



Travel Guard – Travel Insurance Overview

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Session Topics

Travel Guard Overview

Licensing Requirement Overview

Product Overview

Final Notes

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Travel Guard® OVERVIEW

Travel Guard Products and Services



Travel Insurance

Comprehensive, market-specific policies available to individuals and groups, per trip or annually.



Medical Assistance

From hospital referrals to coordination of emergency evacuations, we see that your customers' medical needs are met.



Crisis Response

Ready to put boots on the ground to handle major incidents that affect your customers.



Assistance and Claims

Fully-owned claims and assistance infrastructure to deliver quality experience.



Travel Assistance

Helping your customers get through flight delays, lost luggage, and other travel hassles – big or small.



Travel Guard Cross Sell

Innovative portfolio of Travel Guard products available to you and your customers.



Client IT Connectivity

Proven XML API that powers the insurance distribution of thousands of partners.



Revenue Optimization

Experienced account managers focused in helping you reach more customers and maximize your insurance revenue.



Regulatory Support

Travel Guard is equipped to work with global partners to address insurance regulatory requirements in all markets.



Security Services

Low-touch and high-touch services ready to respond to the changing nature of travel risks.



Customer IT Solutions

Travel and risk information immediately available online, mobile, and email alerts.



Personal Assistance

White glove concierge services is a phone call away.

Customer Experience



Customer Support

Your customers will have multi-channel access to a representative 7 days a week, 365 days a year to help with:

- Coverage, product and/or policy questions
- Policy sales
- Pre-event travel assistance
- Claims initiation and inquiry
- Policy modifications
- General service

Your customers will receive electronic fulfillment with policy information and Policy of Insurance.

Responsive Claims Service



Superior Claims Service:

- FNOL or Claims Service Center
- Claim forms completed during initial call
- 98% of claims are filed with a single phone call
- Online Claim Status
- Standard Claims process is to review documents within 14 business days of receipt of final documentation

Online Claim Filing Tool

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What to Expect

-  Submitting your claim may take about 15-20 minutes to complete.
-  We'll guide you through each step of the claim process.
-  Once you submit your claim, you will receive a claim number which can be used to track the status online.
-  **Note: Please be sure to cancel any travel arrangements with your Travel Provider before beginning the claim process.**

Documents You May Need

We recommend gathering everything before starting your claim. Here's a list of documents that you may need.

Documentation:

- Proof of Travel
- Proof of Insured Trip
- Incident Reports
- Receipts for Claimed Expenses
- Medical Reports, Invoices and Receipts

File A Claim

To get started on your claim, we'll need to look up your policy.

* Indicates a required field

Policy or Itinerary Number: 

Last Name of Policy Holder: *

☐ I have read and agree to the [Privacy Policy](#). *

By providing your Personal Information to AIG and ticking the box, you consent to the collection and processing of your Personal Information as described in our Privacy Policy for your country available at www.aig.com/globalprivacy. To the extent that you have provided Personal Information to AIG about any other individual, you agree that you are authorized to disclose his or her Personal Information to AIG as detailed in the Privacy Policy.

Get Started

- 60% of claims initiated through FNOL tool
- Obtain a claim number instantly
- Electronically upload documents
- E-sign important claim documents
- Check the status of a claim online, anytime

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LICENSING REQUIREMENT OVERVIEW

Approved Scripting When Offering Insurance

Example 1

“The cost of your booking, including the optional activities you have selected, transfers, and taxes, is \$XX. Optional [travel insurance OR name of product/program] for this itinerary is available through Travel Guard. Information with details about [this travel insurance package OR name of product/program] is available at www.TravelGuard.com/ASTP/Mountain . Or, if you prefer, we can [transfer you to a licensed insurance agent OR conference in a licensed insurance agent] right now who can provide you with information about it and answer any questions you have. The cost of the optional [travel insurance OR name of product/program] is \$XX. Would you like it added to your itinerary?”

Example 2

“The cost of your booking including optional activities, transfers and taxes is \$XX. There is also travel insurance available through Travel Guard. For more information or to purchase, please call 1.877.249.5376 or go to www.TravelGuard.com/ASTP/Mountain.”

Example 3

“The cost of your booking including optional activities, transfers and taxes is \$XX. Optional travel insurance for this itinerary is provided by Travel Guard. We will be sending you the additional information as requested. This will include information on the travel insurance offered through Travel Guard.”

Questions About Coverage



Transfer Call to Licensed Agent:

“I will have a licensed agent talk with you about your questions.”



Agent States:

“To view additional information regarding the travel insurance plan, go to www.TravelGuard.com/ASTP/Mountain”



If hard copy brochure mailing:

“I will mail you additional information on the Travel Guard travel insurance plan. Please call Travel Guard with any questions.”

