



Travel Guard<sup>®</sup>

Travel Retailer Training



# Travel Retailer Training Objectives

## The objectives of this training are:

1. To help you, and your company (the Travel Retailer), understand the requirements of the travel insurance laws and regulations related to travel retailers and offering and disseminating insurance under Travel Guard's state insurance producer licenses.
2. To explain to you the definitions, rules, and our policies regarding these laws and regulations.
3. To inform you of your ethical obligations with respect to offering and disseminating insurance on our behalf.



*These materials are for informational purposes only, and are not for the purpose of providing legal advice. You should contact your attorney to obtain advice regarding any issue or question.*

# Definition of “Travel Insurance”

[Please CLICK HERE for State specific definitions.](#)



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# Travel Insurance Laws and Regulations

Under the Limited Lines Travel Insurance Model Act and the Travel Insurance Model Act (collectively, the “Travel Retailer Laws”), a Business/Retailer may offer and disseminate travel insurance on behalf of Travel Guard, if the Business/Retailer registers to act as a travel retailer under Travel Guard’s state’s insurance producer licenses, so long as certain consumer protections and guidelines, which we will describe, are met.

Alternatively, a Business/Retailer may obtain states’ appropriate insurance producer licenses, as necessary, in order to sell, solicit or negotiate travel insurance. In order to offer travel insurance in some states, insurance producer licensing will be required, where the state has not adopted laws or regulations that permit travel retailers or otherwise recognize travel retailers.



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# Rules: What you MAY do

As employees or authorized representatives of a Business/Retailer registered under Travel Guard's insurance producer license, you MAY offer and disseminate Travel Insurance on our behalf and under our direction, including:

1. Offering/disseminating information on our behalf, including brochures, buyer guides, descriptions of coverage, and price;
2. Referring specific coverage/feature/benefit questions to us;
3. Disseminating/processing applications for coverage, coverage selection forms, or other similar forms;
4. Collecting premiums on our behalf; and
5. Receiving/recording information to share with us.



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# Rules: What you MAY NOT do

As employees or authorized representatives of a Business/Retailer registered under Travel Guard's insurance producer license, if the Business/Retailer is not otherwise fully licensed, you MAY NOT:

1. Hold yourself out as a licensed insurance agent
2. Answer technical questions about the benefits, exclusions, and conditions of the offered insurance; nor
3. Evaluate the adequacy of a customer's existing coverage



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# Rules: What you **MUST** do

As employees or authorized representatives of a Business/Retailer registered under Travel Guard's insurance producer license, you **MUST**:

1. Only offer the Travel Insurance products that we, as the Limited License holder, have authorized you to offer on our behalf.
2. Be sure your company is included on our Limited License registration list.
  - As part of being included on the list, we will need to confirm that your company is meeting each states training and background check requirements.
3. Confirm that certain required disclosures are made to prospective purchasers.
  - See next slide...
4. For travel retailers offering the insurance to Pennsylvania residents, you must maintain a list of the physical locations in, and websites and call centers for, Pennsylvania where you offer and disseminate travel insurance coverage information and, upon request, provide the list to the Pennsylvania Department of Insurance.



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# What you or we MUST disclose

1. Please [CLICK HERE for State specific information](#) for marketing or fulfillment materials.
2. **To a prospective insured:**
  1. That purchasing travel insurance is not required in order to purchase any other product or services offered by the travel business
  2. If not individually licensed, that the Business's /Retailer's employee are not qualified or authorized to:
    - a) Answer technical questions about the benefits, exclusions or conditions of any of the insurance offered by the travel business
    - b) Evaluate the adequacy of the prospective insured's existing insurance coverage

\* These disclosures can be provided by the Limited Licensee (us) or business (you) in one of three ways:

  - a) Provided in writing to the purchaser; or
  - b) Displayed by clear and conspicuous signs that are posted at every location where contracts are executed, included but limited to the counter where the purchaser signs the agreement; or
  - c) Acknowledged in writing by the purchaser.
3. **To assist our partners in meeting this requirement, Travel Guard has incorporated the above disclosures into the general disclosure statement that is included in all Travel Guard material. By utilizing Travel Guard approved materials that contain this prescribed text, the disclosure requirements are satisfied.**



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# Ethics

As a travel retailer offering and disseminating travel insurance on behalf of Travel Guard, you must be honest, trustworthy, respectful of others and their property, and compliant with applicable laws and regulations. This includes:

- Working within the parameters of the law, your authority under our insurance producer license, and your agreement with Travel Guard.
- Displaying professional business behavior
- Disclosing known facts related to the insurance transaction
- Understanding what you may and may not do, and must do when transacting insurance.
- Reporting suspicious or fraudulent activity
- Avoiding deceptive practices and misrepresentation
- Being fair to all parties involved in the insurance transaction
- Avoiding conflicts of interest
- Understanding the fiduciary duty owed to us as the licensed insurance producer while acting under our license.



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## States Recognizing Travel Retailers

Alabama	Kentucky	Ohio
Alaska	Louisiana	Oklahoma
Arizona	Maine	Oregon
Arkansas	Maryland	Pennsylvania
California	Massachusetts	Rhode Island
Colorado	Minnesota	South Carolina
Connecticut	Mississippi	South Dakota
District of Columbia	Missouri	Tennessee
Delaware	Montana	Texas
Florida	Nebraska	Utah
Georgia	Nevada	Vermont
Idaho	New Hampshire	Virginia
Illinois	New Jersey	Washington
Indiana	New Mexico	Wisconsin
Iowa	North Carolina	West Virginia
Kansas	North Dakota	Wyoming

# Thank You

Please refer to the products training provided to you, for additional information on the descriptions of insurance being offered. If you have questions, please contact your Travel Guard Sales Representative.



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# Travel Guard®

#### **About AIG Travel and Travel Guard®**

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance solutions and assistance. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travelers around the globe. Services are provided through a network of wholly owned service centers located in Asia, Europe and the Americas. For additional information, please visit our websites at [www.travelguard.com](http://www.travelguard.com).

Products or services may not be available in all countries or states, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. In the United States, Travel Guard insurance products are offered through licensed insurance producers, including Travel Guard Group, Inc., and underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304, that is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

#### **About AIG**

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig)

AIG is the marketing name for the worldwide property-casualty, life and retirement and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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