



# Vacation Rental Protection Plan







**You're never more than a phone call away!**


AIG Travel Guard's World Service Center is open 24/7/365 to assist you and your customers.

**1.888.409.7749**



## Vacation Insurance Coverages

	<b>Trip Cancellation &amp; Interruption</b>	<b>Rental Cost</b> <i>(Max. \$100,000)</i>
	<b>Trip Delay</b>	<b>\$400</b>
	<b>Baggage Delay</b>	<b>\$400</b>
	<b>Medical Expense</b>	<b>\$25,000</b>
	<b>Emergency Medical Transportation</b>	<b>\$500,000</b>
	<b>Travel Medical Assistance Worldwide Assistance Roadside Assistance</b>	







 *If insurance is purchased within 14 days of initial trip payment, the Pre-Existing Condition Exclusion will be waived up to \$25,000 per person/\$50,000 per booking. You must be medically able to travel when you pay your plan cost.*

## Suggested Selling Script

**(Customer name):**  
**The cost of your vacation including optional vacation rental protection coverage is \$\_\_\_\_\_.**

If the customer asks what is included refer to the list of coverage benefits at the top of this page. If the customer seems unsure or thinks they want to decline insurance, try the following questions:

***Did you know that the vacation insurance protection plan could cover you if:***

-  ... someone in your family has an illness or injury, even if they aren't scheduled to travel with you?
-  ... you become ill and can't travel or your child comes down with the chicken pox and you are quarantined?
-  ... weather prevents you from leaving home and reaching your destination?
-  ... a family member back home passes away and you must return from your vacation early?
-  ... your luggage or ski equipment is lost or delayed by the airline?
-  ... you twist your ankle and must visit a physician while traveling?

# Suggested Selling Techniques

## 1 **Include Insurance Initially.**

The best approach is the pro-active inclusion of insurance in the booking quote and purchase of insurance at the time of booking.

## 2 **Illustrate Value.**

Divide the total premium by the number of trip days and offer insurance coverage for "just \$\_\_\_\_ a day".

## 3 **If the customer is unsure, ask "What If" Questions.**

Reservationists with the best take-up rates and insurance purchases typically refer to this selling methodology as the top reason for their success.

- *What if you or a loved one gets sick before you leave for your trip?*
- *What if you or your traveling companion needs medical treatment while on vacation?*
- *What if bad weather prevents you from leaving home and reaching your destination?*

## 4 **Coverage & Benefits to Your Customer.**

When you know the benefits and feel good about the value of the program, your guests will know it. Often guests appreciate that you took time to make them aware of the many benefits in addition to vacation cancellation, such as emergency medical transportation, roadside assistance, plus medical coverage. If you ever feel that you are simply asking for additional fees without offering an important collection of services and benefits, please ask for further information from AIG Travel Guard or call your account manager to discuss your concerns. The feelings you possess definitely translate over the phone; when you see the value in the program, so will your customers.



# Guest Objections to Purchasing Insurance

## 1 **Duplicate coverage objections:**

- *"I already have this coverage on my credit card..."*
- *"I already have this coverage on my homeowners/renters/medical policy..."*
- *"If I cancel for a valid reason, the vendors will provide a refund..."*

**Response:** "There may be deductibles required before a client's health plan or homeowner's policy becomes effective, our policy offers unique benefits that will complement those benefits while providing comprehensive cancellation protection which is found only on travel insurance policies. Also, many credit card plans may offer help but do not cover expenses; frequently if benefits are offered, they specifically pertain to flight accidents."

## 2 **Cancellation-related objections:**

- *"I am young and healthy and nothing is going to keep me from going..."*
- *"I am getting such a great deal on my trip, why buy insurance to cover it..."*
- *"I have been saving a long time to take this trip...nothing is going to stop me..."*
- *"I am on a budget and I don't want to spend a dime more than I need to take this trip..."*

**Response:** "I understand that you feel nothing is going to happen to you that might prevent you from traveling but please understand circumstances arise that are outside your control. If you were suddenly called up for jury duty or one of your parents became ill you might need to cancel. I wouldn't want you to be in a position where you may not get your money back. Would you be comfortable losing your trip investment when for a fraction of the trip cost if a covered circumstance arises, you will be covered?"

