

TRAVELEX PROTECTION PLANS

TRAVEL BASIC / TRAVEL SELECT / TRAVEL MED

WELCOME

Today's Presenter



Brian King
Regional Sales Manager

TODAY'S AGENDA

- Why Travelex
- Travelex plans
- Available upgrades
- Covid-19 coverage eligibility
- Pre-existing conditions waiver
- Financial default
- Cancel for Any Reason
- 14 day scenarios
- Rating structure
- Travel assistance & concierge services
- Other insurance comparisons
- Travel On App



WHY TRAVELEX?

1

Same compensation on all booking methods

2

Cash reimbursement, no voucher

3

Door to door coverage

4

25 years of experience protecting travelers

TRAVELEX INSURANCE PLANS



TRAVEL BASIC

Plan Advantages

- Primary coverage
- Travel up to 30 days
- Trips up to \$10,000 per traveler
- \$200 frequent traveler benefit
- \$15,000 emergency medical
- \$100,000 emergency evacuation
- Financial default (purchase requirement)
- Cancel for business reasons (purchase requirement)
 - required to work during trip
 - involved in merger
 - company unsuitable for business
- 15 day review period



TRAVEL SELECT



Plan Advantages

- Primary coverage
- Travel up to 364 days
- Trips up to \$50,000 per traveler
- Kids included pricing* - 17 and under
- Pregnancy coverage
- Financial default (*purchase requirement*)
- Pre-existing medical condition exclusion waiver (*purchase within 15 days of initial trip payment*)
- \$2,000 trip delay benefit
- \$50,000 emergency medical
- \$500,000 emergency evacuation
- Cancel for business reasons
- Cancel for any reason upgrade
- 15 day review period

PLAN HIGHLIGHTS & UPGRADES

PLAN HIGHLIGHTS	TRAVEL BASIC	TRAVEL SELECT
Primary Coverage - No Deductibles	Included	Included
Pre-existing Condition Exclusion Waiver	--	Purchase plan within 15 days of initial trip payment
Pre-existing Condition Look Back Period	60 days	60 days
Kids 17 & Under Included – Unlimited	--	Yes, when traveling with covered adult
Financial Default	Purchase plan within 15 days of initial trip payment	Purchase plan within 15 days of initial trip payment
Maximum Trip Length	30 days	364 days
Maximum Trip Cost	\$10,000	\$50,000
Eligibility	US resident	US resident
Review Period	15 days	15 days
PLAN UPGRADES		
Cancel for Any Reason	-	Up to 50% of trip cost
Car Rental Collision Coverage	\$35,000 (\$100 deductible) per plan	\$35,000 (\$100 deductible) per plan
Air AD&D	\$200,000	\$200,000
Additional Medical Coverage	--	Medical Expense - \$50,000 Medical Evacuation - \$500,000
Adventure Sports Coverage	--	Available

TRAVEL SELECT – STATE SPECIALS

	FL	IL	IN	KS	MA	NH	NY	TX	WA
Max Trip Length	90 days				180 days		180 days		90 days
Review Period			30 days						
Trip Delay (per day limit)		\$200							
AD&D (24 hour)						N/A*			
OPTIONAL UPGRADES									
Cancel for Any Reason							N/A		
AD&D Common Carrier						N/A*			
Adventure Sports	N/A								N/A
Car Rental Collision Coverage**	N/A			N/A			N/A	N/A	
Medical Expense & Evacuation	N/A					N/A*			

COVID-19 COVERAGE

COVID-19 is considered a sickness and not considered an exclusion from coverage.

Trip Cancellation/Interruption

- Sickness
- Quarantine (*must be ordered by doctor*)
- Death

Emergency Medical & Evacuation

- Medical treatment while traveling



PRE-EXISTING CONDITIONS

TRAVEL SELECT provides a waiver for pre-existing medical conditions when the following are met.

Purchase Requirements

Policy must be purchased within 15 days of initial trip payment - includes air, tour and/or cruise.

PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

1. Full trip cost is insured
2. The traveler is medically able to travel at the time of plan purchase
3. Plan is purchased within 15 days of initial trip payment

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member within the 60 day period immediately preceding and including the Insured's coverage effective date.

This exclusion also applies to those not traveling.



FINANCIAL DEFAULT

Financial Default coverage is available with our Travel Basic & Travel Select plans.

