



Winter 2010

webinar series connects agents with success

Join the many other travel agents who have turned our TIPS for Success webinars into success for their agencies by participating in our new webinar training series! They're offered at no cost, contain valuable information for helping increase your sales and they're easy to access!



If you haven't joined us yet, you won't want to miss the topics below! Register for one today by going to www.travelguard.com/agents/tips.

Mar 4:

Travel Guard's Group Protection Plan

Travel Guard's Group Protection Plan has been enhanced! Join us for this 15-minute webinar to learn what the enhancements are. We'll also cover the basics of the Group Protection Plan – what type of coverage it offers, what assistance services are included, how you can sell it, how commission is determined and more.

Mar 18:

When It's Not Business As Usual... There's Business Travel Guard

Do you sell business travel? If so, you won't want to miss this training session on Business Travel Guard. Travel risk management is a hot topic these days and employers are very aware of their duty of care to their employees. Offer your business clients a solution with Business Travel Guard. It's an annual travel insurance and assistance services plan designed with today's mobile professional in mind. Learn all the details in this free 15-minute webinar. (*Business Travel Guard is not available to the residents of NY or OR State.*)

Apr 1:

Do You Have Clients Who Are Only Interested in Medical Coverage and Assistance?

Travel Guard's MedEvac plan is a great solution for travelers who are only interested in medical coverage and assistance services. It's available as an annual or per-trip plan. Learn more about MedEvac and MedEvac Plus during this 15-minute webinar. (*MedEvac and MedEvac Plus are not available to the residents of NY or OR State.*)

Apr 15:

Technology Tools That Can Help Grow Your Revenue

Are you taking full advantage of the marketing tools available within Travel Guard's technology solutions? Whether you are an ezTIPS user or an AgentLink user, you can automate communications to your clients using our recent ProfitPlus+ enhancements. In this 15-minute session, we'll show you how easy it is to save and e-mail quotes, as well as how to send automated 2nd chance insurance offers. (We'll also show you how you can automate "Bon Voyage" and "Welcome Back" e-mails.)

Agents must be properly licensed in order to sell insurance.

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travel guard poll:

event and special occasion travel

A large majority of vacationers will partake in special occasion or event travel in 2010 according to travel agents surveyed in a recent Travel Guard Pulse Poll. Of the travel agents surveyed, 55 percent said their clients plan on traveling for a family reunion or taking part in a multi-generational cruise vacation, while 29 percent noted their clients will travel to a destination wedding.

Deep travel discounts are the reason for the large numbers opting for special occasion or event travel. The survey reveals that 59 percent of travelers are more likely to travel in 2010 because of the large amount of bargain travel packages offered. And because a deal is a deal, longer "event" vacations seem to be the trend in 2010 as only 12 percent of agents stated their clients will travel over three to four days while 63 percent have clients that will travel for a week, and 20 percent of agents polled have clients that will travel for ten to 12 days.

While the Travel Guard event travel survey shows a solid core of travelers booking vacations, many of these vacationers are concerned that "routine" travel hassles may impact their vacations. A large majority (38 percent) worry that flight delays and/or cancellations might impact their plans. The next largest group (16 percent) is concerned that a medical emergency could affect their vacation travel.

Those sentiments are reflected in the number of vacationers seeking travel insurance coverage. A significant percentage of agents polled (43 percent) have experienced a "large" or "moderate" increase in the number of travel insurance plan purchases among clients planning special occasion or family reunion travel in 2010.

To help ease your client's concerns, start offering Travel Guard travel insurance plans today! Simply give us a call at 1.877.458.4306 or go to www.travelguard.com/connection/sell.

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travel guard receives leisure travel award

It's happened not once, not twice, but three times in a row. We recently learned of our selection, for the third year running, as the recipient of Performance Media's Leisure Travel Leaders Award. The award recognizes Travel Guard as the best travel insurance provider by readers of Agent @ Home and Vacation Agent magazines and travelpulse.com.

The Award, which was formally known as the Agent@Home Readers' Choice Award, was also given to Travel Guard in 2007 and 2008 and indicates that more agents chose Travel Guard over any other travel insurance plan provider. We were selected for the award through a "Readers Choice Survey" which polled over 98,000 leisure-selling travel agents.

