



BDTravel Insurance
in association with SunWorld Travel Insurance



Broker Direct is a blend of Underwriting Agency, Wholesale Broker and Third Party Administrator focussed on the UK Personal and Commercial Lines market. The brand was established in 1997 with a unique proposition: a general insurance management operation for brokers, with the majority owned by brokers. Our mission is to delight brokers and their clients with our service whilst also delivering excellent results to our insurer partners. Still today, over 70% of our shares are owned by those who are in a position to place business with us.

Our relationship with SunWorld and David Oliver has prevailed for over 20 years and we are proud to have offered their terrific travel insurance product to our network of brokers for this period. We look forward to further strengthening our partnership so we can continue to protect thousands of holidaymakers across the nation.

SunWorld is the brand name of David Oliver Associates (DOA Underwriting Ltd). We are a unique MGA, independent underwriting agency, wholesale broker and retail travel provider who are a family business with family values.

We have been established since 1996 and are focused on long term commitment to service and provide continuity in the constant changing travel market.

As of December 2018, DOA's GWP was £40 million.

Who underwrites Broker Direct Travel (BDTravel)?

Inter Partner Assistance SA UK Branch (Part of the AXA Group) underwrites the Broker Direct Travel Insurance Product.

They have been rated No1 Global Insurance brand since 2006.

Inter Partner Assistance is established in more than 30 countries and markets its products in more than 70 countries.

All claims (non-emergency and emergency) are managed by AXA Assistance.

Up to 35% commission available for brokers
(commission is dependent on chosen network including RRC)

All policies underwritten by Inter Partner Assistance SA UK Branch (Part of the AXA Group)

No age limit for Single trip policies and trip lengths up to 365 nights*

Up to 85 years of age on Annual Multi-trip policies and trip duration for
Annual Multi-trip policies up to 92 nights*

4 flexible cover levels with tailored limits (Cancellation, Excess and Baggage)
(cover levels available are dependent on chosen network)

Many sport & activities covered as standard, extra cover available
under Level 1, 2, 3 for higher risk activities

*(subject to underwriters criteria)

Flexible system allowing brokers to amend, access and issue quotes, policies and renewals all in one place

Integrated Medical Screening process

Disruption to Travel and Covid-19 cover automatically included as standard for all customers*

Disruption to Travel automatically included as standard for all customers

Cover directives supplied for Global and UK events to advise brokers

Underwriting referral scheme for queries

Private hospital treatment is covered without any prior authorisation from emergency claims department

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

Consistency of Pricing – Due to granular underwriting we rate correctly for each individual risk and therefore have not had major rate increased 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 the insurers. This means no ‘mid-term underwriting’ and no additional premiums to be charged or cover being declined.

Exemplary Claims Service – We pride ourselves on our claims service and believe behind every claim is a vulnerable customer. We have a two-tier claims process in place and service level agreements to ensure customers get the best treatment when making a claim.

Contact Centre – We have a dedicated Travel and Medical Helpline (0800 389 5904 or 01371 878578) just for brokers, whether it be a question about the system, policy amendment or query about travel insurance, our team can assist.

Security – We use multi-layered firewalls, perform penetration 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!

How to access the BDTravel Product

If you need any help and assistance accessing BDTravel or if you have not as yet signed up to use this facility, please contact our Broker Support Team on 01204 600 345 or email support@brokerdirect.co.uk.

Thank you