Purchase Requirements

- Policy must be purchased within 15 days of initial trip payment - includes air, tour and/or cruise

Coverage Requirements

- Policy transfer with scheduled trip dates
- Coverage not in effect until travel dates are confirmed
- Purchase requirements were met
- Default must occur more than 14 days after the policy effective date

INSURANCE CLAIM FORM

Submit your claim:

1. Policy holder

2. Accident details

3. Submit claim

First name: _____ Last name: _____ Middle name: _____

Home address: _____ City: _____

Phone number: _____ State: _____ ZIP code: _____ Country: _____

Date of birth (DD MM YYYY): _____ E-mail address: _____

Policy number: _____ Are you married? ☒ Y ☐ N Citizenship country: _____

Additional comments: _____ Date of purchase (DD MM YYYY): _____ Policy expiration date (DD MM YYYY): _____

NEXT STEP >

CANCEL FOR ANY REASON UPGRADE (CFAR)

CFAR is available as an optional upgrade with Travel Select*

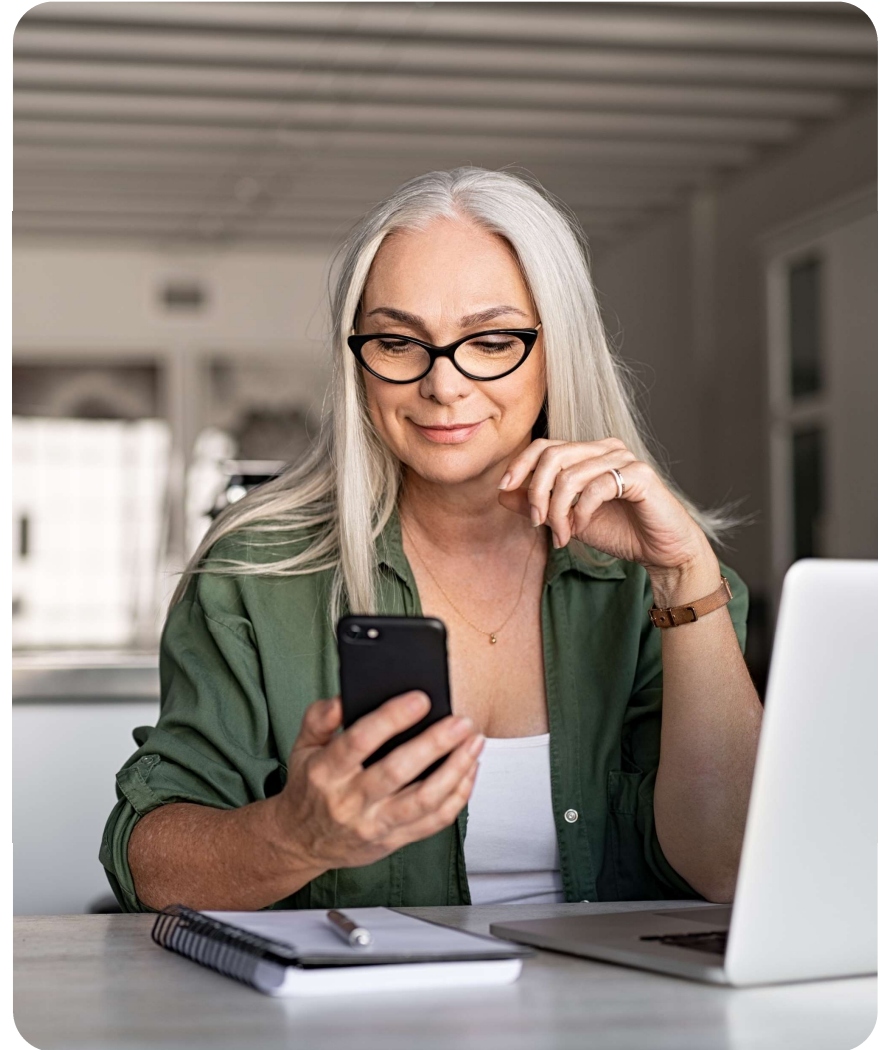
Coverage

- 50% of trip cost with 40% additional to base plan rate
- Children will be charged for CFAR upgrade based on what the base plan would have been
- Must cancel at least 48 hours prior to departure

Purchase Requirements

- Upgrade must be purchased at time of initial plan and within 15 days of initial trip payment
- Full trip cost must be insured
- Maximum trip cost \$10,000
- Trip length must be 30 days or less

*Not available to NY residents



14 DAYS SCENARIOS

- Brian booked his trip in January 2022 and is leaving in a week and wants insurance, Brian cannot purchase Travel Basic or Travel Select due to being within 14 days of departure and not a new trip booking.
- Michael is wanting to book a trip today and would depart in 10 days. Michael can purchase Travel Basic or Travel Select. The 14 days from departure restriction no longer applies as this is a new booking.
- Kristina booked her trip in November 2021. She is departing in January 2023. She is eligible to purchase Travel Basic and Travel Select because she is more than 14 days from departure. She would have missed the 15 days from initial trip deposit to qualify for financial default, CFAR eligibility potential and pre-existing condition waiver, but she can still buy the plan with trip cancellation and post departure benefits.