"This is quite an honor," said Dean Sivley, Chief Executive Officer of Travel Guard. "Receiving this award for the third year in a row is testament to Travel Guard and our employees' dedication to product and service innovation, loyalty to our agent relationships and commitment to the travel industry. The longevity of our industry partner relationships is in direct correlation to the level of trust we build on both a personal and professional level, as well as our ability to offer progressive-minded solutions to our agents."

Travel Guard prides itself in providing some of the most unique tools and agent booking software solutions (EZ TIPS with Profit Plus) for agents across the U.S. In addition, Travel Guard has the largest sales staff in the industry and provides customized marketing materials, webinars and other unsurpassed support to our agent partners.

If you would like to learn more about what makes Travel Guard the most preferred travel insurance plan and assistance services provider and/or more about EZ TIPS with Profit Plus. Contact us today at 1.877.458.7306 or go to www.travelguard.com/connection/sell.

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travel guard offers free assistance to u.s. travelers, families affected by haiti earthquake

It's been over a month since the ground shook and the world turned its attention to a little-thought-of-country named Haiti. In the wake of the massive quake, many organizations, individuals and businesses are doing whatever they can to aid the men, women and children affected by the upheaval. That's why Travel Guard is providing free emergency travel and medical assistance services to travelers and families affected by the earthquake. To help the victims, Travel Guard is offering the coordination of emergency medical arrangements and evacuations, temporary lodging, cash wire transfers, passport replacement, translation services, message relay, emergency travel arrangements, and luggage tracking for items lost during the quake.



Medical Department

Travel Guard is also coordinating with its network of medical and evacuation specialists and air ambulance providers to monitor evacuation and assistance needs and facilitate evacuations from the area. Agents who may know of clients/travelers and/or their family members who have been affected by the Haiti quake are encouraged to contact Travel Guard's assistance coordinators for travel help or assistance in communicating with family members at home.

"Our thoughts and prayers are with all whose lives have been devastated by this tragic event," said Dean Sivley, CEO of Travel Guard. "There have been a number of Travel Guard policy holders who were in the area and we have been diligently working to provide the assistance they need including medical case management, relaying messages to family members and coordinating emergency travel arrangements. We are also extending these services to any U.S. travelers and their family members who have been affected by the quake, because we feel it is an important part of our social responsibility as a global provider of travel insurance plans and assistance services."

Since the dreadful day that the ground shook, Travel Guard has been assisting several people who suffered in quake. Here's one situation we assisted with the Sunday after the quake:

While visiting family in Haiti, college freshman Ralph A. narrowly escaped the collapse of his aunt's home and endured two harrowing nights in a corn field amid aftershocks of the earthquake that turned the world's eyes to Haiti. A day after hitching rides through the devastation, Ralph finally arrived at the airport – and a dead end. His green card, passport and student ID weren't enough for soldiers in Port-au-Prince who were overwhelmed with requests for help and the U.S. embassy was attending to U.S. citizens first. Working with his Pennsylvania host family, Travel Guard reached out to local connections in Haiti and arrived at a solution through a land transfer out of the country. Once in Santo Domingo, Travel Guard coordinated his commercial flight back to the U.S. His host family met him at the airport, and although Ralph appeared shaken, he was safe.

Agents seeking these services for their clients who are traveling can call Travel Guard's 24-hour World Service Center at 866-644-6811. From Haiti or areas outside the U.S., agents can have their clients call Travel Guard collect at 715-295-1209.

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anniversary cruise cut short

Dennis and Rita G. were counting down the days until they would leave on a cruise. But this wasn't just any cruise. This was the cruise that the couple was taking to celebrate their 50th wedding anniversary- and it stopped at some of the most romantic cities in the Mediterranean.

Spirits were high for the couple that day as they boarded a bus that would take them to the port in Greece from which the cruise ship would be leaving. As the bus came to a stop, Dennis and Rita could see their ship and what seemed to be the beginning of a perfect anniversary celebration. Just as they stepped off the bus, however, Rita fell and experienced a searing pain rip through her arm. The couple's hopes of their special get-away seemed ruined. What would they do now?

