

For every *traveler*, and every *trip*.



Travelex Insurance Services Inc. Retail plans



TRAINING/REFERENCE MATERIAL FOR AGENT USE ONLY. INFORMATION CONTAINED IN THIS DOCUMENT SHOULD BE KEPT CONFIDENTIAL AND NOT SHARED WITH THIRD PARTIES OUTSIDE OF AN AGREEMENT WITH TRAVELEX. The product descriptions provided here are only brief summaries. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact Travelex Insurance Services at 800.228.9792 or email <u>customersolutions@travelexinsurance.com</u>. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535). To view a sample of your state-filed policy, call 800.228.9792 or visit travelexinsurance.com.

AGENDA

Who we are

Introduction of who we are, our values, services, and support.

Our retail plans

Dive into our plans and learn how our products work for your customers.

Our technology

Review our integration capabilities and policy management tools.

Offering travel insurance

Walk through the customer journey and discover key touch points for offering travel insurance.

Resources

Overview of resources and tools available to assist you with your needs.

Compliance

Travel retailer disclosures and ethical obligations and the advisor role.

WHO WE ARE

Who we are

We are a sales & marketing company dedicated to supporting our partners.

Experience that matters

25+ years of experience protecting the moments that matter and part of Zurich's global brands.

Award-winning service

One of North America's top three travel insurance providers and industry recognized for our products and services.



Our services & support

Program management & support

- Director of Sales
- Director of Sales Strategy
- Key Account Manager
- Inside Sales Account Manager
- Customer solutions team

Customer care & service

- 98% first call resolution rate (FCR)
- 98% customer satisfaction rating (CSAT)
- Award-winning customer service

Underwriting

• Zurich as our underwriter enables us to offer integrated services, seamless integration, and cohesive agent/traveler experiences.



Zurich underwriting differentiators



Zurich underwritten products provide enhanced coverage for travelers.



¹ Available on the Ultimate plan.

² Available on the Ultimate & Advantage plan

OUR RETAIL PLANS

Our retail plans





Ultimate

Top-tier coverage



Advantage

Comprehensive coverage



Travel Med Go Spontaneous trip coverage



Plan highlights



- Primary medical coverage
- Travel up to 180 days¹
- Trips up to \$100,000 per traveler
- Kids-included pricing² (1:1 ratio, ages 17 & under)
- Pre-existing medical condition exclusion waiver³ available
- 9 optional upgrades







¹90 days for residents of WA.

 $^{^{\}rm 2}\,{\rm Does}$ not apply to upgrades.

³ Plan must be purchased within 21 days of initial trip payment, the traveler is medically able to travel at the time of plan purchase, and all prepaid nonrefundable trip costs are insured. State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

What's new



ULTIMATE

Check out the countrywide product flyer.



Trip inconvenience¹ \$600 trip inconvenience benefit coverage

Baggage

\$2,000 for baggage & personal effects benefit coverage

\$500 baggage delay benefit coverage (12 hours)

Medical

\$250,000² emergency medical³

\$1 million emergency evacuation

\$25,000 exposure & disappearance

Rates

Flat rate for trips over 30 days based on age

¹ For the closed-attractions benefit sublimit, plan must be purchased at least 21 days prior to scheduled departure date. ² \$50,000 for residents of NH. ³ \$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA.



Plan highlights

- Primary medical coverage
- Travel up to 30 days
- Trips up to \$10,000 per traveler
- Pre-existing medical condition exclusion waiver is **not** available
- 6 optional upgrades







What's new



ADVANTAGE

Check out the countrywide product flyer.



Travel delay & Medical Baggage trip interruption \$50,000 emergency medical¹ **\$1,000** for baggage & personal effects \$1,000 \$250,000 emergency evacuation for travel delay (5 hours) **\$200** baggage delay **\$20,000** accidental death & dismemberment **125%** of trip cost for benefit (12 hours) **\$20,000** exposure & disappearance trip interruption

 1 \$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA.