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PRODUCT OVERVIEW

All Seasons Travel Plan



General Plan Information:*

- Plan must be purchased by final trip payment
- Plan available to residents of U.S. states only.
- All pre-paid, non-refundable travel arrangements can be insured
- Coverage effective at 12:01 a.m. following purchase
- Pricing available up to \$150,000 per booking
- Pricing based on 7.7% of trip cost

**Coverage will be subject to limitations and exclusions in the policy. Coverage may not be available in all states.*

Schedule of Benefits*



MOUNTAIN RESORT

- Up to 100% of Insured Trip Cost Trip Cancellation & Interruption
- Up to 100% of Insured Trip Cost Single Occupancy
- Up to \$600 Trip Delay (\$200per day)
- Up to \$250 Missed Connection
- Up to \$1,000 Vehicle Delay
- Up to \$200 Travel Inconvenience Benefits
- Up to \$1,000 Slope and Trail Closure
- Up to \$1,000 Baggage Coverage
- Up to \$1,000 Baggage Delay
- Up to \$25,000 Rental Vehicle Damage Coverage
- Up to \$10,000 Search and Rescue Coverage
- Up to \$25,000 Travel Medical Expense
- Up to \$250,000 Emergency Evacuation & Repatriation of Remains
- Up to \$50,000 Accidental Death & Dismemberment

Plan Cost: 7.7% of trip cost

*Coverage will be subject to limitations and exclusions in the policy. Coverage may not be available in all states.

All Seasons Travel Plan – Extra Coverage*



Pre-existing Medical Condition Exclusion Waiver

- Trip Cost limit per person may apply
- Must insure all pre-paid, non-refundable trip costs
- Must be medically able to travel at time of purchase
- Subsequent arrangements must be insured within 21 days of payment
- Applies to insured, traveling companion and family members

**Coverage will be subject to limitations and exclusions in the policy.
Coverage may not be available in all states.*

Innovative Benefits & Coverages

- **Vehicle Delay:** Coverage for mechanical breakdown of their own or rented vehicle while en-route to the destination for missed trip portion and additional expenses incurred until travel becomes possible.
- **Search & Rescue Coverage:** Reimbursement for covered search and rescue expenses incurred if a search and rescue mission is launched to locate your client and the client is held responsible for the charges.
- **New Named Peril for Trip Cancellation:**
 - Closure of ski trails or slopes due to insufficient snow, natural disaster, or severe weather or trail conditions.
- **Travel Inconvenience:** Reimbursement (up to \$200) for an inconvenience while traveling such as closed attractions.
- **Slope & Trail Closure:** Reimbursement (up to \$1,000) if the lifts, slopes, or trails at your client's destination are closed due to lack of snow, too much snow, or high winds.
 - Cost of transportation to the nearest resort with open slopes; or
 - A daily benefit for each day the Insured is not able to ski, if other resort is not available

Assistance Services

Included in Travel Guard Insurance Plans*



Travel Medical Assistance

From physician referrals to coordination of medical evacuations, we attend to your medical assistance needs all over the world.



Worldwide Travel Assistance

Our assistance coordinators, available 24/7, will help solve last-minute travel problems or emergencies, arrange your travel affairs and are always connected to the latest travel information.



Concierge Services

You receive the comfort, care, and attention of Travel Guard's personal assistance coordinators available 24/7 to respond to virtually any request — large or small.



Personal Security Assistance

You can feel more confident with Travel Guard's Personal Security Assistance at home or while traveling.

Expenses incurred from third party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

*Not all services are included in all plans. Assistance Services are provided by Travel Guard.

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**FINAL
NOTES**

Contact



- Claims: ClaimsDoc@travelguard.com
- Refunds: Refund@travelguard.com
- World Service Center:
[1.877.249.5376](tel:18772495376)
Representatives Available 7/365
- Consulting and Training:
janet.janssen@travelguard.com
Phone: 715-295-9132

Disclosures

Retailers are required to make the following disclosures to the insured during the sale:



The purchase of this insurance is not required to complete the travel booking or purchase.



This is only a brief description of the coverage available, and the policy will contain limitations, reductions, exclusions, and termination provisions.



The coverage offered may duplicate coverage already provided under a customer's other existing insurance coverage.

Ethics and Best Practices

Where your customer is concerned ...



Advise them that purchase of insurance is **NOT required**



Answer **general coverage-related questions**



DO NOT misrepresent coverage



DO NOT answer complex or detailed questions – refer your client to Travel Guard



Provide the **Policy of Insurance**

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About Travel Guard

Travel Guard meets the diverse needs of leisure and corporate travelers alike through its comprehensive portfolio of travel insurance plans and assistance services as well as a network of experienced providers. With global service centers placed strategically around the globe, our 24/7 multilingual team is always just a phone call away and ready to assist when our customers experience travel issues – from lost luggage or minor travel inconveniences to medical emergencies or life-threatening events. We help customers recover from travel disruptions and enjoy their journeys knowing Travel Guard has their back every step of the way. Learn more at www.travelguard.com, and follow us on [Twitter](#), [Facebook](#), [Instagram](#) and [LinkedIn](#).

Products or services may not be available in all countries or states, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. In the United States, Travel Guard insurance products are offered through licensed insurance producers, including Travel Guard Group, Inc., and underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304, that is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

Coverage available to U.S. residents of the U.S. states and District of Columbia only. This plan provides insurance coverage that only applies during the covered trip. Similar travel insurance coverage, offered by Travel Guard or another travel insurance provider, may be available through a variety of other sources, but may be subject to different terms and conditions (i.e. benefits, limits, exclusions, etc.). You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc. (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the Travel Retailer TG-15826-24.