



Holiday 2009

travel insurance makes the news

(and can help you make sales)

Travel insurance has been making headlines. It was a big topic of discussion when the H1N1 virus first reared its ugly head and sent everyone into a panic. Now it continues to be a topic of interest in both consumer and trade publications because of the important (albeit sometimes misunderstood) coverage it can provide.

An article titled [Why You Might Need Travel Insurance](#) which ran in the June 29 issue of the New York Daily News, shares the feelings of 40-year-old pianist and composer Jonathan Faiman of Hartsdale, Westchester:

"Life is unpredictable, and it's better to be safe than sorry. I always add the optional insurance when booking travel."

"If I think I may need to cancel my travel plans or alter them considerably, by adding the cancel for any reason option to a travel insurance plan, I know I won't lose my entire investment on otherwise nonrefundable travel," he said. "This aspect alone has saved me a fortune."

In May, [MSNBC's Travel Editor Christopher Elliott](#) also addressed the importance of purchasing a bona fide travel insurance policy from a professional: "Your best protection against a travel insurance policy that isn't a real policy is a reliable travel agent and paying attention to the details. A legitimate travel pro will offer you several policies with a proven track record and take the time to explain the differences."

An August article on Fodor's ([What To Do When You Lose Your Passport, Money and Credit Cards While Traveling](#)) recommends that travelers purchase a comprehensive travel insurance plan that includes assistance services for 24-hour emergency help.

If you're not offering travel insurance to your customers, you could be missing out on a great opportunity. That's what Kate Rice, of TravelPulse, shared in her recent column [Closing the Deal With Travel Insurance](#):

Travel insurance has always been a smart thing for you to sell because it offers to cover your customers and adds to your bottom line. But these days, travel insurance plays another role: It may help you close the sale. Your customers still want to travel but many are wary of committing themselves because of the economy. "Our conversations with travel agents show that insurance is not just another add on, it can be a deal closer for those 'what ifs,'" says Dan McGinnity, vice president of Travel Guard.

Cancel for any reason coverage, cancellation coverage due to involuntary job loss and other covered reasons can give consumers the escape hatch that's often all they need to book the vacation that they need, maybe this year more than ever.

Whether you're helping consumers feel more confident booking travel, offering coverage to help travelers with natural disasters and epidemics, or providing help for those "simple" everyday occurrences, selling travel insurance makes a difference and is getting more and more coverage in the press. To start offering Travel Guard plans to your clients, call us at 877.458.7306 or go to www.travelguard.com/connection/sell.

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Holiday 2009

travel guard poll:

holiday travelers spend more to relax and connect with loved ones

Vacationers spend more on their holiday travel than on their leisure travel at any other time of year, according to a majority of travel agents surveyed in a recent Travel Guard Pulse Poll. Of the travel agents surveyed, 35 percent said their clients spend "five to 10 percent" more on holiday travel versus travel at other times, while 32 percent said clients spend "20 percent or more" in additional expenditures for holiday travel compared with vacations at other times in the year.

The recent survey also reveals that many travelers have strong personal motivation for holiday travel, even as the nation battles recessionary times. For example, a majority of clients (28 percent) listed "visiting relatives" as their primary motivation for holiday travel, while the next-largest group (27 percent) cited their need to "escape the stress and hassle of the holidays." Finally, another significant group (20 percent) eyed holiday travel as a means to "escape the cold weather." The wide majority of agents whose clients plan holiday travel in 2009 – 73 percent – say clients will devote an entire week to their vacation travel.

The holiday vacation destinations favored by most clients reflect their aim to connect with family, relax and enjoy warmer climates. The agents surveyed by Travel Guard say that the majority (21 percent) of their clients planning holiday travel in 2009 will opt for a cruise to the Caribbean or Mexico; cruise vacations are widely viewed as a leading family vacation venue. The next-largest group (20 percent) also prefers the Caribbean's warmth and easygoing atmosphere, but instead of a cruise will opt for a resort vacation. And 19 percent of clients planning holiday travel in 2009 will book a resort vacation in Mexico.

Concerns remain

While the Travel Guard holiday survey shows a solid core of travelers continue to plan holiday travel even in tough times, they also remain highly concerned that "routine" travel hassles may impact their vacations. A large majority (57 percent) worry that "flight delays and/or cancellations" could impact their holiday travel. The next largest group (23 percent) are concerned that "severe weather" could impact their vacation travel.

