

Take the Challenge

By Steve Crowhurst

Just for the fun of it I had a quick Google and queried “travel insurance + new” and here’s the results: Results 1-10 of about 2,160,000 for travel insurance + new. Can you imagine there are over two million Web pages on and about insurance and this was restricted to Canadian pages only? Then I clicked on “next” to see how far into those two million pages I could go and it cut off at 419 actual Web sites vs. Web pages. Interesting, but what does it all mean? Well, for the consumer, absolute confusion! For you, a chance to sell!

The Question About Insurance

This a great title for your newsletter or a section in your newsletter. Take one of the questions from the list below and copy it into your newsletter with the applicable answer. Do this on a monthly basis. Keep the requirement for insurance on the front burner.

Negligence

Some counsellors are blasé about selling insurance, mentioning all the rules or simply studying enough to know the rules and regulations on the best selling products and packages. Remember, anytime you fail to mention insurance or explain the details in detail you are simply heading for a date in court.

Make it YOUR Policy

Yes, make it your policy to promote insurance every time and everywhere you can. Detail it on your home page, as part of your e-mail signature, on your business card. Wear a message on your sweatshirt, another on your ball cap. Create a screen-saver about insurance, or choose a text message to play across your screen. There are so many ways to promote the product. Be a keener.

So get busy and make it a policy to sell more insurance in 2006 and in fact, why not start right now. Get some practice in during December. Insurance. A premium product you just have to sell.

The Challenge

Insurance is easy enough to promote, selling it is a little tougher. So here’s your in-agency training plan for this week. I sent my mouse scurrying around a few insurance Web sites just for you and compiled a list of typical FAQs that you should know how to answer.

The Rules

First, complete the answers individually. Review all your answers as a group to compare knowledge and understanding, then discuss your answers. Select the best answer, the one you collectively feel is correct. When confusion reigns, call your preferred insurance supplier and get the correct answer.

Test your knowledge of Travel Insurance

Scripting Your Answers

Some of your answers will require scripting. You’ll need to articulate your answer to your agency team as if you were responding to a customer. This means you’ll make statements based on your knowledge. Answers that begin with “Well, I’d say something like...” don’t cut it. Neither does a yes or no response. State your response in full as if you were responding to the question asked by a customer.

Just go right ahead and answer the question. You can say “Yes...”, however, you’ll need to explain why your answer is “yes”. Are you ready? Remember – complete your answers all by yourself to start, then team up and review all responses as a group.

Questions

1. How much does travel insurance cost?
2. What does travel insurance cover?
3. Is it too late to purchase trip insurance if today’s past the date I made my first trip payment?
4. When should I buy travel insurance?
5. If I buy my insurance now, will the plane tickets that I purchase later for those parts of the trip be covered?
6. If I arrange part or all of my trip through a travel agent, does the “supplier default” coverage cover us if the travel agent goes broke or doesn’t deliver the purchased tickets?
7. What doesn’t travel insurance cover?
8. Can I get travel insurance even if I don’t use a travel agent?
9. What is a pre-existing condition?
10. When covering a pre-existing medical condition, do I need to buy enough insurance to cover all my prepaid trip arrangements? Is there a deadline?
11. What do you mean by the lookback period?
12. What day do I use for my initial deposit day?
13. What do I use for my travel dates?

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How To Sell – Travel Insurance

14. What kinds of trips does travel insurance cover?
15. Where do I have to live to be able to buy one of these plans?
16. What should I do if I get sick or hurt?
17. Who's considered your family member or a travelling companion?
18. Do all of us have to purchase travel insurance?
19. What's a terrorism incident?
20. Does my credit card, homeowner's or my regular medical insurance policy cover for me while I'm travelling?
21. What do I get with the 24-hour emergency hotline services?
22. How do medical evacuation/transportation and medical repatriation differ?
23. What does travel delay and trip cancellation cover?
24. Since I bought my travel insurance – my medication has changed by one pill. Am I covered? What do I need to do?
25. How do I apply?
26. Is coverage available to anyone?
27. What is a deductible?
28. When is coverage in force?
29. Should I pre-certify health insurance expenses?
30. I am already living or travelling abroad, can I still get coverage?
31. Can I purchase travel insurance for my friend, relative or employee online?
32. My wife and I are buying round trip vacation insurance for a trip worth \$10,000, do we split the cost when quoting?
33. Why do I need travel insurance?
34. What are the benefits of getting Trip Cancellation/Interruption coverage?
35. What if the value of my trip exceeds the maximum Trip Cancellation/Interruption coverage I am able to purchase online? (i.e. I could lose more than \$3,000 if I have to cancel or change my travel plans?)
36. What are the benefits of getting Medical/Personal Accident coverage? How do I make a claim?
37. What if I turn 51 during the course of my coverage?
38. What if my exam schedule gets changed?
39. If I'm travelling in a group, is there any discount to purchasing insurance on the same policy?
40. If I decided to stay on vacation a while longer, can I extend my insurance coverage?
41. Do I have to buy insurance for the entire duration of my trip?
42. What do I do if I have a medical emergency?
43. Will I be covered if I'm injured while mountain climbing/bungee jumping or any other types of high-risk sporting activities?
44. Do I earn Airmiles or Aeroplan points when I buy insurance?
45. How much commission do you get on my insurance?
46. How much insurance do you take out when you travel?
47. Why do I need travel insurance? If I get sick when I'm travelling, won't our government health plan pay for my medical expenses?
48. Will travel insurance pay my expenses if I am away on a trip and I am called home by an emergency?
49. I'm only going to the United States for a few days. Do I really need travel insurance?
50. I am over 65 and I have a few health problems. Is it still possible for me to purchase travel insurance?
51. When should I purchase my travel insurance?
52. My child is travelling with me. Do I need to buy separate coverage for her?
53. Do you offer special family prices for your coverage?
54. Do I really need to read my travel insurance booklet?
55. Why do I need medical travel insurance when I travel abroad?
56. I have heard that hospital and medical bills outside of Canada can easily run into thousands of dollars. Would I need to pay up front if I have an accident while travelling abroad?
57. Do I need medical travel insurance when I travel within Canada?
58. Why would I need Cancellation & Interruption insurance?
59. What does it cost to be in a hospital bed in Vancouver? How about Montreal?
60. I'm 108 years old, can I buy insurance one-way? Not sure if I'll be coming back.

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