

Premium Protection Plan



	ALL-INCLUSIVE	PREMIUM PROTECTION
TRIP CANCELLATION		
Risks Covered	27 Reasons to Cancel	UNEXPECTED AND UNFORSEEN EVENTS UNLESS EXCLUDED AT TIME OF PURCHASE
Cancel for Any Reason	50% 14 or more days prior	80% 7 days or more prior, 80% to a cap of \$2500 6 days to 24 hours prior
# of Exclusions for Cancellation	15	4
MEDICAL		
	Up to \$5 000 000	Up to \$10 000 000
# of Exclusions for Medical	25	8
Stability Prior to Departure	3 Months Stable	No Stability Requirement
BAGGAGE		
Delay by airline of bags	\$500 per person	\$750 per person
Loss/Damage/Stolen	\$300 per item up to \$1500	\$750 per item up to \$1500
AIR FLIGHT ACCIDENT	\$100 000	\$250 000

IS IT COVERED?	ALL-INCLUSIVE	PREMIUM PROTECTION
TRIP CANCELLATION		
Bride and Groom Cancel Wedding	Cancel For Any Reason 50% 14 days or more prior	Full Coverage up to departure for Guests
Pet takes ill on day of departure	No coverage	Full Coverage
A family member is ill at time of purchase, their condition worsens 3 days before departure	No Coverage	Cancel For Any Reason - 80% up to max \$2500
An act of terrorism in your destination the week before you depart, but no formal travel advisory	No Coverage	Full Coverage
MEDICAL		
Change in medication 1 month Prior	No Medical Coverage in destination	Full Coverage provided with no reason to expect medical assistance prior to departure
Minor mental or emotional disorders	No Medical Coverage in destination	Full Coverage provided with no reason to expect medical assistance prior to departure
BAGGAGE		
Camera lost or stolen	Covered up to \$300	Covered up to \$750
Baggage delayed by airline 10 hours or more	Covered up to \$500	Covered up to \$750

CLIENT'S CONCERNS	ACKNOWLEDGEMENT	ASK QUESTIONS	STATE A BENEFIT
"COVERED ON MY CREDIT CARD"			
"I'm covered on my credit card."	"You may have some benefits on your card."	"Do you know what reasons are listed in the credit card policy that will permit you to cancel?"	"You can protect your investment with our excellent Premium Protection Plan which will allow you to cancel for anything that is unexpected or unforeseen. You can even change your mind 7 days or more before departure and get 80% back; or change your mind 6 days to 24 hours prior to departure and get 80% back to a cap of \$2500, with no questions asked!"
"I'm covered on my credit card."	"You may have some coverage on your card but generally it is very limited."	"Do you know if your credit card has a cap on the cancellation amount?"	"With the Premium Protection Plan you can insure the difference between what your card covers and what your trip costs. That way you are guaranteed to at least get part of your money back should something unexpected happen."
"I'm covered on my credit card."	"You very likely have some coverage on your credit card. Most credit cards, however, have restrictions and caps on the amount of interruption coverage once you have left your home."	"Do you know whether or not you have interruption coverage and, if so, how much coverage is offered?"	"With the Premium Protection Plan , we offer unlimited trip interruption coverage. We will actually reimburse you for any unused days as a result of having to interrupt your travel plans."
"I'm covered on my credit card."	"You may have some coverage on your credit card. Most credit cards, however, have stability requirements."	"Do you know if your credit card has stability requirements?"	"Our Premium Protection Plan is the best option for you. You will be covered even if you change your medication."
"COVERAGE AT WORK"			
"I'm covered at work."	"I understand that you have travel insurance through your employer."	Do you know if your work benefits will cover you should you have to either cancel or interrupt your trip?	"Our Premium Protection Plan is available only through our travel agency. In the event of an unexpected emergency, you would be reimbursed for the cost of a one-way flight to return home. A last minute flight will be very expensive!"
"I'm covered at work."	"You may have medical coverage through your work benefits."	Do you know if you have deductibles with your work benefits?"	The Premium Protection Plan will provide you up to \$10 million of emergency medical coverage, with no deductibles and the benefits of StandbyMD."
"I NEVER BUY TRAVEL INSURANCE"			
"I'm going no matter what."	"No one ever wants to think about cancelling."	"What would you do if a family member suddenly became ill? Would you still want to travel?"	" Premium Protection Plan will even let you cancel if your pet becomes ill."