Travel insurance may help holiday worries

One way vacationers may help ease travel anxieties is to purchase a travel insurance plan, which can cover their holiday travel investment, and can also help if flight cancellations, delays, or other emergencies arise while on the road. Travel Guard plans can cover travelers impacted by unexpected delays and mishaps. Reimbursement for essential items is provided if luggage is delayed for more than 24 hours, and the coverage through Travel Guard can replace lost or stolen luggage if necessary. And, should travelers lose their luggage or important holiday gifts, Travel Guard can help track them down and have them delivered wherever your travelers may be. To start offering Travel Guard plans to your clients, call us at 877.458.7306 or go to www.travelguard.com/connection/sell.

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Holiday 2009

so have you found "the one" yet?

You now have the opportunity to streamline your product offerings and offer ONE travel insurance plan for all travelers. It's Travel Guard's enhanced My Travel Guard plan and it takes advantage of Travel Guard's sophisticated quoting and booking software, ezTIPS 2.0 with ProfitPlus. Quoting a travel insurance plan has never been easier!

The enhanced My Travel Guard is part of our "Travel Comes First" campaign, which focuses on developing new solutions designed to help travel agencies simplify their travel insurance sales efforts and support primary business goals. My Travel Guard allows you to create a personalized, custom travel insurance plan for every client. But the best part is – there's no guesswork or manual calculations involved.

Utilizing the ProfitPlus+ technology suite within ezTIPS, a My Travel Guard plan is presented after you input eight data points about your client's trip. ProfitPlus+ analyzes those data points and compares them to the travel insurance plan purchase history of many thousands of prior Travel Guard customers. The software then provides you with the customized My Travel Guard plan to offer your client.

You can then either recommend the plan to your client "as is" or add additional coverage options based on your client's preferences. For example, if your client is concerned about having a high baggage limit, you can adjust that limit up to the maximum of \$2,500, even if the original baggage limit was for \$1,000. The plan allows you to customize coverage and coverage limits so clients only pay for what they want and not for what they don't want. There's no need to consult a pricing grid or use a calculator to figure costs for additional upgrades. The software will automatically do that for you with the click of a button.

The enhanced My Travel Guard plan offers numerous benefits:

- Competitive commissions (and through the end of the year, you have the opportunity to earn a 5% bonus commission for the first 90 days when you sell My Travel Guard using our ezTIPS with ProfitPlus+. Call 1.800.454.7107 for complete details!)
- Waiver for pre-existing medical conditions is available until final trip payment
- Commission protection is included and optional deluxe commission protection is available
- Offers optional Cancel for Any Reason (up to 75%) and optional trip cancellation coverage due to involuntary job loss or termination (through the Additional Covered Reasons upgrade).

The My Travel Guard plan also includes 24/7 access to LiveTravel® assistance services including the re-booking of airline flights, hotel and rental-car reservations; tracking of lost luggage; passport replacement; cash wire assistance; pre-trip advisories and more. This, coupled with 24/7 concierge services also included, allows you to be a presence throughout your clients' vacations, as insureds will have constant access to a helping hand while on the road.

But the exciting news doesn't end with My Travel Guard! We've also added some great new features to our ezTIPS technology that are designed to help you capture additional travel insurance sales and automate customer touch points.

- **Second Chance Emails** – When you use ezTIPS with ProfitPlus+ to quote, you can now easily generate automated emails to capture additional

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Customized coverage for your clients so they only pay for what they want - not for what they don't.



Travel assistance is provided by LiveTravel.

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Sales not closed when initially presented. These e-mails can be co-branded with your agency logo

- **Agency Marketing Tools** – You can set up automated "bon voyage" and "welcome back" e-mails customized for both business and leisure travelers. These e-mails are designed to include your uploaded logo.
- **Concierge Service Requests** – Really "wow!" your clients by scheduling services from Travel Guard's Concierge Desk with the click of a button. Golf tee times, spa treatments, restaurant reservations, activity recommendations, event tickets, get local destination information and much more, are all arranged by Travel Guard on your client's behalf at no additional cost.

