month period will NOT be processed	Yes : Increased excess for medical	Yes : Increased excess for medical - Double claim option available	None

1. Product USPs

System	SunWorld (AXA)	Alpha	PJ Haymen (Travel Plus)	Voyager (Plus)	Citybond
Integrated Online Medical Screening	Yes	Yes	Yes	No	No
The ability to reduce the excess to £0	Yes	No	No	Yes	No
Cover for changes to health after purchase. Mid term screening required	No	Yes - If your health changes premium could increase, excess increase, exclude the condition or withdraw the cover	"Yes - If your health changes after you have purchased your policy but before you commence your trip (or in the case of Annual Multi-trip cover before booking your next trip) or pay the balance or any further instalments for your trip, you must tell us about these changes, if: • you have seen a medical practitioner because you develop a new medical condition, your prescribed medication changes or an existing medical condition deteriorates; • you have seen or been referred to a consultant or specialist; • you are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations, or have been admitted to hospital. If there is a change in health of anyone insured under this policy you must contact our Medical Screening Service on ***** we will then tell you if we can cover your medical conditions free of charge or for an additional premium. 2. If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either: • making a cancellation claim for any pre-booked trips; or • cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are about to)."	h"Yes- You must tell us if, at any time during the period of insurance and each time you make arrangements to travel, there is a change in circumstances and you answer 'yes' to any of the Important Conditions and Questions Relating to Health & Activities by contacting Voyager Healthcheck or Voyager Insurance Services, as shown, as soon as possible so that we may reassess your coverage relating to any trips you have booked or may wish to book in the future. Please refer to General Conditions 1 & 2."	Yes - If your health changes then an additional premium to pay may be payable
Variable Cancellation, Excess and baggage limits available	Yes	No	No	No	No
AMT maximum trip limits available	31, 45, 62 or 92 days	31 days			50 aged up to 65, 35 days aged 66-85

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Insurer	SunWorld (AXA)	Alpha	PJ Haymen (Travel Plus)	Voyager (Plus)	Citybond
Underwriter	AXA Ins - Largest Travel insurer in the UK	URV - Union Reiseversicherung AG, UK.	Zurich	Starr international	URV - Union Reiseversicherung AG, UK.
Insurer Rating - Standard & Poors	AA-	Not rated	AA-	Not rated	Not Rated

2. Why use SunWorld Travel Insurance?



Market Leader

David Oliver Associates are the market leader in Broker Travel with over 10,000 branches nationwide accessing our travel facility



Rated Insurer

Brokers would be working with a very high quality insurer (AXA); rated No 1 Global Insurance brand since 2006 (Interbrand)



Wide underwriting footprint

Single trip: No upper age limit and up to 365 nights anyone trip

Annual Multi trip: Cover up to 85 with maximum trip limits of 31, 45, 62 or 92 nights per trip



Granular underwriting

We are the only travel provider in the UK to rate by individual age, exact trip duration, countries of destination, deferred period, medical screening, cover level and tailored limits which results in Billions of rating variations and accuracy of pricing!



Consistence of pricing

Due to our granular pricing we rate correctly for each individual risk and therefore have not had any prices increases since October 2013! (excluding global medical inflation)



Medical Screening

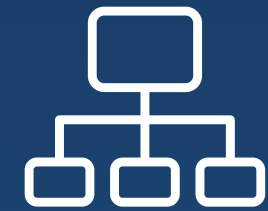
All our medical screening is online during the quote process, when a policy is purchased, providing a full and accurate medical declaration has been made any changes in health do not need to be notified to Insurers, this results in no “mid-term underwriting” and no additional premiums be charged or cover being declined

2. Why use SunWorld Travel Insurance?



Exemplary claims service

We pride ourselves on our claims service and believe behind every claim is a vulnerable customer.



The Platform

We pride ourselves on producing online systems to be easy and quick to use whilst not losing quality of content, this has been achieved by listening to our broker feedback and continuing to develop our systems.



Wide Range of cover

We provide up to 4 cover levels with the further ability to tailor limits within each cover level for Baggage, Excess and Cancellation/Curtailment.



Flexible Commissions

Recommended Retail Commission (RRC), the system will automatically select a commission percentage based on the risk details, you can override RRC by selecting a different commission.



