



Fall 2009

Travel Guard Goes Global A message from Dean Sivley, Travel Guard CEO

I want to share some exciting news from Travel Guard. Thanks in large part to your support and the support of our many loyal travel partners across the industry, Travel Guard, North America's leading travel insurance provider, is "going global." Our parent company, Chartis, Inc., recently announced that Travel Guard is now the brand for all of its global travel operations.

Already the choice of travelers departing from all across North America, Travel Guard's new global status means that the name you've grown to know and trust will now be available to travelers throughout the world. Many of our travel industry partners operate or are expanding into other parts of the world, and Travel Guard can provide them with a fully integrated, single source for all of their insurance and assistance needs.



Dean Sivley,
CEO of Travel Guard

From its humble beginnings more than 25 years ago, Travel Guard became the most recognized and respected travel insurance provider in North America, and now will be a brand known worldwide. We believe this is a testament to the outstanding value, astonishing service and solid corporate citizenship that Travel Guard brings to the travel industry.

More importantly, for you, this news means that, Travel Guard is now the only global travel insurance brand with operations in virtually every corner of the world enabling us to offer your clients unparalleled capabilities, travel assistance and insurance solutions.

So what happens next? Over the next several months, we will transition our logo and marketing to reflect our new global status. As part of our new global brand, you may notice in some places that Travel Guard will be referred to as "Travel Guard, A Chartis Company," reflecting our strong parent backing with a 90-year history of providing one of the industry's most extensive ranges of products and services in over 160 countries.

Rest assured, the way in which we do business with you, our valued travel partners, will not change on a local level. And above all, Travel Guard will continue to provide the astonishing customer service and quality travel insurance protection that your travelers deserve, wherever they roam.

Once again, thank you for your support and partnership. Together, we will continue to provide exceptional travel experiences for travelers across North America and beyond.

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PRODUCT Spotlight

Travel Guard Launches the *All Seasons Travel Plan*

New plan gives guests more reasons than ever to remember travel insurance.

Travel Guard's property management partners come from all segments of the vacation rental industry. They include companies that may only manage 10-20 units as well as those that may manage 200 or more. They span vacation travel from beach and ski to island and golf destinations. Some focus on servicing a few elite units while others concentrate on growing the volume of renters they can get through the door.

So, what's a vacation rental travel insurance provider to do? What's the best way to provide the right travel coverage and services across such a wide range of needs? Well, at Travel Guard, we did what we always do. We talked to the people "in the know;" the people who have the most experience in what vacation rental users ask for; we talked to you.

What we heard was that you have enough to manage without having to worry about the travel insurance plan you provide to your guests. You want to simplify your offerings and streamline your business. You are looking for the one plan that will work best for you and your guests regardless of the specific details of your business or clientele.

That's why we created the ***All Seasons Travel Plan***. Now, when it comes to travel insurance, you can concentrate on what matters - growing your business. We'll take care of the rest. Within the ***All Seasons Travel Plan***, Travel Guard has consolidated all the best features from its suite of vacation rental travel plans into one comprehensive, easy to offer package.

The ***All Seasons Travel Plan*** will be available for you to offer beginning October 1. When your guests purchase the new plan, they will receive the same great travel coverage and assistance you're currently offering plus:

- "Primary" medical coverage during the course of their trip
- Trip cancellation/interruption due to military duty (30-day window from departure date removed)
- \$25,000 in Car Rental Collision coverage
- New roadside assistance, including a \$100 roadside assistance service benefit - a great new feature for those taking road trips
- Coverage that is "per person" instead of "per booking"
- "Fire" and "Wildfire" are now included in the definition of "Natural Disaster"*
- Much more!

Remember, whether it's a summer vacation or a winter get-away, there's always a reason to offer Travel Guard's ***All Seasons Travel Plan***. It's the right thing to do for you – and your guests. Contact your sales representative to learn more.

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PARTNER
Spotlight

**Breckenridge Resort Chamber –
Giving You the Business**

Breckenridge, Colorado has been described as a real mountain town; not just a resort destination with a village atmosphere. With so much to see and do during every season, even travel professionals can sometimes use the help of a guide. That's where the Breckenridge Resort Chamber comes in.



According to Bill Wishowski, Assistant Executive Director of the Breckenridge Resort Chamber, the goal of the Chamber's central reservation unit is to make it easy for Property Managers and travel planners to access resources that showcase all that the town of Breckenridge has to offer.

"We provide our clients with unbiased consultation so they can plan the kind of unique and memorable vacations this town is known for. Everyday we take tackle challenges and are constantly working to provide better service and products for our consumers while making it easier for our suppliers to do business with us," said Wishowski.

Vacation planners enjoy collaborating with the Breckenridge Resort Chamber as a premier travel destination offering activities and events for every season. A variety of resources and thirty years of travel planning experience make the Breckenridge Resort Chamber a must stop for vacationers and area property managers alike. With access to a wealth of esoteric local information, the Resort Chamber can showcase the many sights and sounds summer, winter, spring and fall to customers wanting to see and experience it all.

The latest in Breckenridge is easy find by going to www.gobreck.com. Once there, additional "special access" information is available to travel agents. Upon logging in, agents can retrieve the names of virtually every area event and festival, the best deals on airfare, lodging, ground transportation, lift tickets and more!

Always looking for ways to help travel planners who want their guests' experience to be the best, the Resort Chamber prides itself on listening to property managers' needs so they can recommend the right resorts, festival or other place of interest.

For more information on the Breckenridge Chamber of Commerce, contact Bill Wishowski, 970-453-5022.

