



Why Use “Our Travel Protector”?

There are 10 Reasons why savvy Travel Organizers use [Our Travel Protector](#) for their clients’ travel insurance needs. In 10 issues of the InSite e-Newsletter we will separately point out each of the 10 Reasons.

Here are the ones that have appeared in this series so far:

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### Reason #1

#### **Group Plan with Low Net Rates**

[Our Travel Protector](#) is perhaps best known for its excellent Group Plan. The Group Plan is for groups of 10 or more travelers. With a **net price** you get to determine what the traveler pays, including your mark-up. To view the net rates, [click here](#). You mark up the insurance to provide your profit. Want even more flexibility? You may use the single non-age rated price for everyone in the group, or you may select the age-rated plan to get even lower net premiums for groups of younger travelers. With the age-rated plan, each person pays the rate associated with their age. You determine what is best for you and your group! You pay the insurance company the net rate and keep the mark-up for yourself.

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Reason #2

Three Group Plans Available to You

Select the right blend of coverages to meet your needs. With [Our Travel Protector](#), Group Plans are based on Net Rates you are free to mark-up as you wish. Below is a brief summary of the benefits under each Group Plan:

2009 BONUS CHALLENGE

In this tough economy every income source available to you can help you weather the storm.

Good news! For the first group of at least ten travelers that you enroll in Our Travel Protector Group Plan between August 1 and December 31, 2009, you earn our **2009 Bonus Challenge**.

The bonus will equal the average per person Net Premium your travelers in the group pay for the insurance. If, for example, the average net premium is \$122 per person, your bonus check will be \$122! The bonus is in addition to any mark-up that you paid yourself on the group. I hope you agree that this IS good news!

2009 Bonus Challenge Rules:

The bonus is equal to the average per person net premium for the first group you enroll online at www.OurTravelProtector.com during the Eligibility Period, which runs from August 1 through December 31, 2009. The bonus is payable within 45 days after the month in which full Net Premium payment is received by Trip Mate. If you enroll any other group by December 31, 2009 that has a larger average per person net premium than your first group, we’ll send you a check for the difference in average premiums.

We look forward to sending your first and second bonus checks!

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:

All the benefits of the Basic Group Plan (see above), plus "TC/TI":	
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:

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

(everyone in the group must have the same coverage)

For more information about the coverages available, visit www.OurTravelProtector.com.

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**Reason #3**

**Cancel for Any Reason**

[Our Travel Protector](#) offers **Cancel for Any Reason** in both the Individual and Group Plans! With this optional benefit (additional premium applies), the traveler may cancel their trip for any reason NOT covered by [Our Travel Protector](#) and receive a cash reimbursement for 75% of their non-refundable costs. Please remember that Cancel for Any Reason sold by travel suppliers provides only a voucher for future travel NOT cash! This is a terrific benefit, adding significant value.

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Reason #4

Expanded Coverage for Financial Insolvency

You hear about travel suppliers going out of business in this tough economy. Ask yourself this: how bad does the financial outlook of an airline, cruise line or tour operator have to be, before its services are no longer covered by travel insurance? The answer might surprise you

Insurance companies (including **Our Travel Protector**) won't cover the default of a travel supplier who is already in bankruptcy when the supplier's services are purchased, which of course makes sense.

However, some insurance companies go much further -- their default coverage applies only to "approved suppliers" -- healthy airlines, cruise lines and tour operators who aren't likely to go out of business anytime soon. Suppliers who are struggling but haven't yet filed bankruptcy typically are not seen on a list of "approved suppliers". That's bad news for the traveler!

Here are two important facts you should share with your travelers:

- First, insolvency protection sold by a tour operator will never protect the traveler against that tour operator's own bankruptcy. That's why it's important to buy insolvency protection from a **third party**, like **Our Travel Protector**.
- Second, unlike the plans mentioned above, **Our Travel Protector** doesn't limit coverage to healthy companies on an **"approved supplier list"**. Coverage applies to any third party supplier, as long as the supplier does not file bankruptcy before the traveler buys the insurance, and does not totally cease its operations within 15 days afterwards.

The bottom line: **Our Travel Protector** is a **third party plan without an "approved supplier list"**, which means your travelers get the broadest Financial Insolvency coverage possible.*

*Certain restrictions apply. For complete details of the Financial Insolvency coverage, refer to the Travel Insurance Certificates available through www.ourtravelprotector.com.

