

T.A.S.S.L.E.
 Travel Agent School Supporting
 Learning and Education

How to Become a SUCCESSFUL Travel Agent Program.™

Module 8
 Travel Insurance


Welcome Back!

Keep Moving Forward...




Module 8

- About Travel Insurance
- Pick a brand
- Know your policies
- How to sell it!
- They Decline, now what?



Picture by Yehansen



Selling Travel Insurance

L.A.S.S.I.E

Selling TI: About Travel Insurance

History	Today	Motivation
Peace of Mind	Protection	Financial Investment

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Selling TI: About Travel Insurance

Motivation

- Expensive
- Unforeseen events Protection
- Changing Trip Plans
- Pre-pay a lot or all of the trip
- Peace of Mind

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Selling TI: Pick a Brand

- Brand/Supplier
 - Weeding through
 - More coverage, more coverage
- Commission levels
- Cost
 - Age
 - Trip Cost
 - Travel Timeframe



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Selling TI: Pick a Brand

- State Licenses
 - Agency
 - Individual agent
- Limited Lines Travel Insurance Agent (LLTIA) License
 - Travel Insurance Company



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Selling TI: Know Your Policies

Basic/Silver

Classic/Gold

Premium/Platinum

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Selling TI: Know Your Policies

- Cancel for Any Reason
 - Inclusions
 - How many days prior to travel to cancel?
 - How much do they get back?
 - How much you have to insure?
 - When to sell it?
 - Medical
 - On the fence
 - Client Specifically asks for it
 - Not a covered reason or person



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Selling TI: Know Your Policies

- Additional Coverage
 - Purchased X amount of days from initial deposit
 - Which plans offer this
 - Pre-Existing Medical Conditions
 - Supplier default
 - Concierge services
 - Other

**Pre-Existing
Supplier
Default**

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Selling TI: Know Your Policies

- What can you say...
 - Recommendations of policies
 - Give our brochures/fliers
 - Cost
 - Additional benefits
- What you can't say...
 - Specifics about the policies
 - If a "scenario" will be covered
 - Anything in the fine print



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Selling TI: Know Your Policies

Don't...Say you are licensed agent

Don't...answer technical questions about benefits, exclusions, or any other conditions of the policies

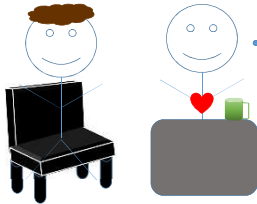
Don't...give client advice on existing policies they may have



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Selling TI: How to Sell

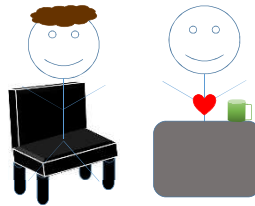
Let's make sure we protect your investment with travel insurance



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Selling TI: How to Sell it!

- Educating Clients
 - Protect your hard earned money or dollars
 - Additional medical coverage that their current health insurance plan may not cover
 - Concierge and 24/7 Help
 - PEACE OF MIND!!!



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Selling TI: How to Sell it!

- How to present travel insurance
 - Quoted as the total amount of vacation
 - Quoted at the bottom as an additional cost

Itinerary	Per Person	Travelers	Total Cost
Land and Air	\$4577.50	2	\$9155

Travel Insurance Classic Plan on this trip would be an additional:

\$663+ \$16 processing fee - Total (not per person)

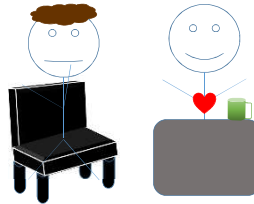
To review all travel insurance plans... [Click Here](#)

All pricing and availability is subject to change until a deposit is made.

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Selling TI: How to Sell it!

- Excuses, Excuses
 - I have never had any issues
 - I have never had any injuries on a trip
 - I have medical insurance
 - It is too expensive
 - I didn't budget for this
 - I am too young
 - I have travel insurance through my credit card

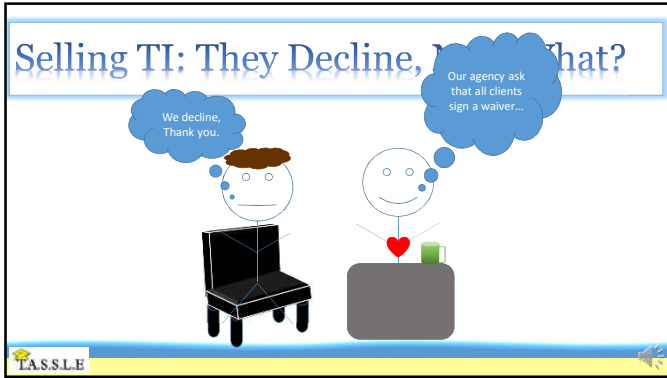


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Selling TI: They Decline, Now What?



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Selling TI: They Decline, Now What?

- Include in the waiver
 - Dates it needs to be signed before any booking can be made
 - Name of client and all traveling parties, vacation destination, agent name
 - What the agent discussed with them about travel insurance
 - Costs, policy options, pre-existing medical waiver, etc
 - Understanding that they are declining purchasing travel insurance
 - Know that they can change their mind and still purchase insurance
 - When pre-existing and default will still be good if purchased
 - Not holding you liable for any financial loss for not purchasing travel insurance.

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Magical Racecations requires advanced notice to ensure we have time to properly process the travel insurance through our supplier within their required purchasing time frame.

OPT-OUT / WAIVER

Client, does not wish to purchase travel insurance. Client understand that they will be responsible for any fees, monies lost, and/or cost associated with the tour due to ANY cancellations, missed trips, medical necessities, lost baggage and/or ANY reason for a trip delays for this trip. By checking the box you understand the monies that can be lost and will not hold Life is Better Traveling liable for these monies:

Client understands that by electronically signing this form, they will not hold Magical Racecations financial responsible or liable for any, but not limited to, any of the aforementioned reasons for trip cancellation, interruption, and/or other reasons why the client would not be able to take their trip/vacation.

If you have any questions or concerns regarding this form, please contact your agent or Mary Yohannan, Owner at

X _____ X _____

Lead Client Signature and DATE Racecation Consultant and DATE

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The travel industry is for you!

Keep Moving Forward...

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