TRAVEL MED GO

Plan highlights

- Post-departure coverage only
 - o Excludes trip cancelation benefits
- Purchase up until day of departure

 If not yet departed
- Primary medical coverage
- Great add on to supplier coverage
- Travel up to 60 days
- 7 optional upgrades





What's new



TRAVEL MED GO

Check out the countrywide product flyer.



Travel delay & missed connection

\$500 for travel delay (5 hours) • Daily limit of \$200

\$300 missed connection (air & cruises only)

02

Baggage

\$1,000 coverage for baggage & personal effects • Per item limit of \$500

03 Medical

\$50,000 emergency medical¹

\$250,000

emergency evacuation

\$10,000 exposure & disappearance

¹\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA.



Enhanced upgrades¹



Optional customizable coverage

Cancel for any reason²

- Purchase 21 days from initial trip payment
- Available on **Ultimate only**

Medical

- Additional \$250,000 in emergency medical expenses
- o Available on Ultimate & Travel Med Go

ADVENTURE ACTIVITIES UPGRADE FLYER



View which benefits are included in base plans and which ones are covered with the upgrade.

Rental car damage

- o \$50,000 per plan
- \$100 deductible

Accidental death for air travel

o \$200,000, \$500,000 or \$1 million

Adventure activities

\$10,000 for search & rescue\$100,000 for security evacuation

¹ Purchase requirements, restrictions, exclusions, state variations, and availability apply to each upgrade. ² Cancel for Any Fortuitous Reason for residents of NY.

New upgrades¹



Optional customizable coverage

Cancel for business reasons

o Available on Ultimate only

Pet care

- \$250 per plan for additional boarding fees resulting from a covered travel delay.
- \$2,500 pet vet expense per plan for pets traveling on the trip with the insured.

Security deposit

o \$2,000 per plan

Baggage

- Increases max coverage limit for lost or stolen baggage to a total of \$5,000
- o Increases per item limit of \$1,500
- \$2,000 for professional and electronic equipment
- \$1,500 for sporting equipment delay (8 hours)
- Sporting rental coverage up to \$2,000

¹ Purchase requirements, restrictions, exclusions, state variations, and availability apply to each upgrade.

COVERAGE HIGHLIGHTS

Retail plans comparison



COMPARE COVERAGE

- Travel Med Go LAO
- Advantage
- Ultimate

View Travelex insurance plans side-by-side and compare plan benefits, upgrades, features, and benefit coverage reasons.

