



# Why Your Travelers Need Group Travel Insurance

**IT'S APPROPRIATE IN THIS ISSUE** of Leisure Group Travel, which focuses on tour itineraries, that we also talk about protecting the investment you and your travelers are making.

Over the years, many travelers have asked, "Why buy travel insurance when I already have insurance?" The insurance they already had was health insurance and did not cover anything like trip cancellation, trip interruption, lost baggage or travel delays. For anyone traveling within the USA, some health insurance plans had

supplier plan on the market and became very popular. Today most travel suppliers offer travel insurance. Travelers need, and want, travel insurance.

When comparing travel insurance, there are two invaluable benefits your travelers need: Financial insolvency protection and the ability to cancel for any reason. These benefits should be purchased through you, not travel suppliers. Why? Tour operators and cruise lines can't insure against their own financial demise – so you won't get protection against that

go to [www.OurTravelProtector.com](http://www.OurTravelProtector.com) and click "10 Reasons to Book 'Our Travel Protector.'"

What if you don't offer travel insurance to your travelers? If that traveler has an accident – and doesn't have insurance which pays for all needed services – that traveler could sue you because you didn't offer insurance. If you do offer travel insurance and the traveler decides not to accept it – have them sign a waiver proving that the insurance offer was refused. (Download the waiver form on the [www.OurTravelProtector.com](http://www.OurTravelProtector.com) homepage.) This can help defeat a lawsuit.

The travel business evolves. Group travel has become a travel sector of its own. Group organizers make travel arrangements and have said they need a travel insurance product to offer their travelers, generally groups of 10 or more. Organizers said they need a net rate in order to provide insurance to their travelers at cost or with a markup. Organizers wanted that net rate available as a single rate to everyone in the group or priced according to the traveler's age.

Fortunately for everyone, such plans exist today.

Protect your traveler's investment. Offer group travel insurance!

## Travel insurance gives peace of mind to both you and your travelers.

– and still have – limited coverage when the insured person travels away from their home area – and often, no coverage when traveling overseas. For example, Medicare does not provide coverage outside of the United States.

Years ago, travel insurance was sold only through travel agents, and many travelers did not purchase it. As a tour operator at Globus and Cosmos, I knew travelers had serious problems because their health insurance did not provide the protection needed while traveling. Travelers often asked us to waive cancellation fees for what the traveler thought was good reason. As a result, we developed a travel insurance plan, including trip cancellation and trip interruption, which we sold as an option through travel agents. This travel supplier insurance plan was the first

travel supplier's insolvency if you purchase travel insurance from them. When travelers "cancel for any reason," travel supplier plans generally issue a voucher good for future travel only with them – not cash. Of course your traveler usually wants cash, not a voucher, especially in group travel!

Why should you offer group travel insurance – and why should your travelers buy it? Because travel insurance gives peace of mind to both you and your travelers. Remember, you don't sell travel insurance, you OFFER it as protection for the traveler's investment. It protects their investment and helps limit your liability. There are other reasons too – we've identified ten of them. We wrote about Reason #1 in the April 17 InSite e-Newsletter. Each future issue of InSite carries the next reason. If you missed any of the reasons,

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*John Martinen graduated from Michigan State University and New York University Law School. After traveling as chief purser on Grace Line cruise ships in the Caribbean and South America, he developed the first cruises in the Galapagos Islands. He served as president of Globus & Cosmos, Vista Travel Ventures and Trafalgar Tours, before joining Safe Passage International as a principal in 2003.*



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To Travelers: **Protects Their Trip Investment**  
To You: **Protects Your Travelers**

### *Our Travel Protector Group Plan - Highlights*

#### **Basic Group Plan (Plan No. 877B) provides:**

Travel Delay (8 Hours or More)	\$150 Per Day / \$750 Maximum
Medical Expenses (Accident and Sickness)	\$50,000
Emergency Medical Evacuation and Repatriation	\$100,000
24/7 International Assistance	Included
Baggage and Personal Effects	\$1,000
Baggage Delay	\$250

#### **Comprehensive Group Plan (Plan No. 877C) provides:**

<b>All the benefits of the Basic Group Plan (see above), plus "TC/TI":</b>	
Pre-Departure Trip Cancellation ("TC")	Up to Trip Cost
Post-Departure Trip Interruption ("TI")	Up to 150% of Trip Cost

#### **Deluxe Group Plan (Plan No. 877D) provides:**

<b>All the benefits of the Comprehensive Group Plan (see above), PLUS</b>	
Cancel for Any Reason	Up to 75% of Non-Refundable Trip Cost