## 3 **"I don't buy insurance" objections:**

- *"I've never purchased insurance before and nothing has happened..."*
- *"I never buy insurance...it is a waste of money..."*
- *"I used to purchase insurance, but never had a reason to file a claim..."*

**Response:** Vacation insurance is a "safety-net" to ease your worries knowing there is someone to count on while you travel. Although you would prefer not to file a claim on your car insurance or medical policies as well I am sure you would never consider removing that type of insurance. In addition to the coverages included in the program, there are several services you can utilize should the need arise such as pre-trip travel advice like destination information, currency exchange rates or entry requirements as well as services while traveling such as doctor or hospital referrals.

## 4 **General Objections:**

- *"If I want insurance, I will just buy it later (at the airport, by calling back, etc.)..."*
- *"I need to speak with my traveling companion regarding this offer before making a decision..."*
- *"I want to shop around for the best policy before making a decision..."*

**Response:** AIG Travel Guard's Vacation Rental Protection Plan provides a broad array benefits from vacation cancellation and interruption costs to medical and emergency medical transportation, roadside assistance, and a 24/7 emergency hotline. VRPP offers a preferred program with negotiated rates and benefits, including coverage for pre-existing medical conditions for guests who purchase insurance at the time of deposit.



## Details of Coverage



### Trip Cost – Trip Cancellation



### Trip Cost – Trip Interruption

Covers your trip investment if you must cancel or interrupt your trip for reasons such as:

- sickness, injury or death to you, your traveling companion or an immediate family member;
- severe weather;
- required to serve jury duty;
- military duty;
- employer terminations,
- layoffs or job transfers;
- strike;
- involved in or delayed by a traffic accident en route to your departure;
- named hurricane causing cancellation of travel to the Insured's Destination that is inaccessible or uninhabitable.



### \$400 Trip Delay (\$100 maximum per day)

Reimbursement (up to \$100 a day) for additional expenses (i.e. hotel, rental car) incurred when you are delayed for 12 hours or more due to Carrier delay such as mechanical difficulties, weather, injury or sickness of the Insured or Traveling Companion, and Natural Disaster.



### \$400 Baggage Delay (\$100 maximum per day)

Reimbursement (up to \$100 a day) for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.



### \$500,000 Emergency Medical Transportation

Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.



### \$25,000 Medical Expense

Covers emergency medical expenses incurred while traveling on vacation; includes emergency dental treatment. No daily limits or deductibles.



### 24-Hour Emergency Travel Assistance

Immediate help with any travel or medical emergency when you need it, wherever you need it; includes:

- cash advances,
- telephone interpretation,
- passport or ticket replacement,
- physician referrals and appointments,
- prescription replacement,
- lost or delayed baggage tracing
- and delivery assistance.



### Roadside Assistance

- Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance, Battery Assistance, and Collision Assistance



### Pre-Existing Medical Conditions Exclusion Waiver

If insurance is purchased within 14 days of initial trip deposit, the Pre-Existing Medical Condition Exclusion will be waived.\* This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

*\*This is applicable to all coverages which would impose a pre-existing condition exclusion under the Policy.*

## Other Important Information

1

If the guest declines the insurance they can still elect to purchase it later as long as it is before final payment or 30 days prior to arrival, whichever comes first.

2

If a guest is making a new reservation to arrive less than 30 days out they may purchase the insurance as long as they do it at the time of booking.

3

**How does a guest file a claim?** If your guest has a claim, they simply call AIG Travel Guard's toll free number 1.877.653.6128.



Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, a subsidiary of American International Group, Inc., with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.