			Personal and a second second		Travel Med Go	Advantage	Uitimate		
			Plan optional upgrades						
			Cancel for any reason ⁴⁷		N/A	N/A	Up to 75% of insurer trip cost		
			Cancel for business reasons?	-	N/A	N/A	Up to 100% of insure trip cost up to \$10,00		
Fravelex View the Trevel Med Ge plan's View the Advantage plan's description of the Utimate plan's descript	description of coverage: <u>Partner Travis</u> scription of coverage: <u>Partner Travis</u> option of coverage: <u>Partner Travis vi</u>				\$50,000 (\$100 deductible)	\$50,000 (\$100 deductible)	\$50,000 (\$100 deductible)		
Coverage high	Iros	elex offers a variety of protection offs and coverage. By comparing by identify which plan best suits yo el confidently with comprehensivo ons for trip concellations, interrup	plans side-by-side, you can our needs. e coverage that includes various	de*	\$200,000, \$500,000, or \$1,000,000	\$200,000, \$500,000, or \$1,000,000	\$200,000, \$500,000 or \$1,000,000		
	Travel Med Go	Advantage	Ultimate		Additional \$250,000		Additional \$250,000		
n benefits'		Up to 100% of insured	Up to 100% of insured		emergency medical expenses	N/A	emergency medical expenses		
interruption	N/A Up to \$1,000 of insured	trip cost (\$10,000 maximum) Up to 125% of insured trip cost	trip.cost (\$50,000 maximum) Up to 150% of insured trip.cost		Available \$10,000 \$100.000	Available \$10,000 \$100,000	Available \$10,000 \$100,000		
	trip cost	(\$12,500 maximum)	(\$75,000 maximum)		\$100,000	\$100,000	\$100,000		
inconvenience ¹	N/A	N/A	\$600		Available \$250	Available \$250 \$2,500	Available \$250 \$2,500		
el delay (S hours)	\$500 (\$200/day)	\$1,000 (\$250/day)	\$2,000 (\$250/day)		\$2,500				
ed connection-air & cruise only (3 hours)	\$300	\$500	\$750		\$2,000	\$2,000	\$2,000		
gage & personal effects	\$1,000	\$1,000	\$2,000		Available	Available Additional \$4,000 \$1,500 \$2,000 \$1,500 \$2,000	Available Additional \$3,000 \$1,500 \$2,000 \$1,500 \$2,000		
gage delay (12 hours)	\$500	\$200	\$500		Additional \$4,000 \$1,500 \$2,000 \$1,500				
rgency medical expense?	\$50,000	\$50,000	\$250,0004		\$2,000				
rgency dental expense ¹	\$500	\$500	\$500	c listed. Coverapty the closed attracti is of CT, IN, KS, 80	c lated. Coverages, return and maximum trip length may vary by state. Please are your poling for details, or call +1803/218/9702. the clinical structure in the state of the prior near the produced in their 7 days before departure. Please are your and policy for an of CT IR VE COM VI V and VI V v v v v v v v v v v v v v v v v v				
rgency medical evacuation & repatriation	\$250,000	\$250,000	\$1,000,000	Add Company, with peak only have by height type any peak with Plane any peak peak of the details, and Plane 2022/P2202 AI for a strate for the strate of					
dental death & dismemberment	\$10,000	\$20,000	\$25,000	R of exempted country RURET_105424_V1					
osure & disappearance	\$10,000	\$20,000	\$25,000						
	Included	Included	Included						

LAO Once we have a link for this we can update this slide. Lindsay Andreas, 2024-10-15T05:30:42.669

TRAVEL ASSISTANCE & CLAIMS

Travel assistance services



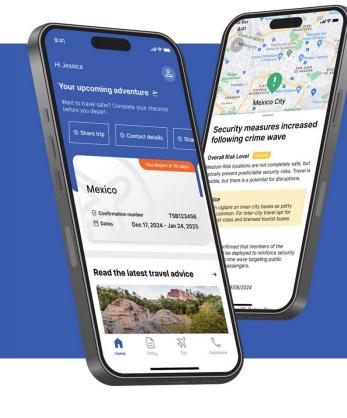


Travel On app



Help your customers stay connected and travel confidently

The Travelex Insurance Travel On app monitors worldwide events and sends travel alerts and advice straight to your smartphone as you travel, so travelers can focus on what matters most – **enjoying their trip**.



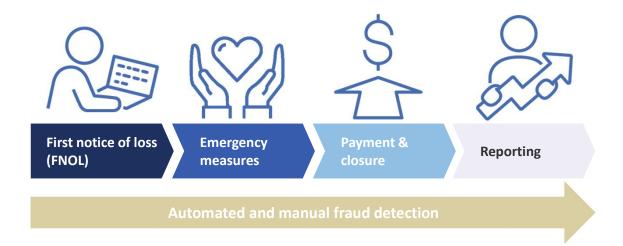
Key features

- 24/7 travel advice, risk ratings, and geolocation security alerts for destinations.
- Real-time safety notifications based on travel location(s).
- Click-to call emergency assistance from anywhere in the world.

Claims experience



A streamlined claims process



We believe the claims process should be simple, so that's how we've designed our process.

Claims are adjudicated in a timely manner, delivering you and your travelers an exceptional claims experience. Most claims successfully paid reflects our commitment to providing customers with the necessary resources and tools to navigate their claims experience effectively. We are confident that our efforts make Travelex well-positioned to offer the best possible service to our valued customers.

