

## How long has it been since you reviewed your Travel Insurer's Benefits?

*Chances are their coverage has changed since the last time you reviewed their Benefits.*

*Here are a few key questions to ask of any Travel Insurer you're considering.*

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| <p> <b>Do they have Flat rates for children 18 &amp; under?</b> The advantage here is kids do not have to be family or related. Max 2 flat rates per paying adult in each enrollment.</p>  | <p>Yes or No</p>                           |
| <p> <b>Do they have Hurricane Warning Coverage for Trip Cancellation?</b> Probably not unless you're using TravelSafe. We offer it if within 24 hours of your clients scheduled departure date any of their trip destinations are under a Hurricane Warning issued by NOAA. Much better than waiting for flights to be stopped or the Hurricane to actually hit!</p>   | <p>Yes or No</p>                           |
| <p> <b>How about revocation of approved time off from work as a covered reason for Trip Cancellation?</b> No need to add a work cancellation option, it's already in there with Classic &amp; Prestige plans.</p>  | <p>Yes or No</p>                           |
| <p> <b>Do they have Political/Natural Disaster Evacuation?</b> Our non-medical emergency evacuation benefit has up to \$25,000 due to a formal recommendation from the appropriate local authorities, or the U.S. State Department, for customers to leave a country.</p>  | <p>Yes or No</p>                           |
| <p> <b>What's their Missed Connection coverage?</b> Do they have \$2,500.00 in benefit coverage? Probably not, most only have \$250 - \$500. Heck, we have that much in our Basic program.</p>   | <p>Yes or No</p>                           |
| <p> <b>Is Unemployment covered as a valid reason for Trip Cancellation?</b> We only require that your client have been with the same company for <b>1 year</b>, not the 3 – 5 years others require</p>   | <p>Yes or No</p>                           |
| <p> <b>Do they protect your Commissions?</b> TravelSafe automatically includes Commission Protection <i>without commission reduction</i> in all of our Programs! We even cover CFAR cancellations for Classic Plus</p>   | <p>Yes or No</p>                           |
| <p> <b>Do they offer Unrestricted Benefits for Terrorism?</b> TravelSafe has no restrictive lists that exclude coverage based on countries visited, times of travel, or State Department Warnings.</p>   | <p>Yes or No</p>                           |
| <p> <b>Do they offer Unrestricted Benefits for Financial Insolvency?</b> Again, we have no restrictive lists of approved suppliers or non-covered suppliers. Just have your clients buy within 21 days of deposit.</p>   | <p>Yes or No</p>                           |
| <p> <b>Do they offer a 12-hour Baggage Delay?</b> Most plans require your clients' bag to be delayed 24 hours. TravelSafe's benefits begin after a 12-hour delay.</p>  | <p>Yes or No</p>                           |
| <p> <b>What's their definition of a Pre-Existing Condition?</b> What's their "Look back period". The language varies slightly but essentially any illness, disease or other condition that undergoes a change during the look back period is considered Pre-existing. Ours is <b>60 days</b> while other plans look back <b>90</b> or even <b>180 days!</b> That means something your client was treated for 6 months ago could be an issue!</p> | <p>Ask or Read<br/>the fine<br/>print!</p> |
| <p> <b>Do they have Deductibles?</b> <b>NO</b> deductible for Medical, Baggage or any other coverage...even in our Basic plan! Only our <u>optional</u> Extended Personal Property Pac benefit has a deductible</p>  | <p>Yes or No</p>                           |
| <p> <b>Do they offer Non- Emergency Medical Evacuation home or to Hospital of Choice?</b> It's automatically included at no additional cost in <i>all</i> of our TravelSafe Plans!</p>   | <p>Yes or No</p>                           |
| <p> <b>Do they have Coverage for Frequent Flyer Rebanking Fees?</b> We do, for up to \$150 for the cost of airline-imposed fees to rebank frequent flyer miles.</p>  | <p>Yes or No</p>                           |
| <p> <b>Do they offer Concierge &amp; Business Services?</b> TravelSafe offers these services <b>Free</b> in <i>all</i> of our plans</p>  | <p>Yes or No</p>                           |

### Corporate Headquarters

40 Commerce Drive,  
Wyomissing, PA 19610-6050  
Phone: 800-523-8020 Fax: 610-678-1238  
E-mail: [info@travelsafe.com](mailto:info@travelsafe.com) WEB: [www.travelsafe.com](http://www.travelsafe.com)