Contact Centre

We have a dedicated Travel Helpline 0800 389 5904 just for brokers, whether it be a question about the system, policy amendment or query about anything travel insurance!



Security

We use multi-layered firewalls, perform penetration testing and stress testing to ensure our servers can handle demand and stand up to modern attacks, use the latest hardware and dual dedicated server setup with regular backups to ensure 99.9% uptime!

3. Challenges in the current market



Changes in travel behaviour

Tracking market trends, adapting products to meet customer needs
e.g. Disruption to travel (previously called Travel Disruption cover) is now covered as standard.



Complex policy wordings

Our latest policy wordings have less words resulting in less pages making it easier for customers to read and understand.



FOS and regulatory changes

Regulatory focus on packaged bank accounts gives opportunity for stand alone product.



Dedicated training webinars

We provide dedicated training webinars to help increase knowledge of the product and ease our systems, this can help reduce the possibility of mis-selling and complaints at claims stage. You can arrange a dedicated training webinar by contacting Sarah Julier: sarahj@doainsurance.co.uk



Medical screening process

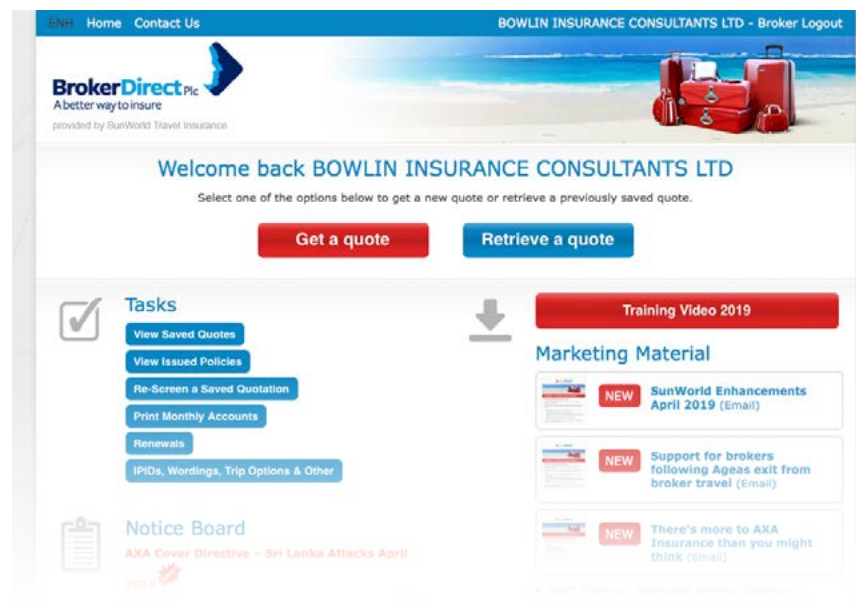
Educational video content, project to improve medical screening experience, in-house medical capability for complex referrals.



Major events

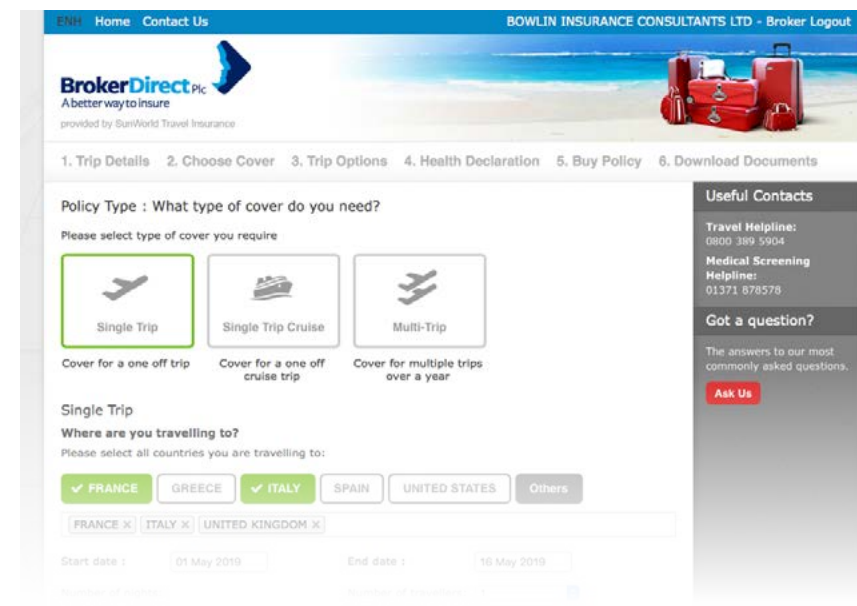
AXA make decisions quickly regarding cover following major events and ensure contingency support is available across all areas.

