



**OUR TRAVEL PROTECTOR Gives you a NET rate; YOU set YOUR mark-up -- YOUR Profit!
– an Interview with John Maritnen, October 2, 2009**

Why not use a travel insurance product that gives you a net rate? Before this, only tour operators and cruise lines had access to net rates. Now YOU have that access! It's easy to make a test booking! You'll even receive a bonus on your first live booking that pays you to find out how easy it is to book the travel insurance.

Here is my interview of John Martinen which appeared in the October 2, 2009 issue of **InSite e-Newsletter**:

What is the name of this innovative travel insurance product?

"Our Travel Protector!"

How is *Our Travel Protector* different from other travel insurance?

*"With **Our Travel Protector**, you have a net rate; YOU determine your mark-up – that's YOUR profit!"*

How do I become eligible to offer *Our Travel Protector* to my travelers?

*"You're already eligible! You're a subscriber to the **InSite e-Newsletter**. You now need only register on the www.OurTravelProtector.com website to get your user name and password. There are no other requirements."*

Is this net rate *Our Travel Protector* group insurance plan available anywhere else?

"NO."

Why do my travelers need travel insurance? Many travelers already have insurance!

"The insurance they already have is probably medical insurance which they purchased or is provided by their employer. These medical insurance plans often have restrictions which vary from one plan to another. For example, employer plans typically have deductibles and co-insurance amounts that the employee is responsible for paying, especially on PPO and HMO plans for anyone traveling outside the insurance provider's network. These payments come straight out of the traveler's pocket. Travel Insurance can help defray those costly out-of-pocket expenses. If it's Medicare, there's no coverage outside the USA. Again, any medical expenses not covered by insurance will come out of the traveler's pocket, which is where travel insurance can help. But remember, even if your traveler has medical coverage, your traveler won't be protected against trip cancellation or trip interruption or for travel delays or lost baggage. Your travelers need travel insurance!"

Just exactly, what is *Our Travel Protector*?

*"**Our Travel Protector** was developed specifically for people, like you, who sell group travel – generally to groups of 10 or more. We want you to have a NET insurance price which allows YOU to set YOUR mark-up. Your mark-up is YOUR profit! That way, you don't have to wait for a commission check and you can decide how much money you want to make with travel insurance. You receive your profit (the mark-up) when the traveler pays for the travel insurance as part of their travel arrangements. Because you set your own mark-up, you can make more money with **Our Travel Protector** than you can with travel*

insurance offered by a travel supplier or insurance company. In addition, your travelers get benefits with ***Our Travel Protector*** which they don't get from a travel supplier."

What are benefits travelers get with *Our Travel Protector* which they don't get from travel supplier travel insurance?

"***Our Travel Protector*** provides travel supplier default protection. Since travel suppliers can't insure against their own financial demise, this valuable coverage is never included in travel supplier plans. In addition, with ***Our Travel Protector*** your travelers can include Cancel for Any Reason protection, so when they cancel their trip, they receive cash (not a voucher) – travel suppliers typically don't pay cash but give out a voucher for future travel, but it's ONLY for future travel with that same travel supplier. Few group travelers are interested in re-booking a trip if they won't be traveling with the group. You can check any supplier's other insurance benefits and compare them with ***Our Travel Protector***. We've had many compliments about the excellent benefits provided by ***Our Travel Protector***! To see why, view a summary of those benefits at www.OurTravelProtector.com!"

How much does *Our Travel Protector* cost?

"There's a recap of the net pricing at www.OurTravelProtector.com. You can purchase the product based on the age of the traveler (the age-rated plan) or you may choose a single-rate plan. Generally, single-rate plans are more price-effective for seniors. If you have a young group, consider using the age-rated plan which is lower priced for young travelers."

When I looked at the website, I noticed there were three plans. Why three plans?

