



September 2009

So Have You Found "The ONE" Yet?

You now have the opportunity to streamline your product offerings and offer ONE travel insurance plan for all travelers. It's the enhanced *My Travel Guard* plan and it takes advantage of Travel Guard's sophisticated quoting and booking software, *ezTIPS 2.0 with ProfitPlus*. Quoting a travel insurance plan has never been easier!

The enhanced *My Travel Guard* is part of our "Travel Comes First" campaign, which focuses on developing new solutions designed to help you simplify your travel insurance sales efforts and support your primary business goals. *My Travel Guard* allows you to create a personalized, custom travel insurance plan for every client. But the best part is – there's no guesswork or manual calculations involved.

Utilizing the ProfitPlus+ technology within ezTIPS, a *My Travel Guard* plan is presented after you input eight data points about your client's trip. (Depending on the system you use, some of this data will automatically pull in from the ResCard or PNR). ProfitPlus+ analyzes those data points and compares them to the travel insurance plan purchase history of many thousands of prior Travel Guard customers. The software then provides you with the customized *My Travel Guard* plan to offer your client.

You can then either recommend the plan to your client "as is" or add additional coverage options based on your clients' preferences. For example, if your client is concerned about having a high baggage limit, you can adjust that limit up to the maximum of \$2,500, even if the original baggage limit was for \$1,000. This plan allows you to customize coverage and coverage limits so clients only pay for what they want and not for what they don't want. There's no need to consult a pricing grid or use a calculator to figure costs for additional upgrades. The software will automatically do that for you with the click of a button.

The enhanced *My Travel Guard* plan offers numerous benefits:

- Competitive commissions (and through the end of the year, you have the opportunity to earn a 5% bonus commission for the first 90 days when you sell *My Travel Guard* using our ezTIPS with ProfitPlus+ technology – ask your sales representative for complete details!)
- Waiver for pre-existing medical conditions is available until final trip payment
- Commission protection is included on this plan and optional deluxe commission protection is available
- Offers optional Cancel for Any Reason (up to 75%) and optional trip cancellation coverage due to involuntary job loss or termination (through the Additional Covered Reasons upgrade).

The *My Travel Guard* plan also includes 24/7 access to LiveTravel assistance services including the re-booking of airline flights, hotel and rental-car reservations; tracking of lost luggage; passport replacement; cash wire assistance; pre-trip advisories and more. This, coupled with 24/7 Concierge services also included, allows you to be a presence throughout your clients' vacations, as insureds will have constant access to a helping hand while on the road.

But the exciting news doesn't end with *My Travel Guard*! We've also added some great new features to our ezTIPS technology that are designed to help you capture additional travel insurance sales and automate customer touch points:

- **Second Chance Emails** – When you use ezTIPS with ProfitPlus+ to quote, you can now easily generate automated emails to capture additional sales not closed when initially presented. These e-mails

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Customized coverage for your clients so they only pay for what they want - not for what they don't.

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can be co-branded with your agency logo.

- **Agency Marketing Tools** – You can set up automated "bon voyage" and "welcome back" e-mails customized for both business and leisure travelers. These e-mails are designed to include your uploaded logo.
- **Concierge Service Requests** – Really "wow!" your clients by scheduling services from Travel Guard's Concierge Desk with the click of a button. Golf tee times, spa treatments, restaurant reservations, activity recommendations, event tickets, get local destination information and much more, are all arranged by Travel Guard on your client's behalf at no additional cost.



Tom Zavadsky, Travel Guard's Executive VP of Sales and Marketing, is enthusiastic about the launch of these new tools and the potential they hold for agents to streamline product offerings and focus on their core business of selling travel. "The introduction of the enhanced *My Travel Guard* plan and our new technology tools is an exciting launch and it demonstrates our long-term commitment to putting 'travel first'. Our investments have focused on the breadth of ways we can more fully support you, our valued travel partners. Our goal is to help you secure additional insurance plan sales and revenue while also finding solutions to help you maintain your primary business."

