

Offer Travel Insurance via Travel Insured



In May the U.S Department of State issued a [travel alert](#) for US citizens due to the ongoing threat of terrorist attacks in Europe. Travel alerts usually address problems of a shorter time frame, while travel warnings are issued for a longer period and ask individuals to consider very carefully whether they should travel to the specified country at all. Although there is not a travel protection plan specific to a travel alert being issued, travel protection may help cover the costs of your clients changing their tickets or paying for a non-emergency evacuation if a crisis does in fact occur while they are traveling.

By purchasing a plan that includes trip cancellation or trip interruption coverage, your clients can receive up to 100% of their pre-paid trip cost when a politically-motivated terrorist attack occurs within the territorial limits of a city listed on the plan holder's itinerary and within 30 days of the departure date. The U.S. State Department must deem an event a terrorist attack, which then allows the terrorism coverage to become effective.

Once an act of terrorism begins it is no longer unforeseen, and coverage is no longer available for plans purchased on or after the date when the attack was initiated. Travel Insured suggest your clients should purchasing a protection plan when they first book their trip. To receive coverage for a specific terrorist attack, the plan must be purchased the day before the attack occurs. Terrorism coverage allows cancellation if an attack takes place in any of the cities on their itinerary, which also includes stopovers.

As a Big "I" Markets agent you can offer your clients travel insurance through our partner carrier Travel Insured. By investing in a plan with **Cancel for Any Reason Coverage**, they may cancel their plans and get up to 75% of their total trip cost for any reason they choose, including a travel alert. They just have to decide 48 or more hours prior to scheduled departure in order to be eligible.

Before traveling, Travel Insured also suggests your clients stay up to date with current travel situations from the Department of State by signing up for automatic alerts and message updates through the [STEP program](#).

The [TII travel blog](#) covers a myriad of travel related subjects, including travel agent myths, sleeping on flights, using a cellphone abroad, navigating hurricane season, and picking the right hotel, just to name a few.

Travel Insurance can cover accident and sickness medical expense, emergency medical evacuation/repatriation, trip delays, cancellation, interruption, missed connections due to severe weather or many others reasons outside the traveler's control.

Obtaining coverage is easy:

- Review the [product guide](#) with your client[®]. Use the Quick Quote Feature on the Travel Insured International Site to calculate premium and add optional coverage if desired.
- Contact the Carrier's Help Desk with any coverage or underwriting questions.



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- When you are ready for coverage to be issued, you **MUST** click on **Request a Quote** to access the applications and enter client information. Then scan and attach the completed application as a "New Message" or email to kyle.yoder@iiaba.net. **A credit card number is required to issue coverage.**

Travel Insurance is currently available to members in all states.

1 - Rates, waiting periods, and coverages can vary in FL, IA, KS, NY & WA.