"We've been told that travel sellers like you wanted the flexibility to choose a Basic Plan which covers the basics: Travel Delay, Medical Expenses, Emergency Medical Evacuation and Repatriation, 24/7 International Assistance, Loss or Damage to Baggage and Personal Effects and Baggage Delay. Since many travel sellers also want Pre-Departure Trip Cancellation and Post-Departure Trip Interruption, we added those benefits in the Comprehensive Plan. When you add Cancel for Any Reason, you have the Deluxe Plan. Each plan is separately priced. We've found the Comprehensive plan is the most popular; the Deluxe Plan is more expensive, but travelers feel comfortable because they can cancel for ANY reason, even a "bad hair day!"

Show me how to book *Our Travel Protector*!

"It's easy! Go to www.OurTravelProtector.com. Make a test booking. After you see how easy it is, do a real booking. We'll give you a bonus for your first real booking made before December 31, 2009 -- that pays you for testing the site. For details about the bonus, visit www.OurTravelProtector.com."

How should I offer travel insurance to my travelers?

"The easiest way is to include the cost of insurance as one of the components that make up the total package you're providing your travelers. You can mark up all four components with the same percentage or mark up each one separately. It's up to you. We strongly urge that you state in your promotional materials that the initial trip deposit includes the insurance premium: that way qualifying pre-existing conditions will be covered. If a traveler does not want the insurance, be sure to have them sign the waiver (available at www.OurTravelProtector.com). This waiver provides important protection for you."

The *Our Travel Protector* Group Plan is for 10 or more passengers? Do I need 10 passengers when I initially create the Group?

"NO! You can start your group booking with zero travelers. Later you can add passengers as they join the group. You pay the net premium no later than 14 days prior to departure. If for some reason, the group finalizes with less than 10 passengers, you are still guaranteed the group rate initially quoted to you. Please do everything possible to make sure that your group reaches 10 or more. The insurance company must monitor group size to ensure someone does not repeatedly book less than 10 in a group."

What if I have less than 10 travelers?

"***Our Travel Protector*** also has an Individual Plan. Visit www.OurTravelProtector.com. You earn up to

\$30 in booking fees for every \$100 of insurance premium, plus a bonus. In other words, it compares favorably with plans that pay a 30% commission!"

Why should I offer the *Our Travel Protector* Travel Insurance Plan?

"We've got 10 good reasons:

- Travel Insurance is priced NET! You get to determine what the traveler pays, including your mark-up
- A choice of three different Group Plans
- Cancel for **Any** Reason can be included
- Travelers are protected if your travel supplier goes out of business
- No complicated requirements
- Enrolling your travelers is easy and you do it all online.
- You and other subscribers to the **Insite e-Newsletter** are the only travel sellers who have access to this plan. It's truly unique!
- High dollar coverage for Emergency Medical Evacuation
- If you have less than 10 people traveling, ***Our Travel Protector*** has an Individual Plan for you.
- You benefit from industry-leading claims service

To read the details for each reason, visit www.OurTravelProtector.com."

I'm not a subscriber to InSite e-Newsletter, how can I become eligible to offer *Our Travel Protector* to my travelers?

"Subscribe to the InSite e-Newsletter by visiting www.OurTravelProtector.com. There's no charge. After you've subscribed to the **InSite e-Newsletter**, register yourself at www.OurTravelProtector.com to get your personal user ID and password. You're then eligible to offer ***Our Travel Protector*** to your travelers and do all your insurance bookings online at www.OurTravelProtector.com."

Are there any age restrictions on *Our Travel Protector*?

"The Group Plan takes everyone through age 85. The Individual Plan does not have an age limit. The traveler must be a resident or citizen of the USA or Canada."

If I have questions, who should I contact?

"For general information, email info@OurTravelProtector.com. You can always email JohnMartinen@TravelStrategies.net or call him at 212-678-7998. Why John? He helped develop ***Our Travel Protector***. He's not only a travel insurance authority; he's also a former tour operator, who was

one of the first to introduce tour operator travel insurance to the consumer market. With ***Our Travel Protector***, you'll now have a net rate plan just like those John helped pioneer for tour operators and cruise lines! John's always a good person to speak with about getting started with ***Our Travel Protector***."

There are some interesting articles and tips about ***Our Travel Protector*** you can read at www.OurTravelProtector.com. Click through to "**Why Your Travelers Need Group Travel Insurance**" and "**Travel Insurance – INCOME for YOU and Protection your Travelers Need**".

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