RATING STRUCTURE

PLAN PRICING MODEL

To provide you the best plan and pricing available from Travelex, rates for trip costs over \$20,000 and/or over 30 days will vary based on purchase date.

UNIFORM STANDARD PRICING

- Individual trip cost under \$20,000 and less than 30 days
- Rate determined by trip cost & age
- Pricing available
 - ✓ Travelex website
 - ✓ Booksmart
 - ✓ Travelex call center
 - ✓ Marketing collateral

DYNAMIC/FACTORED PRICING

- Individual trip cost over \$20,000 and/or more than 30 days
- Rate determined by the following factors
 - ✓ Trip cost
 - ✓ Age
 - ✓ Days to departure
 - ✓ Trip length
 - ✓ Purchase date
- Pricing available
 - ✓ Travelex website
 - ✓ Booksmart
 - ✓ Travelex call center

TRAVEL ASSISTANCE & CONCIERGE SERVICES

WORLD TRAVEL PROTECTION



World Travel Protection serves more than **20 million travelers** with their assistance needs each year.

Nearly 30 years of assisting travelers globally with emergency care and travel assistance services.

World Travel Protection is a member and shareholder of the International Assistance Group® (IAG), the largest assistance organization in the world.

Collect call or email communication available 24 hours a day, 7 days a week

- Inside US/Canada: 844.215.1672
- Outside of US/Canada: 647.775.8042
- Email: assist@wtpassist.com

TRAVEL ASSISTANCE SERVICES

Medical Services

- Emergency medical payments
- Prescription assistance
- Consulting & monitoring
- Transportation arrangements

Assistance Services

- Emergency cash transfer
- Pre-trip travel advice
- Legal referral services
- Travel doc/ticket replacement

Concierge Services

- Restaurant recommendations & reservations
- Lost/delayed baggage return assistance
- Event ticketing & golf tee times

Business Services

- Emergency travel arrangements
- Phone and web conference arrangements

DID YOU KNOW?

Average medical evacuation costs can be \$25,000 within North America and as much as \$100,000 from Europe depending on location

Average nurse escort costs about \$11,000 within North America and about \$24,000 from Europe

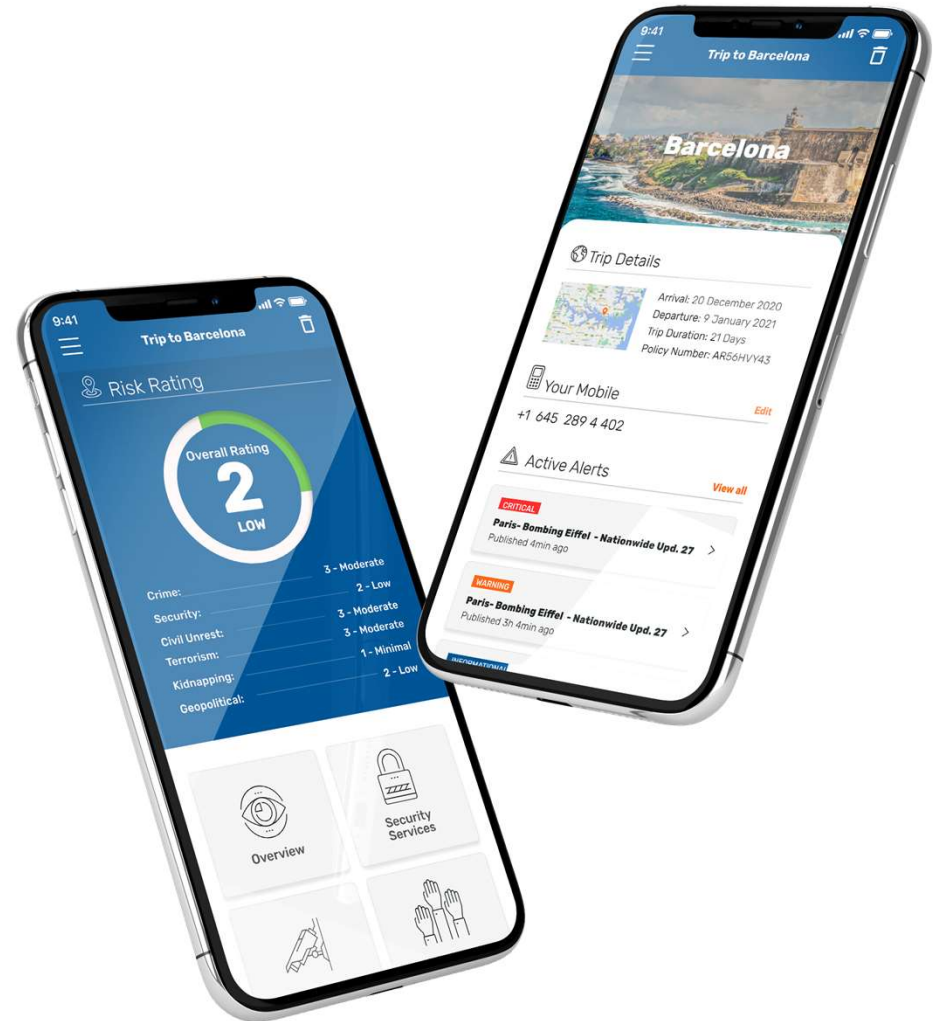
If you have a medical emergency, Travelex takes care of foreign and domestic medical arrangements, so you can focus on recovery

