

## **DELUXE COMMISSION PROTECTION GUIDELINES**

1. The insurance is purchased no later than final trip payment.
2. The client must purchase insurance to cover all pre-paid non-refundable trip arrangements.
3. The claim is paid under the reasons listed under Trip Cancellation/Interruption in the Description of Coverage. (Cancel for Any Reason is not included in the Commission Protection Program.)
4. Commission is covered on the amount paid on the booking at the time of cancellation.
5. The total amount payable to the travel agency (including commission and Travel Guard commission protection payments) will not exceed the commission the agency would have earned had the client traveled (up to 15% commission).

## **BASIC COMMISSION PROTECTION GUIDELINES**

1. No commission protection is in effect until the client has made final payment for the trip.
2. The client must purchase insurance to cover all pre-paid non-refundable trip arrangements.
3. The claim is paid to the insured for the reasons listed under Trip Cancellation/Interruption in the Description of Coverage. (Cancel for Any Reason is not included in the Commission Protection Program.)
4. If a covered claim occurs, the maximum payable by Travel Guard (claim payments to the clients plus Travel Guard commission protection payments) will be 100% of the trip cost, or the limit of coverage, whichever is less.
5. The total amount payable to the travel agency (including commission and Travel Guard commission protection payments) will not exceed the commission the agency would have earned had the client traveled (up to 15% commission).
6. Trip Cancellation benefits are payable to the client first, any excess amount will be available to provide commission protection.
7. In the event of a full refund by the supplier, commission protection is not in effect.
8. Travel Guard will not provide payment to either the travel agency or the insured for any pre-stated or implied travel agent penalties.

Commission Protection programs may be available for the travel insurance products being offered. Commission Protection is not available on all Travel Guard products. For specific details, please speak to your sales representative regarding which of these programs may apply.

Cancel for Any Reason benefit is not available for NY or WA residents.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. The Policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states.

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