

THE WORLD OF USI:

**Customized Travel Protection Solutions
for Your Business**



**Travel
Insurance Services**

TRAVEL INSURANCE SERVICES

Since 1973, USI Affinity Travel Insurance Services (TIS) has specialized in serving the insurance needs of those who travel the globe. Based outside of Philadelphia, PA, TIS is a third-party insurance administrator, specializing in products for tour operators, travel advisors, university alumni associations and other select groups throughout the country.

TIS strives to innovate, expand and develop meaningful new products and services, while deepening client relationships and increasing revenue for our client organizations.

▶ Coverage Highlights:

- *Trip cancellation*
- *Trip interruption*
- *Emergency medical evacuation*
- *Emergency medical expenses*
- *24/7 travel assistance services*

▶ Plan Designs:

- *Per trip*
- *Annual*
- *Customized group*
- *International medical (inbound and outbound)*

▶ Services:

- *Customized marketing*
- *Client reporting*
- *Claims assistance for customers*
- *Multilingual customer service*

ABOUT OUR PARENT CORPORATION: USI

USI is a leading local and national insurance brokerage and consulting firm, delivering property and casualty, employee benefits, personal risk and retirement solutions throughout the United States. USI has over \$2 billion in revenue, employing more than 7,500 professionals across every state. In 2017, USI was ranked #10 in Best Review's Top Global Insurance Brokers Ranking report.



SUPPORT SERVICES

Client Services

TIS provides partners with a dedicated account manager to support your travel insurance program from implementation to daily management. Your account manager is your point person to coordinate any support required, including customer service issues, travel assistance and claims, marketing, accounting and technology needs.

Customer Service

Our Customer Service center in Philadelphia is staffed with licensed customer service representatives who can provide quotations, in-depth policy information on coverages and benefits, and make requests for policy amendments including cancellations and refunds. Our representatives also can send policy documents electronically or by standard mail. The customer service team undergoes rigorous training on product knowledge, coverages, exclusions, insurance regulations, company mission and customer service skills prior to accepting calls and responding to emails. Service is available in English, Spanish, and Mandarin Chinese, with the ability to reach translators in other languages as needed. Representative calls are digitally recorded for quality assurance.

Claims Assistance

All claims are adjudicated and paid by the claims administrator on behalf of the insurance company. This enables TIS to remain in a neutral position to provide support and assistance to the individual submitting the claim. TIS can act as an advocate for the insured if an issue arises in the claim adjudication process with the claims administrator or carrier.

Administrative Capabilities

TIS provides varying levels of administrative support for all travel programs, depending on the product and insurance company provider. In instances where we are not acting as the program administrator, we play an active role by monitoring the provider's processes and ensuring they deliver the level of service that both we and our partners expect. We work only with companies that meet our high standards and pass our due-diligence testing.

Travel administration services in our Philadelphia, PA office include:

- Quoting Programs
- Processing applications
- Issuing policies
- Maintaining policy records
- Billing and collecting premiums
- Assisting with claims





OTHER SERVICES

Marketing

TIS can deliver turnkey marketing materials to assist our partners in promoting travel protection programs. These include point-of-sale materials such as brochures, flyers and enrollment forms. In addition, we can supply web-based materials including enrollment forms, web pages, banner ads and private label websites.

Premium Billing, Collection and Accounting

In most instances, TIS performs all premium billing, collection and accounting functions, including reconciling transactions and settlements with the insurance company.

Licensing and Regulatory Support

The regulatory environment around travel insurance is complex and ever-changing. TIS will work with you to ensure all licensing requirements are met. We continually monitor changes and work with our partners to ensure business continuity with little to no disruption.

Service Enhancements

In response to customer and client feedback, we have recently implemented new customer service initiatives to improve our sales process and remain in contact with travelers. We provide alerts and calendar reminders to customers who insure only their initial trip deposit, reminding them to contact us when they make additional payments for their trips.

USI is committed to providing best in class travel insurance for your customers.

We will work with you to review your current tour selections and review all the coverage options available to you. Together, we will ensure you have the best plan options to meet your needs.



**Travel
Insurance Services**

CARRIER PARTNERSHIPS, CLIENT PARTNERSHIPS & LONGEVITY

TIS is bolstered by strong business relationships with insurance carriers, third party administrators and assistance companies. Our long-standing relationships enable us to smoothly and efficiently work with professionals that we know and trust, which benefits both your customers and your organization.

While not committed to a single partner, we constantly evaluate the marketplace and offer the most competitive solutions to meet our clients' needs. A one-size-fits-all approach does not work in every situation; we will work with you to build the best plan to meet the needs of your travelers.



We're proud to count the following organizations among our travel insurance clients:



WHY CHOOSE USI AFFINITY TRAVEL INSURANCE SERVICES?

- **Expertise**
Specializing in travel insurance since 1973; broker of choice to over 325 institutions
- **Flexibility**
Plans tailored to diverse needs
- **Choice**
As an independent broker, we provide choice in a market which generally offers only one solution
- **Income Maximization**
Competitive commission structures and marketing assistance to increase take-up rate
- **Advocacy**
Our focus is on your best interest (we work for you, not the provider!)
- **Personalized Attention**
Knowledgeable consultants delivering top-notch customer service
- **Trouble-free**
Online enrollment, easy administration
- **Stability**
A member of USI, one of the largest insurance brokers in the U.S.



VISION AND MISSION:

USI Affinity Travel Insurance Services is the leading provider of travel related insurance and non-insurance solutions within our core markets.

We provide expertise, knowledge and access to insurance and non-insurance solutions and services by building valued relationships.



AFFINITY

**Travel
Insurance
Services**

PROUD MEMBERS:



CONTACT:

Sharon L. Broo, CTA

Vice President, Travel Insurance Services

770.905.4065 | Sharon.broo@usi.com