All your current Travel Guard product choices remain available, but *My Travel Guard* is a great new option you will want to try! It just might be the solution you're looking for to help cut the clutter and streamline your sales efforts. For more information on the enhanced *My Travel Guard* plan or our free *ezTIPS 2.0 with ProfitPlus+* technology, please call 1.800.454.7107.

For more information please view:

- [My Travel Guard Top Ten PDF](#)
- [My Travel Guard Consumer Brochure PDF](#)

Plan options vary by state. Contact your sales representative for complete details.



¹ This scenario is only an example. Coverage depends on the actual facts of each case.

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Project Fresh Start

In response to the down economy, many have altered their spending habits this year. But what happens when families are forced to tell their children they will have to do without? With the help of Travel Guard and Project Fresh Start, thousands of families across Central Wisconsin didn't have to.

Travel Guard was one of several Wisconsin businesses that pulled together this year behind Project Fresh Start, a United Way program that provides school supplies to low income families without the means to provide their children with the academic materials they need to learn.

This year, 2,600 local students, grades K-12 benefited from the donation of backpacks, pencils, pens, markers, glue, notebooks, folders, binders, loose-leaf paper, and other items needed to start the year fresh. With many thousands of items donated, Travel Guard employees rallied to make this year's event better than ever.

For more information on Project Fresh Start, contact United Way of Portage County Volunteer Center at (715) 341-6740 or volunteer@unitedwaypoco.org. Donations to support Project Fresh Start can be sent to: Project Fresh Start, 1100 Centerpoint Drive, Suite 301, Stevens Point, WI 54481.

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When Travel Plans Change Mid-Trip, Travel Guard Can be an Agent's Best Friend

A trip to Europe is sure to be the vacation of a lifetime for many couples, but accounting for unexpected delays and last-minute travel changes can sometimes be overwhelming. That was the case of Dominick and Carita of Austin, Texas.

While taking in the sights and sounds of Italy, the couple's plan included a visit to Rome, and with it, the Vatican and then Galleria de Borghese. But, as fate would have it, the late arrival of their flight in Rome would impact all of their subsequent travel plans.

And what about their last-minute decision to include the Galleria Dell'Accademia and the Uffizi in their plans? They needed tickets and tour schedules to fit into their plans before they left! Dominick and Carita needed assistance immediately. That's when Carita called Travel Guard.

Travel Guard took down the couple's information and called their hotel in Rome to advise they would be arriving late. Then, they coordinated with a taxi company to have the couple picked up at the airport with their luggage and taken to their hotel.

Travel Guard also worked with the Vatican, Galleria de Borghese, Galleria Dell'Accademia and the Uffizi to reserve tickets and obtain tour information for the couple so that they could thoroughly enjoy their last few days of vacation.

Upon a safe arrival home Carita emailed Travel Guard to say, "You must know that we could not have made this trip without your assistance. In the future, we will always use your service, because it was worth every penny and more. Our trip was successful and memorable because of the prompt and accurate assistance that you provided."

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e-Product Solutions

Travel Guard's eProduct Solutions (ePS) department provides ezTIPS, electronic reporting and sales support for Travel Guard's travel agent partners. When agents need quick, expert advice on ezTIPS, XML or WERI, they can contact ePS for immediate attention. The ePS team excels at working closely with our agent partners to provide solutions to technology issues in a timely manner. Most solutions are provided within 24-48 hours. An after-hours paging system is even available for urgent requests.

"ePS plays a very vital role to the overall customer service experience for customers and agents of Travel Guard," said Jeff Olson, ePS Support Technician. "Everyday we handle all kinds of technical issues for our customers whether for Agent Link, ezTIPS, WERI and other forms of online booking. Today, with more and more travel agents relying on technology solutions to service their clients, our customers depend on us to be their expert technology consultants."

ePS was at the center of the recent launch of Travel Guard's suite of enhancements, known as ProfitPlus. In the interest of tailoring Travel Guard's technology enhancements to provide the tools most requested by ezTIPS users, ePS engaged in an ongoing, proactive dialogue with our travel partners to determine first-hand what would most effectively maximize their travel insurance conversion rates while providing the best travel insurance coverage and value to their clients.