4. Broker online journey



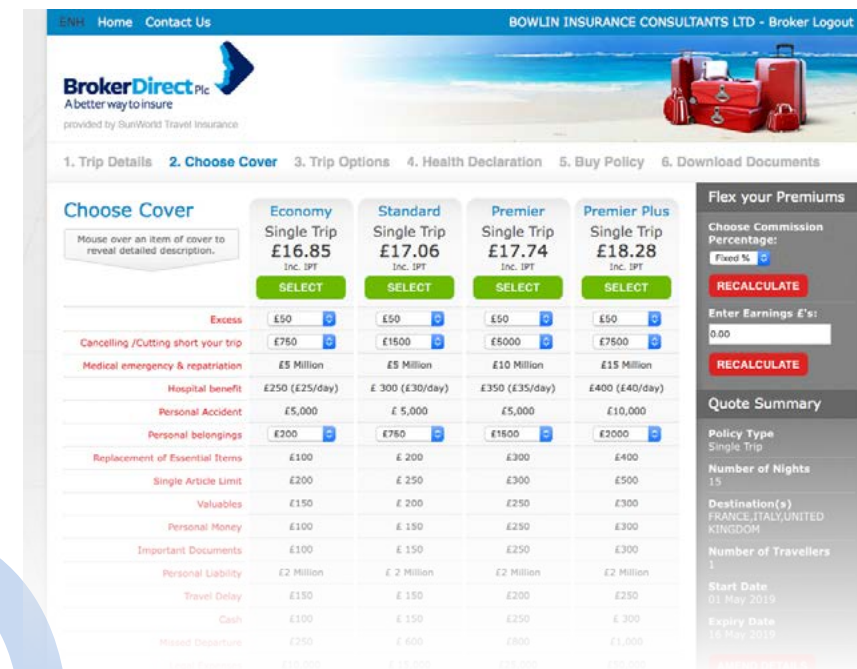
1

Login to the system and choose **Get a Quote**



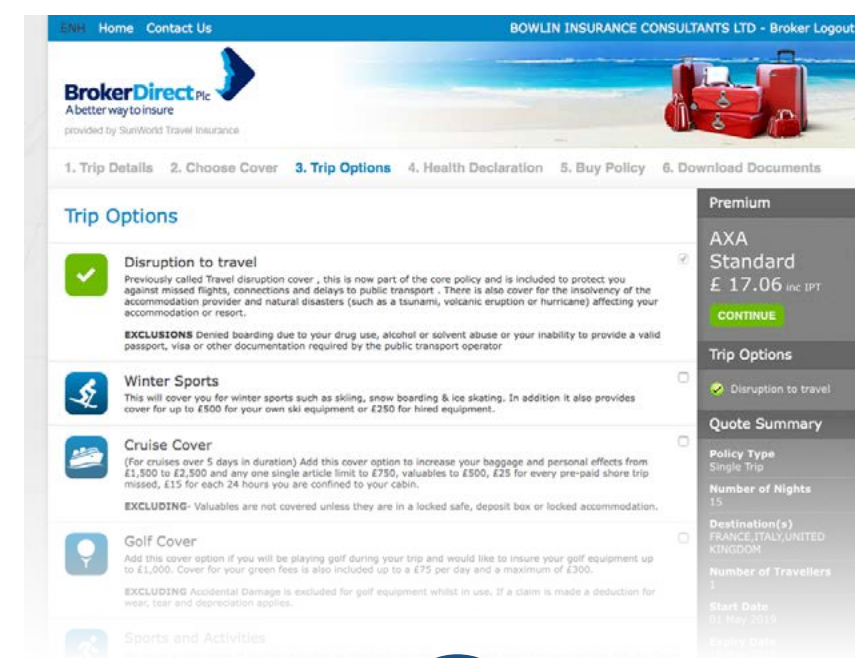
2

Completes Stage 1
Trip Details



