

## Two for Tuesday Archives Edition

Need Assistance?

bigimarkets@iiaba.net 703-647-7800 (9am-5pm ET)

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## **Help with Holiday Travel**

Are your clients traveling for the holidays? Tell them to have fun, as I'm sure the weather won't be a factor...and if you believe that, I've got a bridge to sell you at the North Pole.

Travelers may deal with pesky interference from things like:

- Snow blocking roads and closing airports. Airports in colder climates
  are usually a lot better at clearing snow but that doesn't mean they
  don't cancel or delay flights and close down major highways. Warmer
  areas get less snow, but their crews aren't as experienced at clearing it,
  so a few inches in Dallas might create longer delays than a foot or
  more in Chicago.
- Ice, sleet, or freezing rain creating slick roads, especially bridges, and delaying flights as planes need to keep being de-iced before take-off even if the airport isn't shut down.
- Hurricanes. (Yes, hurricanes!) Hurricane season doesn't end Nov. 1st, but Nov. 31st. Hurricane Alice formed on Dec. 30, 1954. Hurricane Kate made U.S. landfall on Nov. 21, 1985. Both dropped a lot of rain. Even if you aren't traveling to or from a hurricane-prone area, your flight (or connecting flight) might be affected.



- Traveling During Hurricane Season
- Travel During Winter
- Travel During the Holidays

**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 other reasons outside the traveler's control.

As a Big "I" Markets agent you can offer your clients travel insurance through our partner carrier Travel Insured International. Opt-in for "Cancel for Any Reason Coverage," and your clients may cancel their plans and get up to 75% of their total trip cost for any reason they choose. They just have to have purchased within 21 days of deposit (other eligibility conditions must also be met) and cancel 48 or more hours prior to scheduled departure in order to be eligible.

The TII travel blog also covers myriad travel related subjects, including travel agent myths, air travel tips, picking the right hotel, using a cellphone abroad, and more.

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 guestions.
- 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
  kim.bromwell@iiaba.net. A credit card number is required to issue coverage.
- Travel Insurance is currently available to members in all states.

Travel Insurance International help desk can be reached at (800) 243-3174. Kim Bromwell can be reached by email kim.bromwell@iiaba.net or at (800) 221-7917 x5431. Submit business online at www.bigimarkets.com.

Please note that World Trip Protection PLUS not available in NY.



The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.