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meet the **TRAVEL GUARD Team!**

Medical Assistance Unit

After months of anticipation, you finally made it. This was the vacation you had been saving for over the last 2-1/2 years – your dream trip to Spain. When the hotel clerk recommended the hike through the Spanish Pyrenees, you thought twice, but decided that since it was a guided hike, it couldn't be too bad.

All it took was one wrong step. Now you're lying on your back with a razor-sharp pain shooting through your left ankle and you know it must be broken. Dozens of concerned but unfamiliar faces huddle around you, blurting out unintelligible phrases (you should have taken Spanish in college!). How do you get to the hospital? Without speaking Spanish, what kind of care will you receive? Who is going to pay for all the bills? What do you do?



Juan and Angela
of Medical Assist

Have any of your guests ever had an experience like this on their vacation? Accidents while traveling happen much more often than many people would think. The good news is, if you've sold a travel insurance and assistance plan from Travel Guard to your guests, they can be covered for their unexpected medical expenses, AND, perhaps most importantly, have access to emergency assistance should something go wrong.

Travel Guard Assist's Medical Assistance Department is available to help **any time of day or night, from anywhere in the world via our toll-free phone number.** Our highly-trained assistance coordinators provide expert help for exactly these types of cases every day. Angela Carlson, Manager of the Medical Assistance Unit, says "From medical evacuations out of some of the world's most isolated regions, facilitating medical care in any language, to helping with the recovering of expenses for overseas medical procedures, it's all in a day's work for the Medical team."

"Our unit takes pride in what we do every day," said Juan Hernandez, a Medical Department Specialist. "We do what it takes to help our customers. We'll provide referrals to a doctor anywhere in the world, call a clinic on the client's behalf, or call for a doctor to make a house call to the client's hotel. Even though it may sound easy, getting medical assistance is not that easy for a traveler who is in a foreign country unfamiliar with the language who does not feel well enough to leave their hotel."

The Medical Assistance Unit is committed to making a difference to our clients when they need help the most, with a commitment to our clients that transcends a one-touch interaction. Our team members work cooperatively with insureds, family members and providers to ensure that those in need have constant communication updates and are cared for throughout the entire process of their ordeal. Our team consistently ensures that travelers experience a world class level of service and support during events that create the highest levels of vulnerability.

"We are told every day by our customers how glad they are that they purchased Travel Guard and that they are happy we are here to help. We are here to provide the best customer service, and most important, to assist our customers in any type of need," said Hernandez.

When you offer your guests coverage from Travel Guard, it's like offering them their own personal 911 emergency assistance service no matter where in the world they travel. **Now isn't that worth mentioning to each guest when you help plan their trip?**

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TRAVELER
Tales

It's All About the Service!

Fall 2009

We don't mean to brag, but the number of compliments that Travel Guard receives every day is really something to be proud of. More and more, Travel Guard customers tell us how great it is to travel with one of our plans – not just because of the travel insurance coverage, but also for the 24-hour assistance services that they can access anywhere, anytime. From emergency medical evacuation for if calamity strikes on the road, to Concierge help with that special something while away from home, a Travel Guard plan can really help save the day. Here's what we heard from one customer recently:

I just wanted to thank Sally in your Travel Guard Assist Department. We were booked on a flight from Houston. Heavy traffic and a closed garage at the airport delayed our arrival and we checked in only 55 minutes before flight time.

The agent at the check-in counter was not nice or helpful. She told us that check-in was closed and the flight for the next day was booked. According to her, the only options were a first class seat for a \$6000 change fee or a flight two days later for a \$1400 change fee. Considering our entire trip, including hotel, was only \$1900, neither of these options made sense.

We were in a panic! We called Travel Guard and, even though missing our flight was not compensable under our plan, Sally in Travel Guard Assist found us other options. She was so nice, understanding and helpful. She got us booked on the flight two days later with no change fee! She also contacted our hotel to let them know we would be two days late.

Thank you very, very much Sally and Travel Guard for saving our trip!

S. Croft, M.D.

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IN Touch Travel Guard Is Going Green!

Have you heard? Travel Guard has a new world headquarters location! Our new address is 3300 Business Park Dr., Stevens Point, WI 54482.

The new building's 600+ employees are excited to be working in a facility that has been expressly designed with the environment in mind with LEED® certification coming soon. LEED® (Leadership in Energy and Environmental Design) Certification is a voluntary program that can be applied to every type or lifecycle phase of any building. LEED® focuses on looking at the entire building to recognize performance in key areas to make it sustainable.



Starting with the physical location of the building, the new headquarters placement preserved the maximum number of trees in the area. At the same time, 200 additional trees were planted on site. There is also room to expand without cutting down extra trees.

With any building construction, companies find ways to make sure they keep the cost down on materials. One way of doing so is getting as much material from local suppliers. Approximately 20% of the materials were manufactured locally.

Products with recycled content are beneficial to the environment because they reduce virgin material use and solid waste volumes. A majority of the products at Travel Guard contain recycled material.

In the United States, close to 340 billion gallons of fresh water are withdrawn per day from rivers, streams, and reservoirs to support residential, commercial, industrial and recreational activities. When designing the plumbing system for the new headquarters, Travel Guard specified low flow toilets, urinals, and faucets that will help save water usage by over 50% at the company. (That is nearly 700,000 gallons of water per year!)

To reduce energy consumption, Travel Guard installed low wattage lighting and occupancy sensors throughout the building as well as energy efficient HVAC (heating, ventilation, and air conditioning) systems. Through simulation, the building has been estimated to perform 14% better than typical office buildings of similar size. It is predicted that Travel Guard will save \$40,000 during the course of a year on utility expenses.

Travel Guard is committed to environmentally sound practices and high performance and sustainability standards. The construction of our world new headquarters is just part of our ongoing effort to "Go Green," for a healthier, better community.

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