Ways to file a claim



Four ways to file a claim

Website

To file a claim, visit:

o Travelex Insurance Services

o Zurich Travel Claims Administration

Claim number or confirmation number is required to identify the traveler.

Email

Email <u>Support@ZurichTravelClaims.com</u> with any claim questions or to submit claims documents electronically.

Phone

Call +1-800-501-4781 within the U.S. or Canada and ask to speak to a claims representative regarding the claim. Our claims team's hours are Monday through Friday, 8:30 a.m. to 8 p.m. Eastern.

Mail

Claims forms may be mailed to the claims administrator at the following address: Zurich Travel Claims Administration P.O. Box 1019 Youngwood, PA 15697-0919

ADDITIONAL INFORMATION

Pre-existing medical condition



What is a pre-existing medical condition?

A pre-existing medical condition is an injury, sickness, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the look-back period immediately preceding your plan purchase date.

Pre-existing medical condition look-back periods¹ by plan:

- o Ultimate: 90 days prior to plan payment
- Advantage: 120 days prior to plan payment
- Travel Med Go: 180 days prior to plan payment



¹ State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

Pre-existing medical condition exclusion waiver

Pre-existing medical condition exclusion waiver¹

- The waiver removes the coverage exclusion when the traveler meets certain requirements:
 - Purchase the Travelex Ultimate plan within 21 days of the initial trip deposit.
 - Traveler must be medically fit to travel at the time of plan purchase.
 - Insure subsequent arrangements within 21 days of the payment for those arrangements.
 - o Insure full trip cost

¹ State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. General plan exclusion still applies to hospice care and/or a prognosis of death within 12 months at time of plan purchase.

PRE-EXISTING MEDICAL \bigcirc CONDITION COVERAGE FLYER



Available with Ultimate only

Pre-existing medical condition coverage The Travelex Ultimate travel protection plan can help cover

What can I expect with

my coverage? Living with chronic pain or long-term health confilions can be difficult, but traveling with pre-existing conditions dean't need to complicate your trip, with Travelse's preexisting conditions exclusion waiver, your policy and provide financial and medical protection should a pre-existing issue cause complications while you'r away from home.

What is a pre-existing

companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or

prescription for drugs or medicine within the look-back period' immediately preceding your plan purchase date.

medical condition? A pre-existing medical condition is an injury, sickness, or other condition of you, a traveling companion, or a family member traveling

How do I receive a pre-existing medical condition exclusion waiver? If you have a pre-existing medical condition, you may be eligible for a pre-existing medical condition exclusion waiver if you meet the following criteria:

The full trip cost must be insured.

You must be medically able to travel when the policy is purchased.

You must purchase Travelex's Ultimate protection plan within 21 days of your initial trip deposit.

 Any subsequent arrangements must be insured within 21 days of making them.

Looking for more information about Travelex Contact your travel professional for more information about Travelex plans, pre-existing medical condition coverage, and additional benefits.

For questions, quotes, or to enroll, visit TravelexInsurance.com, call +1.800.228.9792, or contact your travel professional.

State veriations apply. Pre-existing medical condition exclusions do not apply to residents of NPL See policy for details
chances channels in standie of one glaces that have all post supports any para series prior that post of and post standies of one of the standies of the stand
Pame refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.
The ghat equipped to instrume and energy for every input of the problem of the pr
III terms, conditions, exclusions, and provisions of the policy discussed, reviewed, spoted, or purchased epily. All benefits associated with the policy will be determined by the claims administrator at the time claim is filed, based on the information and documentation undersited. All information collected by Twodes is schiert to its privacy policy at Two-electrostence.com/Company/privacy.
key iopsiny regarding claires may be directed to Luich Tanvel Claims Administration at Support (BLains/Revel Claims.com, PC). Bio: 1999, Youngwood, PA 15697-0999; ex +1-800-501-4781, Ioquinian regarding max, acitation, or claimed claims and any other claims quantities may also constraint. Configure 3: a part of the Claif crist and part of the Claims of Claims and Claims and Claims and Part of the Claif crist and part of the Claims and part of the Claims of
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State variations in coverage and rates



