

# Commission Protection Request Form

Travel Insured International; Claims Department

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## Commission Protection Program

When your Insured purchases a qualifying Travel Insured International Retail Protection Plan, and then has to cancel their trip for a covered pre-departure Trip Cancellation claim, Travel Insured International may protect your Travel Supplier or Cruise Line commission based on the Commission Protection Guidelines detailed in the Financial Addendum.

## Commission Protection Process

### 1. Status of Travel Supplier Commission

#### a. If Travel Supplier commission is not issued:

- i. The Insured should receive the entire applicable refund according to the travel supplier's published cancellation penalties.
- ii. This must include your agency's commissions and cancellation penalties, if any (No payment will be made if any penalties or cancellation fees are imposed by your agency). Travel Insured will pay the commission to your agency upon receipt of documentation from the travel supplier indicating the amount of commission that you would have earned had your Insured completed the trip.

#### b. If Travel Supplier commission is recalled:

- i. When your Insured purchases the trip and the travel supplier grants a partial refund including your commission that you would have earned had your Insured completed the trip, you need to provide the following documentation from the travel supplier: the cost of your Insured's trip, the amount paid by your Insured, the travel supplier's cancellation provisions, the amount refunded by the travel supplier, and the commission amount.

### 2. Complete the Commission Protection Request Form (page 2 of this document)

### 3. Submit appropriate supporting documentation:

- a. Copy of the Travel Supplier(s) or Cruise Line commission recall statement.
- b. If the commission was not issued, provide a copy of the documentation from the Travel Supplier or Cruise Line indicating the amount of commission you would have earned had your Insured completed the trip.
- c. Proof of refund to Planholder of all agency commissions.

## Status of Insured's Claim

Eligibility for Commission Protection is dependent on the Insured's Trip Cancellation Claim being payable. If the Insured's claim is denied, the Travel Supplier or Cruise Line commission that you would have earned if the Insured had traveled will not be protected. However, you will retain the commission that you earned on the qualifying Travel Insured International Travel Protection Plan.

## For Internal Use Only:

**Account Manager:**

**Insured Name:**

### **Producer Information**

**Agency Name:**

**Business Phone:**

**Primary Contact:**

**Location/Branch (If Applicable):**

**Annual Agency Sales:**

**Insured Plan #:**

**TII Agency #:**

**Email Address:**

**Phone/Extension:**

# Commission Protection Request Form



Name of Insured	Plan Number	Per Person Trip Cost	Amount Refunded	Lost Commission
1.		\$	\$	\$
2.		\$	\$	\$
3.		\$	\$	\$
4.		\$	\$	\$
5.		\$	\$	\$
<b>Total Commission Lost:</b>				<b>\$</b>

## Commission Protection Guidelines

1. To be eligible for Commission Protection the Producer must meet the following criteria
  - o maintain an annual Plan Cost minimum of \$10,000 in Retail Protection Plan sales
  - o maintain an Active Account
2. Eligibility is on a calendar year basis and resets every year. Eligibility must be earned every year the Producer has an Active Account.
3. If the original Effective Date of the Producer's Account is after January 30 then the following pro-rated Plan Cost minimum eligibility criteria must be met for the following year:
  - o Effective Date between Feb 1 - March 31: \$8,000 Plan Cost minimum
  - o Effective Date between April 1 - June 30: \$6,000 Plan Cost minimum
  - o Effective Date between July 1 - Sept 30: \$4,500 Plan Cost minimum
  - o Effective Date after Oct 1: \$3,000 Plan Cost minimum
4. Travel Insured will pay 100% of your lost travel supplier commissions, up to a maximum of 20% of your client's full trip cost.
5. Commission Protection is not payable if a claim is paid under the Cancel for Any Reason benefit.
6. Commission Protection is not payable if a claim is paid due to financial default of an airline, cruise line, tour operator or other travel supplier.
7. Your client must purchase an eligible plan no later than the final trip payment.
8. Your client must insure the full pre-paid non-refundable trip cost. We will not protect your commission if your client is underinsured. Full prepaid non-refundable trip cost is defined as a component paid in advance that cannot be recovered or refunded, even if the service is not used or canceled. Cancellation must take place after full prepayment was made.
9. Commission Protection takes effect when your client makes their full and final trip payment.
10. Your client must incur a Pre-Departure Trip Cancellation event/claim that is covered by an eligible plan.
11. Your client should receive the entire applicable refund according to the travel supplier's published cancellation penalties. If the client receives 100% refund from the travel supplier, the Producer is not eligible for commission protection from that travel supplier's commissions.
12. This must include the agency's commissions & cancellation penalties, if any (no payment will be made for any penalties or fees imposed by your agency). Travel Insured will pay the commission to your agency upon receipt of documentation from the travel supplier indicating the amount of commission that you would have earned had your client completed the trip.
13. When your client purchases the trip using a credit card and the travel supplier grants a partial refund, including your commission that you would have earned had your client completed the trip. You need to provide the following documentation from the travel supplier: the cost of your client's trip, the amount paid by your client, the travel supplier's cancellation provisions, the amount refunded by the travel supplier, and the commission amount.
14. Your agency must provide a completed and signed commission protection claim form with appropriate supporting documentation.
15. In the event the advisor has a relationship with the vendor which enables the insured to get a refund even when the insured is within full penalty, commission protection up to 20% will be paid to the advisor, provided that the trip cancellation claim would have been payable under the guidelines of the insured policy.

## Fraud Warning Statement



**FOR RESIDENTS OF ALL STATES OTHER THAN THOSE LISTED BELOW:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ALASKA:** A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**ARIZONA:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**CALIFORNIA:** For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**DELAWARE:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**IDAHO:** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

**INDIANA:** A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**KANSAS:** A "fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

### **KENTUCKY:**

**Application:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Claim Form:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**MAINE:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**MARYLAND:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MINNESOTA:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NEW HAMPSHIRE:** Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

*Continued on next page*

# **Fraud Warning Statement**



**NEW JERSEY:**

**Application:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Claim Form:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**PENNSYLVANIA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**NEW MEXICO:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**OHIO:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**OKLAHOMA:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**OREGON:**

**IMPORTANT NOTE:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**TENNESSEE:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefit.

**TEXAS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**VIRGINIA:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**WASHINGTON:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**NEW YORK:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

***I have read the foregoing Fraud Warning Statement for my state of residence and the answers on this claim form are true and complete according to the best of my knowledge and belief.***

\_\_\_\_\_  
Signature of Travel Advisor

\_\_\_\_\_  
Date