Tom Zavadsky, Travel Guard's Executive Vice President of Sales and Marketing, is enthusiastic about the launch of these new tools and the potential they hold for agents to streamline product offerings and focus on their core business of selling travel. "The introduction of the enhanced My Travel Guard plan and our new technology tools is an exciting launch and it demonstrates our long-term commitment to putting 'travel first'. Our investments have focused on the breadth of ways we can more fully support our valued travel partners. Our goal is to help our partners secure additional insurance plan sales and revenue while and finding solutions to maintain your primary business."

All Travel Guard product choices remain available, but offering clients My Travel Guard is a great new option our partners will want to try! It just might be the solution you're looking for to help cut the clutter and streamline your sales efforts. For more information on the enhanced My Travel Guard plan or our free ezTIPS 2.0 with ProfitPlus+ technology, please call 1.800.454.7107.

View more quick information on My Travel Guard, ezTIPS and ProfitPlus+

[f My Travel Guard Top Ten PDF](#)

[My Travel Guard Consumer Brochure PDF](#)

To learn more about offering My Travel Guard plans, call 877.458.7306 or go to www.travelguard.com/theone.

Plan options vary by state. Contact your sales representative for complete details



Holiday 2009

travel guard supplements new h1n1 guide with key information for travelers concerned with virus' impact on winter travel

Following the U.S. Department of Health's recent release of an official response guide designed to educate Americans about the H1N1 virus and seasonal flu precautions, Travel Guard is providing important information on travel insurance coverage related to H1N1. Travel agents can use this information to help their clients make informed travel choices. Making the right choices can help your clients minimize H1N1's potential impact on their winter travel plans.

The new Department of Health guide, entitled "H1N1 Flu: A Guide for Community and Faith-Based Organizations" (available at <http://flu.gov/professional/community/cfboguidance.html>), features important information about H1N1 flu and federal response activities. Travel Guard is supplementing this information by providing answers to questions regarding travel insurance coverage and H1N1 and recommending travel agents advise clients to take appropriate precautions when traveling to areas affected by H1N1 as the winter travel season begins.

"Our worldwide travel assistance division continues to monitor developments related to H1N1 and its impact on winter travelers," said Dan McGinnity, Travel Guard Vice President. "We encourage travel agents to contact us for updates, health warnings, prevention and treatment tips, along with all other information regarding H1N1 and travel."

Below are some suggested responses for clients with questions or concerns about H1N1 and retail travel coverage through Travel Guard.

Q: If I were to contract the H1N1 virus, would I be covered for trip cancellation?

A: Most plans provide trip cancellation coverage as long as the plan was purchased before the traveler contracted H1N1, and the traveler selected a plan that includes coverage due to unforeseen illness.

Q: If I were to contract H1N1 on my trip, would I have coverage for medical expenses?

A: Most plans can provide medical coverage as long as the virus was contracted while on the trip.

Q: Would I have coverage if I am quarantined for health related reasons while traveling?

A: Yes, some plans can reimburse the insured for additional expenses incurred if the insured is quarantined due to H1N1 or other covered reasons, up to the maximum limits of the coverage.

Q: If I am afraid to travel to a specific area because the H1N1 virus has been detected, will I have coverage for Trip Cancellation?

A: Like most providers in the industry, Travel Guard plans do not offer coverage for fear of traveling to a specific region. However, travelers who purchase a Travel Guard plan that includes the "Cancel for Any Reason" coverage option can be covered for up to 75% of trip cost for trip cancellation in this instance.

Q: Would I have coverage for Trip Cancellation if the government issues a travel warning covering the area I am scheduled to travel to?

A: Generally travel insurance plans do not provide Trip Cancellation coverage due to government warnings.

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department spotlight

(and can help you make sales)

Travel Guard's eProduct Solutions (ePS) department provides ezTIPS, electronic reporting and sales support for Travel Guard's travel agent partners. When agents need quick, expert advice on ezTIPS, XML or WERI, they can contact ePS for immediate attention. The ePS team excels at working closely with our agent partners to provide solutions to technology issues in a timely manner. Most solutions are provided within 24-48 hours. An after-hours paging system is even available for urgent requests.

