



Your Travel Insurance Partner!

 Private Emergency Medical Assistance 24/7

 Worldwide

 Coverage up to \$5,000,000

Your Trusted Partner:

- Providing travel insurance to Canadians* of all ages **since 1996**
- Underwritten by LS-Travel, a **subsidiary of Humania Assurance**
- Competitive premiums and **personalized, human approach** for your clients, even those with pre-existing medical conditions
- Renowned for our **exceptional service, efficiency**, and unique advantages

What Sets Tour+Med Apart:

- Core values of **Accessibility, Equity, Integrity, and Partnership**, while evolving to meet changing needs
- **Vertically integrated:** a 360° experience, from product to claims
- Dedicated **support** for our representatives and our insureds
- **Innovative Products:** Hospital-Care deductibles, Valet Service, Loyalty discount, Family-Visit plan, and even more
- Agile **structure** providing personalized service at all levels

Unique Features:

- Among the **fastest and most empathetic claims and eligibility** ratios in the industry
- **Experienced Medical Underwriting** for complex cases
- **24/7 Medical Emergency Assistance**
- **Hospital-Care Deductibles in \$CAN**, not applicable to clinics and private offices
- **Stability Clause of only 3 months** for insureds up to 69 years old (6 months for 70 and older), with the option to reduce it if needed
- **Useful Pharmacy Card** (not your typical wallet card)
- Complimentary emergency round-trip benefit

Personalized Plans and Protections:

- Per Trip Plans
- Multi-Trip Annual Plans
- Family Plans
- Family-Visit Plans
- Coverage for Trip Cancellation & Interruption, Baggage, and Accidental Death & Dismemberment

Offer a personalized protection that can efficiently complement your clients' existing group plans or credit card coverage.



Become a Tour+Med partner and provide exceptional travel insurance protection to your clients.

tourmed.ca  1 877 344-8398

*Tour+Med insurance products are reserved for Canadian residents, covered by the Government Health Insurance Plan of the province/territory of residence, traveling for leisure or vacation. Our plans are not designed for students, expatriates, or individuals who travel extensively for work. We do not offer Visitor to Canada or SuperVisa insurance.

Become a Tour+Med Representative!



Whether travel insurance for Canadians is a primary business line for you or not!



| | DISTRIBUTION | REFERRAL |
|--|--|--|
| For whom? | Brokers, brokerages, financial advisors, and MGAs already selling travel insurance to Canadians*. | Brokers, brokerages, financial advisors, and MGAs who have little or no experience with travel insurance for Canadians*, but who don't want to miss out on opportunities! |
| Sales process | <p>Say goodbye to paper applications!</p> <ul style="list-style-type: none"> You will receive training on our user-friendly website to start selling Tour+Med policies quickly. An efficient quoting tool that lets you see all available products and premiums without the need to complete the entire application. A medical questionnaire asking only the necessary questions based on your client's conditions. Medical underwriting analysis: receive a personalized quote in 3 business days or less. A dedicated support team available via phone, chat, or email. Access to a web link for your website. | <p>As easy as 1-2-3!</p> <ol style="list-style-type: none"> Login on our unique referral portal, use our EZ-Refer form, or send us an email with the client's name and phone number. One of our qualified agents will call the client within the next 4 business hours (or at a more convenient time, if specified). We will ask all the necessary questions, and you will receive an email to inform you of the outcome. If the client purchases the coverage, you get compensated for your referral. <p>Good to know:</p> <ul style="list-style-type: none"> If a referred client contacts us the following year for a subsequent trip, you get your commission again! Access to a web link for your website. |
| Commissions | <ul style="list-style-type: none"> Weekly direct deposit! Ranging from 18% to 40%, depending on the applicant's age and coverage. We can arrange splits between the brokerage/MGA and their brokers. | <ul style="list-style-type: none"> Weekly direct deposit! Starting at 10% of the applicant's premium. We can arrange splits between the brokerage/MGA and their brokers. |
| Minimal production requirements | \$20,000 (Tour+Med premiums) per year | \$2,500 (Tour+Med premiums) <u>or</u> 5 policies per year |
| What else should you know? | Discover our competitive premiums and excellent customer service. Add Tour+Med to your carriers today! | Choose Tour+Med to meet your clients' travel insurance needs without risking your E&O. Let our agents do the work for you! |

Make a difference with Tour+Med!
Contact us to become one of our valued partners:

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 1 877 344-8398, ext 3261 | mmduchesneau@tourmed.ca

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