Description of Coverage (DOC)

- Describes benefits, limits, and exclusions
- Simplified easy-to-find format
- Addresses state variations

State specific flyers

 Include benefits, highlights, upgrades, covered reasons, and rates



Eligibility & limitations

Travelex insurance plan eligibility requirements

• Traveler's primary residence is in the United States. U.S. Territories are not included.

Destination limitations¹

- Travel insurance plans cannot be sold for any travel to the following countries:
 - Afghanistan, Belarus, Crimea of Ukraine, Donetsk and Luhansk Regions of Ukraine, Gaza, Haiti, Iran, Israel, Libya, Myanmar (Burma), North Korea, Russian Federation, Sudan, South Sudan, Syria, Ukraine, West Bank Territory of Palestine and Yemen

Cuba destinations

- Only pre-approved travel for authorized reasons
 - Contact us for more details on enrollment process

TRAVEL DESTINATION RESTRICTIONS FLYER



Travelex **Travel destination** restrictions by Travelex insurance products to enjoy a great travel experience



Important notes:

· Restricted destinations are subject

list of restricted destinations.

Multiple-destination trips wh

to change. Visit <u>TravelexInsurance</u>. com/customer-service/travel-alerts <u>blocked-destinations</u> for the current

on the above restriction list will not be honored for purchase of travel insurance or at the time of claim.

a destination at the time of purchasing a travel insurance plan and later files a claim for a restricted destination, the

 If a traveler chooses "unknown" a their destination or does not disclos

claim may be denied.

OFAC destination restrictions Travelex travel insurance products do not provide coverage fo trips to or cruises that port in OFAC-sanctioned destinations Please refer to the list below

Regions of Ukraine (Crimea, • North Korea Luhansk, and Donetsk) Svria

 Cuba (see below) The U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) administers and enforces economic and trade nctions based on U.S. foreign policy and national security oals against targeted foreign countries and regimes, terrori ternational narcotics traffickers, and other groups that threaten the national security or economy of the United State

Additional destination restrictions

Belarus Sudan - Russia · Libya • Ukraine Yemen, Democra - Haiti Myanmar Afghanistan

 South Sudan Israel and Palesti Territories, including Gaza Strip and West Bank

maining compliant with U.S. Govern while continuing to serve you and your clients. Contact the Travelex Cus

Enrollment processing for Cuba destinations

Enrollments for travel to Cuba are accepted through special processing by calling our Customer 9 *1.800.228.9792. They will assist you in enrolling in a plan. Be prepared to provide the following: Primary traveler's:

- Name of traveler(s) · Date(s) of birth · Date(s) of travel Reason for travel
- Phone number Address, city, state, ZIP code Accommodations Name and address of all accommodations for the policyholder. This may be the name and address of a family member with whom the policyholder is staying.
- · Name of travel agency/service provider Sponsoring organization (if the reason for
 - travel relates to educational activities)

¹Restricted destinations are subject to change. Visit TravelexInsurance.com/customer-service/travel-alerts/blocked-destinations for the current list of restricted destinations.

Commission protection



It protects advisor's commission for a cancelled trip when certain requirements are met:



All prepaid nonrefundable trip costs were insured.



The cancellation claim was eligible for coverage.



The claim was approved and paid.

The claim was not filed under *cancel for any reason*. It is in effect **only** after full/final payment of trip costs.

Claim reimbursement funds must be available.

