



Dear **InSite e-Newsletter** Subscriber:

Travel sellers, including group organizers, are always looking for better ways to provide travel insurance. We help them do that!

My article "[Why Your Travelers Need Group Travel Insurance](#)" appeared in the June issue of **Leisure Group Travel Magazine** and again in the July 24 **InSite e-Newsletter**. I'd like to share with you some information about travel insurance that I've shared with the readers who had questions and comments about the article.

### **Quick Answers**

A few readers said they thought selling travel insurance must be a complicated process. Fortunately, our booking process is simple and straight-forward -- as a subscriber to **InSite e-Newsletter** you are pre-qualified to use *Our Travel Protector!*

We have a Group Plan with Net Rates, and an Individual Plan with bonus earnings. Visit the website to learn more: [www.OurTravelProtector.com](http://www.OurTravelProtector.com). You'll need a user name and password to access the insurance booking engine – get them on the website.

Also on the website, you'll see the group NET rates. You, and only YOU, determine the insurance mark-up for your groups; that mark-up is your profit for providing travel insurance for your groups.

On the website, you'll find "*10 Reasons to use Our Travel Protector*". Read the reasons!

Once I told the readers a little bit about why we developed *Our Travel Protector*, readers told me they better appreciated what a unique opportunity this insurance is.

### **The Beginnings of Travel Insurance**

Travel Insurance was originally sold only by travel agents selling on behalf of an insurance company. Commission rates for travel sellers varied; rates reached 30% or even higher. The vast majority of travelers did not buy the coverage – it was expensive and it was not marketed well. As a tour operator, I quickly realized many travelers needed insurance but weren't buying it. The traveler had to pay any health-related expenses out-of-pocket – and this was very often, very costly! Travelers often asked the travel seller to waive their cancellation fees for what the traveler thought was good reason. These problems and many others came from travelers whose travel agents had not sold them travel insurance.

I realized that we at Globus & Cosmos, as the tour operator, could provide a service – and protection – for our travelers if we offered travel insurance as an option with the sale of our tour product. I then developed the first travel supplier insurance program. This was called a "net rate" plan.

### **Developing the First Net Rate Travel Insurance Plan**

With a Net Rate Plan, the tour operator contracts to pay a net rate to the insurance company which then provides protection for each traveler who purchases the optional travel insurance. The net insurance price is marked-up to a selling price which allows some money for the travel seller and allows the tour operator to make a few bucks. The travel agent provided the insurance to their travelers just as that travel agent provided the tour which the travelers purchased. The net rate plan could be used for individual bookings or groups. Best of all, the tour operator was free to mark-up the net premium to whatever level was practical.



This net rate travel insurance plan proved to be very popular and soon similar plans became available from other tour operators, cruise lines and travel providers throughout the USA and Canada.

I hope you see now that there were two ways travelers could get travel insurance through travel sellers. A travel seller could get an insurance license and serve as the agent of an insurance company and earn a good commission; the other way was to sell the optional travel insurance offered by the tour operator, cruise line or host agency – and earn a small share of the total travel insurance mark-up.

### **Travel Insurance Today**

The travel business, as any business, evolves. Today we have agents working at home, sometimes independently and sometimes with a host agency. Very often, group organizers use travel products from a variety of travel suppliers to put a travel package together; but the travel insurance of any one of those suppliers may not cover the travel product of other suppliers which are part of the package. Group organizers need a single insurance plan for the entire package. How can they provide travel insurance for their travelers?

Today, group travel sellers need a net-rate travel insurance product, like the product I developed years ago as a tour operator. Travel sellers must be able to determine their own mark-up. Who will provide this opportunity?

### **Here's where *Our Travel Protector* Enters the Picture**

Premier Tourism Marketing makes *Our Travel Protector* available for use by all subscribers to **InSite e-Newsletter**. Travel sellers will not find this unique opportunity to provide travel insurance anywhere else!

### **An Overview of *Our Travel Protector***

Two plans are available. Our Travel Protector's **Group Plan** provides for bookings of 10 or more travelers; the **Individual Plan**, for bookings of less than 10. We've been told that the benefits for the traveler under these plans are excellent, and the cost is affordable!

Our Travel Protector is unique in many ways. What follows are some of the key points of the **Group Plan** and **Individual Plan**.

### **The Group Plan**

- You set your own earnings by marking up the Net Premium however you wish.
- Financial Insolvency of the Travel Provider is covered, unlike many other plans!
- Cancel for Any Reason pays up to 75% of non-refundable Trip Costs, in CASH, not a voucher! It's a wonderful optional benefit for your travelers!

For groups, you can choose Basic (Plan 877B), make it Comprehensive (Plan 877C) to include Pre-Departure Cancellation and Post-Departure Interruption or ascend to Deluxe (Plan 877D) by including "Cancel for Any Reason".

Under the **Group Plan**, you may choose from rates that are based on age OR you may choose a single-rate plan. Generally, single-rate plans have proved most price-effective for older travelers. If you have younger travelers, you will want to use the age-based plan in order to secure lower rates for these younger travelers.



We've found that some travel sellers will provide the insurance to their travelers at cost --- and others will mark up the selling price. That's entirely up to you.

**SPECIAL BONUS!**

**You will receive a special bonus after you pay for the first 10 passengers in your first group. [Click here for details!](#)**

**The Individual Plan**

For bookings of less than 10 passengers, you have access to the **Individual Plan**. You earn up to \$30 for every \$100 of premium, plus a bonus. Your earnings are paid to you within 45 days of the month the insurance is paid for.

--Financial Insolvency is covered, unlike other plans!

--Cancel for Any Reason pays 75% of non-refundable Trip Costs, in CASH, not a voucher!, it's a wonderful optional benefit for your travelers!

**Would you like to learn more about *Our Travel Protector*?**

Visit our insurance home page at [www.OurTravelProtector.com](http://www.OurTravelProtector.com). There you will find a complete description of the Group Plan and Individual Plan. They are available for you to use immediately, along with instructions for booking insurance on the website. You'll need a User ID and Password to access the booking engine - the home page includes a link you can click to get that information. Also, take a look at the "*10 Reasons to use Our Travel Protector*" on the home page, which is a series that appears in **InSite e-Newsletter**.

If you have any questions about Our Travel Protector, please email [info@OurTravelProtector.com](mailto:info@OurTravelProtector.com). I'd also like to hear from you. I'm very interested in your comments and ideas; Email [JohnMartinen@TravelStrategies.net](mailto:JohnMartinen@TravelStrategies.net) or call 212-678-7998.

I really look forward to hearing that you've made your first travel insurance booking at [www.OurTravelProtector.com](http://www.OurTravelProtector.com). Let me know when you make it. And don't forget about the Special Bonus!

John Martinen  
[JohnMartinen@TravelStrategies.net](mailto:JohnMartinen@TravelStrategies.net)

Our Travel Protector  
Tel: 212-678-7998  
Fax: 212-253-4277