"ePS plays a very vital role to the overall customer service experience for customers and agents of Travel Guard," said Jeff Olson, ePS Support Technician. "Everyday we handle all kinds of technical issues for our customers working with their online booking systems. Today, with more and more travel agents relying on technology solutions to service their clients, our customers depend on us to be their expert technology consultants."

ePS was at the center of the recent launch of Travel Guard's suite of enhancements, known as ProfitPlus. In the interest of tailoring Travel Guard's technology enhancements to provide the tools most requested by ezTIPS users, ePS engaged in an ongoing, proactive dialogue with our travel partners to determine first-hand what would most effectively maximize their travel insurance conversion rates while providing the best travel insurance coverage and value to their clients.

"We like to balance our busy work lives with a bit of fun," said Olson. "When we get a call from a travel agent, it's usually because something isn't going right for them. We understand that many times, they need to hear a kind voice just as much as they need a solution to their problem. That's what we're here for."

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two travelers left behind

For many people, a trip to France, Germany or Belgium evokes thoughts of amazing architecture, medieval villages or cultural events rich with old world heritage. But for Agnes and Marvin T. of Omaha, Nebraska, a trip to commemorate the sacrifices of World War II veterans resulted in them having to make some sacrifices of their own.

"We were there to see the sights where our veterans fought," said Agnes. "We are experienced travelers and nothing has ever gone terribly wrong while we were traveling, but we always purchased travel insurance, just in case. We never realized how helpful it could be."

But the advantages of traveling with a Travel Guard plan were about to become very clear for Agnes and Marvin upon their arrival back in the United States. "We landed in New York only to be told that our flight back home to Nebraska had been delayed due to Hurricane Bill. At first we were informed the flight would be delayed two hours, but that quickly turned into four hours and then we learned it wouldn't be until the next day," said Agnes.

The couple was given a number to call the next morning to be sure their flight was still taking off at the announced time. Unfortunately, when the next morning came, all Agnes heard when she dialed the number was a recording - and it didn't give her the confirmation she needed. She needed to talk to someone to find out what time her flight was leaving. But how? That's when she phoned Travel Guard.

Travel Guard worked with the airline and learned that Agnes and Marvin's flight had left at 9:00 a.m. without them. Not missing a beat, Travel Guard phoned Agnes and worked with her to coordinate an alternate flight for the couple.

"Other people were shouting and running around in the airport, frustrated with their flight situation. Meanwhile, we were working with Travel Guard. They were like angel watching over us! I don't know what I would have done without them!"

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travel guard's going green!

Have you heard? Travel Guard has a new world headquarters location in Stevens Point, Wisconsin. Our new address is 3300 Business Park Dr., Stevens Point, WI 54482.

Our 600+ employees are excited to be working in a facility that has been expressly designed with the environment in mind with LEED® certification coming soon. LEED® (Leadership in Energy and Environmental Design) Certification is a voluntary program that can be applied to every type or lifecycle phase of any building. LEED® focuses on looking at the entire building to recognize performance in key areas to make it sustainable.



Starting with the physical location of the building, the new headquarters placement preserved the maximum number of trees in the area. At the same time, 200 additional trees were planted on site. There is also room to expand without cutting down extra trees.

With any building construction, companies find ways to make sure they keep the cost down on materials. One way of doing so is getting as much material from local suppliers as possible. Approximately 20% of the materials were manufactured locally.

Products with recycled content are beneficial to the environment because they reduce virgin material use and solid waste volumes. A majority of the products at Travel Guard contain recycled material.

In the United States, close to 340 billion gallons of fresh water are withdrawn per day from rivers, streams, and reservoirs to support residential, commercial, industrial and recreational activities. When designing the plumbing system for the new headquarters, Travel Guard specified low flow toilets, urinals, and faucets that will help save water usage by over 50% at the company. (That is nearly 700,000 gallons of water per year!)

To reduce energy consumption, Travel Guard installed low wattage lighting and occupancy sensors throughout the building as well as energy efficient HVAC (heating, ventilation, and air conditioning systems). Through simulation, the building has been estimated to perform 14% better than typical office buildings of similar size. It is predicted that Travel Guard will save \$40,000 during the course of a year on utility expenses.

Travel Guard is committed to environmentally sound practices, high performance and sustainability standards. The construction of our world new headquarters is just part of our ongoing effort to "Go Green," for a healthier, better community.

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