After a visit to the nearest hospital it was determined that Rita had broken her elbow and would need surgery immediately. Of course as many couples would be, they were concerned about the expenses. Surely medical care for visitors in this foreign country would be costly. And what about the daily expenses they were incurring in the meantime?

Luckily, the couple had a travel insurance plan through Travel Guard. Without hesitation, Dennis called Travel Guard. Our representatives were able to inform them that they could be reimbursed for their medical and trip interruption expenses. And, as luck would have it, Dennis was even able to arrange transportation to catch them up with their cruise at a port three days later. Dennis and Rita breathed a sigh of relief when they realized their medical expenses would be covered and they would still be able to enjoy part of their cruise.

Upon their return home Dennis wrote to Travel Guard and said, "During Rita's stay in the hospital Travel Guard was very diligent about inquiring about my wife's condition. Knowing we had travel insurance made a stressful time a bit more endurable. We are satisfied customers and will refer friends to Travel Guard. Many thanks to your staff that monitored my wife's health!"

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travel guard in the news

Travel Guard is quoted several times each week among media outlets across the U.S. and Canada. We continue to be featured in many popular travel publications, newspapers, magazines and websites which leads to millions of people being made aware of Travel Guard insurance.

Travel Guard actively pursues these opportunities to enhance awareness of travel insurance plans among today's consumers because we know that the more consumers become familiar with the advantages of travel insurance, the easier it will be for you to sell it, should you decide to partner with us.

In a [New York Times article](#), Travel Guard's Dan McGinnity talks about how a travel insurance plan can cover you for a variety of unexpected travel scenarios. He states that although travel insurance plans may vary, they typically can cover an array of things like trip cancellations, lost baggage, medical costs, and medical evacuations for a single trip or multiple trips during the year.

George Hobic of Airfarewatchdog.com expresses the need for travelers to consider travel insurance and be aware of unforeseen snafus that could potentially force them to re-purchase their original flight tickets and shell out even more cash when needing a hotel room for an unexpected layover. In [this article](#) he notes Travel Guard and the coverage we offer.

In a Philadelphia Inquirer [article](#), writer Jane Engle notes how canceling a hotel or bed & breakfast stay can be costly. Travel Guard is mentioned as an insurer who can help vacationers cover their travel investment should their lodging accommodations need to be cancelled or delayed.

"The whole concept of cancellation penalties has picked up, especially in . . . accommodations that are associated with theme parks or resorts," says Dan McGinnity, spokesman for Travel Guard.

The article goes on to state that more than 80 percent of hotels charge a late-cancellation penalty and that purchasing a travel insurance policy can cover your otherwise nonrefundable hotel deposits when you cancel your trip for a covered reason.

Keep your eyes peeled for additional travel insurance and Travel Guard mentions in the media in the days to come!

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net a group; cover your commission

Price advantages and other incentives make group travel a great option for class reunions, destination weddings, senior travel, sports teams, family reunions, religious retreats, business meetings, friends getaways and more. And with travel agents handling increased numbers of cost-conscious travelers looking for ways to save, it's a perfect time to announce enhancements to Travel Guard's Group Travel Protection plan! With expanded coverage and increased limits at the same affordable cost, there are more reasons than ever for you to offer your clients the Group Travel Protection plan.

Enhancements include:

- Primary medical coverage
- Expanded covered reasons for trip cancellation, including involuntary job loss & work reasons
- Increased coverage limits for baggage and personal effects
- As always, the Group Travel Protection plan does not have a pre-existing medical condition exclusion.

Best of all, we have also included **Commission Protection**, up to 15%!

The Group Travel Protection plan is a cost-effective way to provide excellent travel insurance coverage for groups of ten or more people. The rates provided are net, giving you the opportunity to set your own commission. Administration is simple – the plan is submitted to Travel Guard with one enrollment form, a roster and a net payment. Enhancements are effective February 1. Contact us at 1.877.458.7306 or 1.877.458.4306 or go to www.travelguard.com/connection/sell to find out more about selling the Group Travel Protection Plan today!

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