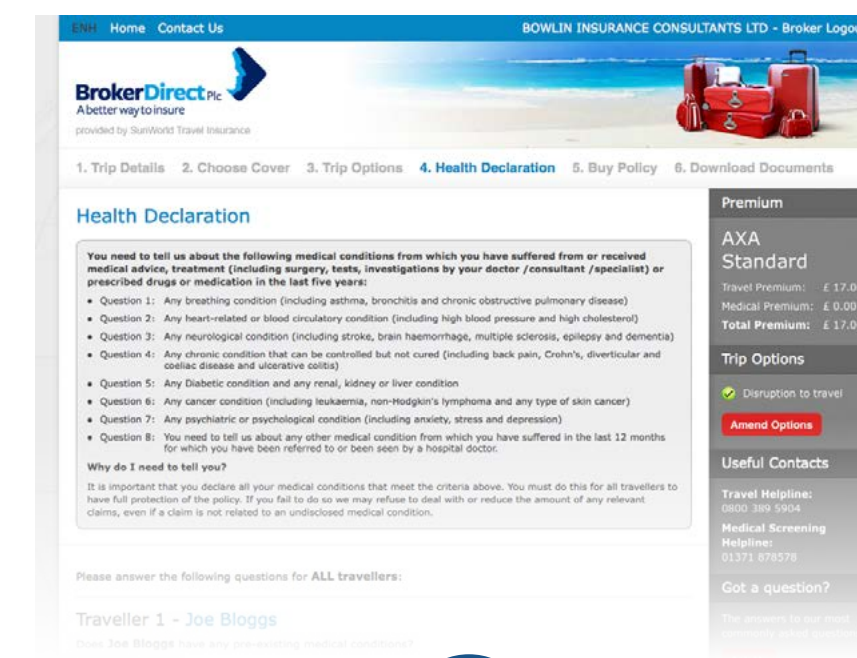
3

Completes Stage 2
Choose Cover



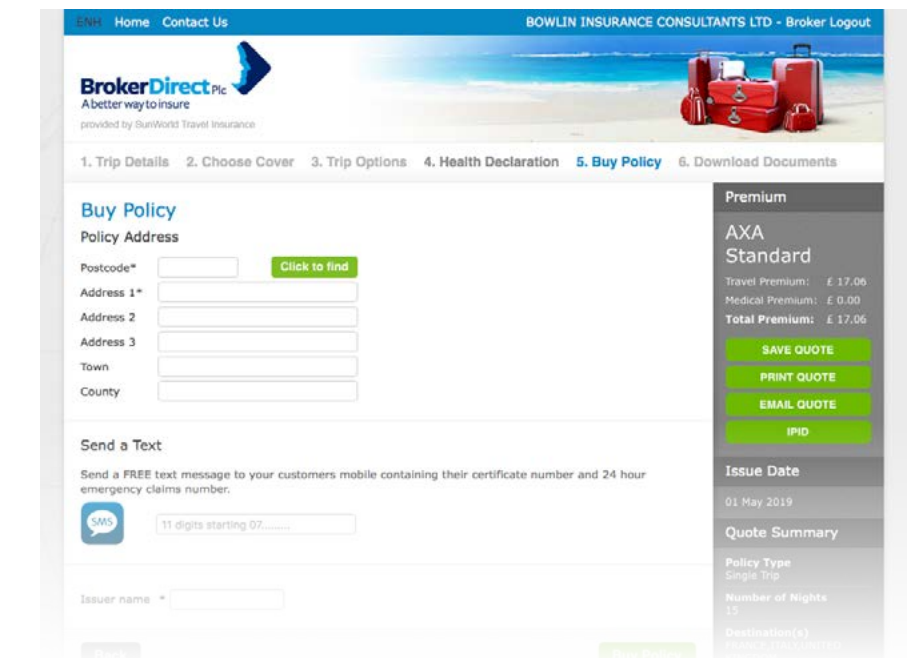
4

Completes Stage 3
Trip Options



5

Completes Stage 4
Health Declaration



6

Stage 5
Buy Policy

Thank you



DOA