



# MIND YOUR OWN BUSINESS!

## ADVISE CLIENTS HOW TO SAVE ON CAR RENTAL



Advice from Angela Day, chief executive of Affordable Car Hire

★ **Pre-book:** Clients can avoid the hassle of booking in a resort and make significant savings.

★ **Avoid hidden extras:** With fully-inclusive prices, your clients can be assured there will be no extra fees at the rental desk.

★ **Weigh transfer costs:** Many transfer costs are equivalent to one week's car rental. For example, a taxi from Majorca's Palma airport to Alcudia is about £60 in a taxi, while renting a five-seat vehicle starts from £65.

★ **Booster seats:** Hiring a child booster seat can be expensive, costing from \$9 a day in the US. It can be cheaper to buy a Bubble Bum Booster Seat. It costs £29.95, and is inflatable, portable and lightweight, and is ideal for children aged 3-10.

★ **Max the insurance:** Clients can enjoy peace of mind by buying comprehensive insurance protection. This costs from about £4 a day.

★ **Upgrade for free in the US:** Affordable offers a wide variety of vehicles, and clients can beat the queues by pre-registering.

With travel insurance claims rising sharply, the travel industry has an important part to play in protecting customers against soaring bills. Some agents have found difficulty in negotiating the apparent myriad of rules and regulations. Simon Parsons, managing director of travel insurance provider Insure2travel, offers his tips on selling travel insurance.

### Agents are best placed

Travel agents are in the best position to provide travel insurance, so sell with confidence. We recently paid a medical claim for £93,500 in Spain. Without insurance your customer will have to pay some or all the costs. The European Health Insurance Card provides only limited help. The cover you provide them with could save them from financial disaster.

### Don't settle for second best

As an Appointed Representative you can provide travel insurance under the umbrella of an AR network. But ask your provider if there is an option to operate on an Advised Sale basis, as this gives you the authority to compare, recommend and sell your products effectively.

### Credit card check

Abta says 19% of people go abroad without travel insurance (source: Abta Consumer Trends Research).



People often mistakenly believe they are covered by their credit card. Arm yourself with a credit card cover survey so you can

show clients what's missing on their policy – often something essential such as medical expenses cover.

### You're providing quality cover

The cover travel agents provide is generally better than low-cost products available online, but keep your prices competitive. Win back business. One of the reasons travel agents' sales slipped was because of inflated prices. Ideally you will have flexible commission and can adjust accordingly. You may well have an arrangement where you can now also sell travel insurance to those that have not booked holidays with you.

### Disclaimers work - use them

If all else fails and your customer declines your cover, always ask them to complete a disclaimer form. This achieves two things. It protects you, because you will have a record that confirms you offered your customer cover and they refused it. And it often encourages customers to reconsider and check if the cover they believe they have is adequate.

# HOW TO SELL TRAVEL INSURANCE



Advice from **Simon Parsons**  
managing director, Insure2travel