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#### **Reason #5**

##### **No Complicated Requirements**

Premier Tourism Marketing is licensed to sell this travel insurance. Your role is easy -- all you do is enroll your travelers online in the insurance plan. Book **Our Travel Protector** today, and start making money! You earn your mark-up when booking the **Group Plan**, whereas with the Individual Plan you earn enrollments fees and production bonuses.

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Reason #6

Simple Online Enrollments

No complicated forms to fill out, no waiting for brochures to come in the mail. With **Our Travel Protector**, everything you need is online. Convenient, fast insurance bookings on our easy-to-use online enrollment screens, plus brochures and sales material that are available free on our website. You can book insurance online using a credit card. The system is simple and secure. Insurance certificates are immediately available for distribution to your travelers. Individual traveler information can be added, deleted, or updated anytime prior to departure.

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#### **Reason #7**

##### **Not Available Anywhere Else**

**Our Travel Protector** is unique because it's available to you and only you as an InSite e-Newsletter subscriber -- no one else can use it. Premier Tourism Marketing is licensed to sell **Our Travel Protector** -- all you do is enroll your travelers online in the insurance plans.

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Reason #8

High-dollar Coverage for Emergency Medical Evacuation

A medical evacuation may be necessary for serious injuries or illnesses. It doesn't happen often, but when it does, it's expensive! It can happen to people of all ages. The traveler could have an accident while rafting, skiing or just walking down the street.

Your travelers are concerned, and rightly so, about the high cost of being air-evacuated to the U.S. if they suffer a serious injury or illness while traveling overseas. **Our Travel Protector** features up to \$250,000 in coverage for emergency medical evacuations (\$100,000 in the Group Plan, \$250,000 in the Individual Plan).

Some travel insurance plans do not provide for such coverage and if they do, the reimbursement often isn't enough. An evacuation can cost as much as \$75,000, sometimes even more in a complicated situation. And travelers shouldn't count on their personal health insurance - employee plans typically do not cover evacuation expenses within the USA, let alone outside, and often provide little or no out-of-network medical coverage under HMOs or PPOs. Medicare does not cover evacuation costs outside the USA. **Our Travel Protector** includes this protection anywhere in the world.

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### Reason #9

#### Individual Plan with Low Premium

When you have too few travelers to use the Group Plan, the **Individual Plan** from **Our Travel Protector** offers similar benefits, low premium, and the convenience of online enrollment. Our **Individual Plan** is a great tool for booking insurance for a small number of travelers. You earn money for each traveler you enroll in the Individual Plan. To view the premium table and the earnings schedule, [click here](#).

| Plan Benefits                                            | Maximum Benefit                                  |
|----------------------------------------------------------|--------------------------------------------------|
| Pre-Departure Trip Cancellation                          | UP TO TRIP COST<br>(Maximum of \$15,000)         |
| Post-Departure Trip Interruption                         | UP TO 150% OF TRIP COST<br>(Maximum of \$22,500) |
| Travel Delay (8 Hours or More)                           | \$200 PER DAY<br>\$800 MAXIMUM                   |
| Medical Expense/Emergency Assistance                     |                                                  |
| Accident & Sickness Medical Expenses                     | \$100,000                                        |
| Emergency Medical Evacuation and Repatriation of Remains | \$250,000                                        |
| 24 Hour Assistance Service                               | INCLUDED                                         |
| Baggage and Personal Effects                             | \$2,000                                          |
| Baggage Delay (12 Hours or More)                         | \$250                                            |
| Accidental Death and Dismemberment                       | \$50,000                                         |

| Optional Plan Benefits        | Maximum Benefit<br>(If Purchased) |
|-------------------------------|-----------------------------------|
| Cancel For Any Reason Benefit | 75% of Non-Refundable Trip Cost   |

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**Reason #10**

**Industry-Leading Claims Service**

With ***Our Travel Protector***, your travelers' claims receive the attention they deserve.

Claims are handled promptly and professionally by the claims administrator, Trip Mate Insurance Agency. But it goes beyond that. For example, in the few cases where a claim may be denied, the person filing the claim is first called and asked to supply additional information to the claims administrator that might make the claim payable. This gives the traveler a level of "personal attention" rarely found in the industry today. Did you know -- Claims can be reported online, and you can download claim forms online.

Such is the high level of service found only at Trip Mate. Known throughout the travel insurance industry as one of the most reputable and reliable claims processors in the market, Trip Mate is truly your partner in travel.

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Why not book your travelers using ***Our Travel Protector***. [Register today](#) and you'll receive your personal login name and password to start using this excellent insurance resource.