TRAVEL ON APP

TRAVEL ON APP

Key Features & Functions

- **Travel advice, risk rating and security alerts for destination**
 - Health & safety
 - Entry & exit requirements
 - Communications & transportation
- **Real time safety notifications based on their location while traveling**
 - Active or ongoing travel, safety and security related incidents
 - Covid restrictions, transportation disruptions, terrorist incidents, etc.
- **SOS Button - Click-to-call** travel assistance from anywhere in the world
- **More features to come**



TRAVELEX CLAIMS

CLAIMS PROCESS



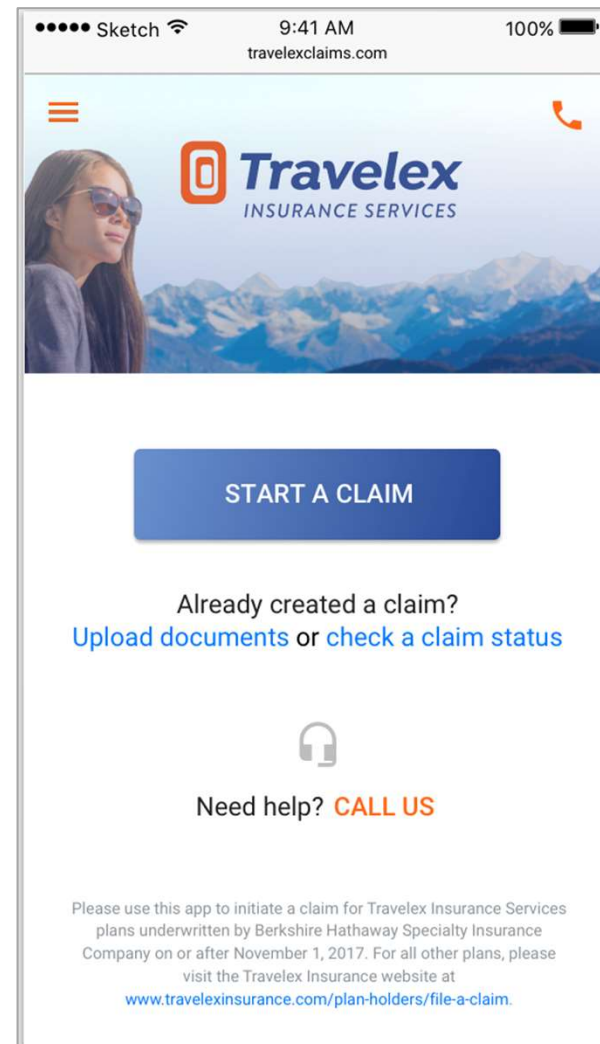
6 ways to file & manage a claim:

- App
- Website
- Email
- Call
- Fax
- Mail



3 claims reimbursement options:

- PayPal
- EFT
- Check



COMPLIANCE

ADVISOR ROLE



- Distribute brochures, flyers, plan policy link, etc.
- Quote and enroll your clients in plans and collect premium
- Utilize the information provided to travelers as stated in the materials
- Refer specific insurance questions to our Customer Solutions team



- Do not represent yourself as the travel insurance expert
- Do not answer detailed or 'what-if' questions
- Do not require travel insurance
- Do not guarantee coverage

THANK YOU



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