"We like to balance our busy work lives with a bit of fun," said Olson. "When we get a call from a travel agent, it's usually because something isn't going right for them. We understand that many times, they need to hear a kind voice just as much as they need a solution to their problem. That's what we're here for."

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Azumano Travel: Reaching Out

They've won 43 awards, are extensively involved in the community and pride themselves on imbuing their business relationships with a vibrant corporate culture. Who are they? They are the people behind Azumano Travel, an agency with a rich 60-year history and locations all over the US - and according to Nancy Parrott, Vice President of Azumano, much of their success is due to the way in which employees are encouraged to extend their interests beyond their daily routines and become engaged in the lives of others.



Going beyond the business of travel is nothing new for Azumano. "Our relationships with our clients and the communities in which we work are enriched because we encourage employees to pursue a cause they can feel passionate about," said Parrott. Mercy Corps Missions, beach clean-ups, United Way, AIDS Walk and volunteering in the aftermath of recent natural disasters and are just a few of ways Azumano employees choose to reach out in their communities.

"For us, it's all about helping to create healthy and viable communities by encouraging our teams to roll up their sleeves and make a difference, not only for areas of special interest to our company but in matters of personal concern to our employees. Working together for a common cause also serves to strengthen our relationships and build stronger and more focused teams," said Parrott.

Community outreach benefits Azumano in other ways. Parrott notes that although Azumano's footprint covers the Northwest from Oregon up into Alaska and other parts of the U.S., the company maintains a 'small business' feel even as they continue to expand. Things like awards and employee recognitions keep employees motivated and employee accomplishment stories posted on the company's Intranet inspire a 'small company feel' and feeling of unity among Azumano workers.

When selecting a travel management company there can be a lot at stake. Parrot says that's why it makes sense that Azumano Travel closely aligns its business with their core values to ensure a true partnership with their clients. And with corporate values built on integrity, mutual trust, respect and community involvement, Azumano Travel is poised for the next chapter in its long history of success.

Azumano Travel was nominated for the Agent Spotlight by their representative, Barbara Vitkauskas.

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**Travel Guard Helps Companies
Manage The Business Of Travel**

When thousands of the country's most influential corporate travel managers and travel service providers gathered in San Diego at the National Business Travel Association International Convention and Exposition in September, Travel Guard was there.

A leading name in the leisure travel market for over 25 years, Travel Guard is now becoming a presence in the business travel sector. Wherever Travel Guard appeared at the event, the Business Travel Guard plan, Travel Guard's premier travel insurance and assistance package for the needs of corporate travel managers, took center stage.

Business Travel Guard is designed to help employers and their traveling employees deal with travel uncertainty, in an increasingly globalized marketplace. Corporate travel and risk managers can use Business Travel Guard to provide employees access to premier global security resources to help mitigate the loss of commercially sensitive data and equipment.



Dinner At The NBTA Conference in San Diego, CA

The plan was built to help address the insurance coverage concerns of traveling employees and is based on the number of employees traveling, and the destinations to which they travel. It also offers 24/7 global travel and personal assistance services that may help mitigate a lot of the stress and frustration that comes with the territory for company road warriors.

"Prudent employers realize they need to take the proper precautions for their employees, not only when they are in the office, but also when they are traveling on business," said Susan Weiss, Corporate Sales Business Development Manager at Travel Guard. "Our Business Travel Guard plan is designed to help meet the travel needs of business travelers and includes enhanced travel risk management tools for companies with traveling employees. The plan is also a resource for employers to help with the potential legal and financial consequences that may be associated with employees traveling to remote or unfamiliar locales."

Travel Guard also offers an annual medical evacuation plan for global travelers called MedEvac™, which provides worldwide medical evacuation to the insured's hospital of choice or to their home. Unlike other evacuation-only plans, Travel Guard's MedEvac plan includes coverage for emergency medical expenses and offers 24/7 access to a wide range of travel assistance services including personal security assistance, identity theft assistance* and business/concierge services.

Travel Guard will also work directly with business owners to provide customized travel coverage and assistance services.

To learn more about Business Travel Guard or MedEvac, please contact your Travel Guard sales representative.

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