• Commission may not exceed 20% of insured trip cost

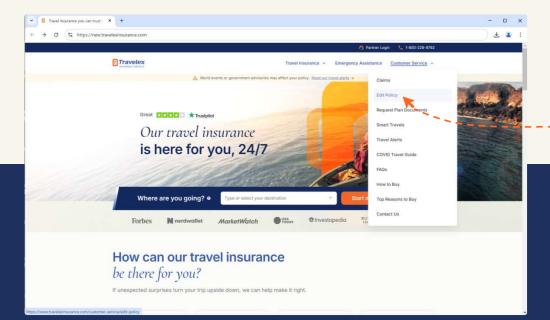
DID YOU KNOW... Travelex's commission protection program costs nothing to enroll and may help protect your commission if your traveler cancels their trip?



Policy management tools



How can my clients and I access the tool?



You and your clients can access the tool from our website by selecting: Customer Service > Edit Policy

What types of changes cannot be made?

- Changes to policies in any status other than active
- Certain traveler & trip information:
 - Traveler name & date of birth
 - Primary traveler's state of residence
 - Decrease in trip cost 7 days or less before departure date
 - Adding or removing optional upgrades

OFFERING TRAVEL INSURANCE

Customer journey



Take advantage of the key touchpoints throughout the customer's journey to offer Travelex protection plans.

PRE-DEPARTURE





Partner resources



A one-stop-shop resource that provides the tools you need to be successful.



Partner Reference Guide

Additional resources

- Policy documents & simplified DOC
- Partner resources portal
- Marketing collateral



What's inside

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TRAVEL ADVISOR RESOURCE - DO NOT DISTRIBUTE TO CONSUMERS





Disclosures and ethical obligations



Travel retailer disclosures and ethical obligations

Travel advisors and any company registered under Travelex's travel insurance license:

- Must not imply that the coverage is free or provided at no cost.
- Must ensure all language describing travel insurance is approved by Travelex.
- May not require a customer to purchase a specific travel insurance product.



Disclosures and ethical obligations





Travel retailer disclosures and ethical obligations

When working with a traveler:

- Be clear that purchasing travel insurance is not required to purchase any other product or service offered by the travel retailer or advisor.
- Use Travelex marketing materials related to our products, as these include the required disclosures.

Advisor do's and don'ts





(

Distribute brochures, flyers, plan policy link, etc.



Quote and enroll your clients in plans and collect the premiums.



Use the information provided for 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.

BOOKING GIVEAWAY

Fast start booking giveaway

Ready, get set, launch!

Starting December 3, Travelex invites all advisors who currently offer our retail plans to participate in our fast start booking giveaway! Simply enroll your clients in an **Ultimate** or **Advantage** plan between December 3, 2024, and February 28, 2025. Four winners will be drawn each month during the fast start booking period, and each winner will receive a \$400 Amazon gift card!

Giveaway details:

INCENTIVE PERIOD December 3, 2024 — February 28, 2024	HOW TO QUALIFY Enroll a client in one Travelex policy using an online booking method for one entry		ELIGIBLE PLANS Ultimate Advantage		PRIZES Four winners will be drawn at the end of the month of the giveaway period for a chance to win a \$400 Amazon gift card		
DRAWING PERIODS		Month		Giveaway period		Winners announced	
		December		12/3/24 - 12/31/24		1/10/25	
		January		1/1/25 - 1/31/25		2/10/25	
		February		2/1/25 – 2/28/25		3/10/25	

* All eligible Travelex enrollments during the incentive periods will be entered in the random drawing. Complete terms and conditions here.



Thank you

We appreciate your partnership!

Thank you for choosing Travelex, your partnership means so much to us! With training complete, let's focus on the future and providing the best service to your customers.

You have officially been entered to win one of our 20 prizes for a \$50 Amazon gift card as a thank you for completing your training!*

Let's stay in touch!

For an additional entry, follow us on any one of our social media pages for an additional entry to win! We will continue to feature aspects about our new retail products on LinkedIn, Instagram & Facebook so follow us for the latest Travelex news.



*No purchase necessary. This drawing is not sponsored by Amazon. Complete terms and conditions here.



\$50



THANK YOU





BRIAN KING KEY ACCOUNTS MANAGER – WEST COAST