



## Protect Your Clients

### TRAVEL INSURANCE

*Travel insurance offers peace of mind, and big commissions.*

Do you have your house insured? Personal effects? How about your loved ones? Your car? Yourself? Of course you do... or should do. I am sure you gasped after reading that some people who lost their homes in the recent Kelowna, BC fires were not insured.

Insurance is part of our lives. It is the protection we wrap around our lives like a safety blanket ready to save us when fate strikes a blow. So why is it that many travel counsellors forget, shy away, don't mention it, acquiesce to a waiver and don't sell their valued clients the protection they need when travelling?

#### **Show-Of-Hands**

At a recent series of workshops across Canada attendees were asked by show of hands who sold 99% of their clients travel insurance. Perhaps two-thirds of the room raised a hand. Give or take a few shy people – the show of hands delivered a message. That message was two-fold: 1) the client is not protected and 2) there are a number of counsellors who could be sued for negligence – waiver or no

waiver. To the agency owner this could mean farewell to their livelihood and loss of jobs to the agency employees. And all for a premium of \$150 +/-.

### **DOA and Then Some**

The audience was questioned again. Who had experienced the death of a vacationing client? The responses ranged from no-one in the room to ten or more. Asked how this affected them – the answers were traumatic. The saving grace however was that for all of these cases – insurance had been sold. The client was covered.

Now get this. One agent came up to me after the workshop and explained that she new of a passenger who died onboard a cruise ship. The deceased was put ashore. The spouse was not allowed to land in that country. It took weeks to retrieve the body – with no help from the supplier and the story did not stop there. Insurance could not have prevented these cold-hearted outcomes. But the event is mentioned to sock it home to the traumas that do happen when travelling.

### **Your Support and Your Competition**

You know that your Canadian based insurance vendor offers you and your client all the support you need. There are insurance rules here. There is regulation. They also offer training. This you must take and take again.

The competition is now in the form of online “click & quote” dot coms such as [www.insuremytrip.com](http://www.insuremytrip.com). Such web sites represent “over 40 vendors” and give instant quotes. However there did not seem to be a page for the client to complete regarding existing insurance or credit cards held etc. Check the web site and study the competition.

### **The Fear and Safety Selling Factor**

The travelling public continue to be fed their daily does of fear by the media. They are topped up with it and should be open to your recommendations – if you mention it. It is not a matter of feeding off the fear factor and you do not need to compromise your personal values – however, your job is to protect your clients and the agency you work for.

### **The Credit Card Challenge**

Many clients will tell you that *“It’s okay – my credit card covers all that...”* – at this the typical response by the counsellor is, *“Oh that’s fine... just sign this waiver and...”* . Did the counsellor actually know and understand the credit card coverage? Did they just commit this client to nightmare beyond their wildest dreams?

The credit card issue is a big challenge – as is the comment, *“My company plan covers that...”*. Make sure you have a current credit card travel insurance benefit comparison sheet in front of you. Ask your vendor for this information or your chain / consortium head-office.

There are so many cards available and each has a program. Some benefits might be \$100,000 coverage – however, the same card but the premium, elite, top-of-the-line model might offer \$500,000. A change in prescription within the last 6 months might negate a claim. It could also be 3 months. These are important things to know. For sure the company plan may cover “that” – but does it pay out up to \$500,000 for open heart surgery, a three-month stay in the hospital and a Lear jet home with full

medical support? By the way – did you know that a change in prescription could be one more pill, or one less pill. Imagine that.

### **Charge!**

Most people travelling today will carry a credit card or two. Supposing they do get sick and their card does cover a portion of the costs. But then the costs continue. They can smile and say “Charge it!” – and hand over their credit cards. Their credit card/s will be swabbed, swiped and the deal sewn up before you can say medic! That done – the question becomes how much is their limit to charge? Is it \$10,000? \$50,000? Not too many average people have a charge limit of \$250,000 or more. You should ask.

### **Listen To Yourself**

When you sell insurance you must be articulate. You must have the words practiced. You must use a checklist. You must be certain of what you said, how you said it and then record the interaction with your client on file making sure all supporting documentation is attached / saved to.

Phrases such as: “*You know what I mean...*” and “*No problem...*” are common in our everyday language. So is the phrase: “*It’s all here... read it when you get home...*” . Each one of these statements is guaranteed to snap back and bite you right in the insurance premium you just charged. Some clients will challenge this attempted bypass and ask you point blank what you do mean by that. Many people know from experience that “no problem” means “big problem”. Listen and learn. Study. Script your comments. Be a pro!

### **PetMedic - Coverage**

This might be of interest to some of your clients. You might be able to sign up as an associate to represent the product. There is coverage available for your clients dogs and cats. Here is a paragraph from the web site: <http://www.petplan.com/>: *PetMedic Accident Insurance provides affordable and generous veterinary fee coverage for a wide range of accident related treatments. PetMedic policies will pay for the cost of veterinary medical care, including veterinary emergency fees, surgery, X-rays, diagnostic procedures, specialist referral, medication, and more. Also, PetMedic benefits renew for each new accident.*

### **Be Sure and Insure**

The ability to sell insurance has become a job skill and hiring requirement. That means if you cannot prove your insurance knowledge and selling skills – you do not get the job. So be sure and insure. Save your client from a nightmare, save your agency from bankruptcy and make a commission that is by percentage the largest on any travel product sold. And finally, don’t waiver in your commitment to protect your clients.

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