WorldTrips

WorldTrips

Comprehensive Travel Protection

Policy Administration System Manual

Agents

03/03/2025

WorldTrips

Table of Contents

Overview

The purpose of this manual is to instruct agents on how to quote, search, and modify policies in WorldTrips' Policy Administration System (also referred to as PAS).

PAS is a web tool that allows various internal and external users to search, view, update, and cancel comprehensive travel protection policies. It also allows some users to edit and manage other users, manage agency branches, and access useful agency tools.

Registration and Login

To register a new user account, an existing user with appropriate access must first add the new user via PAS Portal Manage User functionality (see Manage Users section on page 53). Once the new user is added, the user should receive the OKTA Welcome email to continue the registration.

To continue a new user registration, click on the Activate Account button within the OKTA Welcome email.

Note: **WorldTrips is a service company and a member of the Tokio Marine HCC group of companies.**

The Portal account registration page will open in a new window. First, select the Set Up button under the Password section to create your unique password.
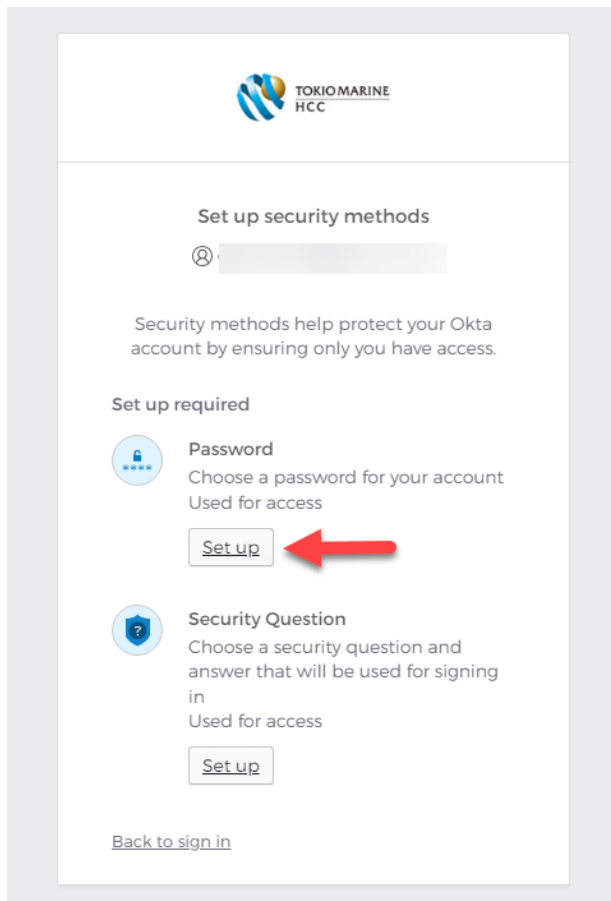
Enter a unique password that meets the password requirements and then confirm it below. Then click the Next button.
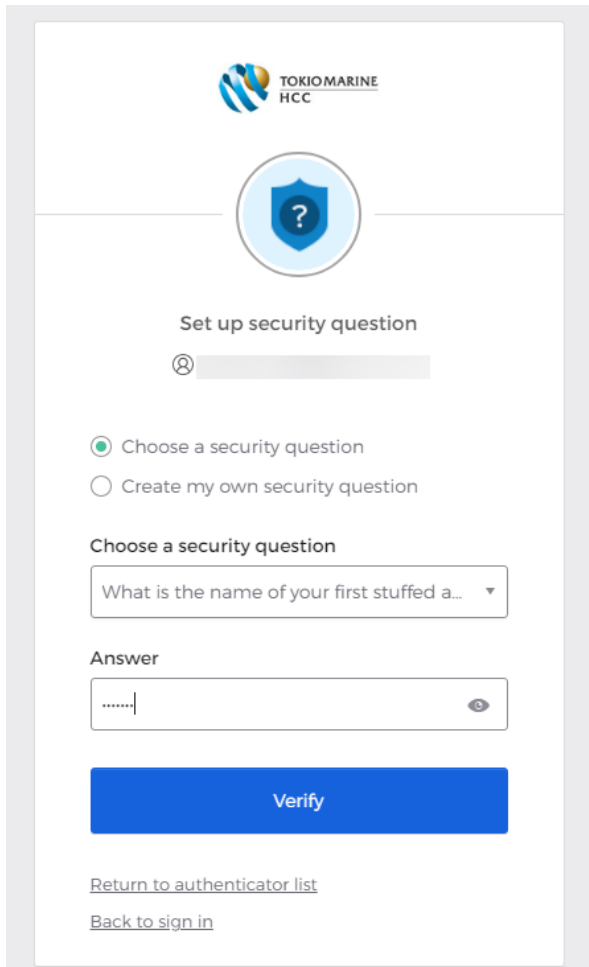
You will return to the previous screen. Select the Set Up button under Security Question to be able to reset your password in the future.
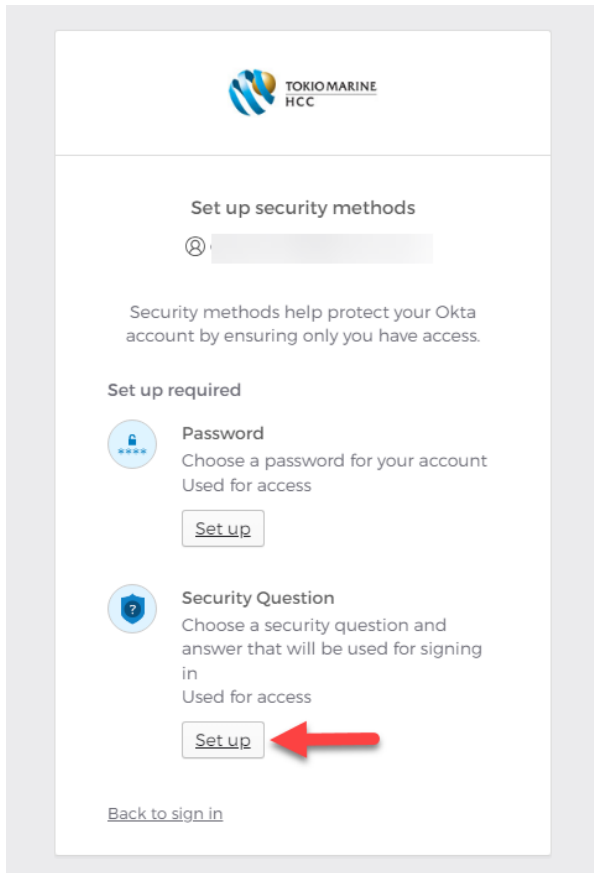
You will be prompted to either choose a security question or create your own security question.

Once you have answered the security question chosen, select the Verify button.

You will then be prompted to set up a security method for second factor authentication. You must select at least one of the options. There are four options: Okta Verify mobile application, SMS authentication, Voice Call Authentication, and the Security Question.
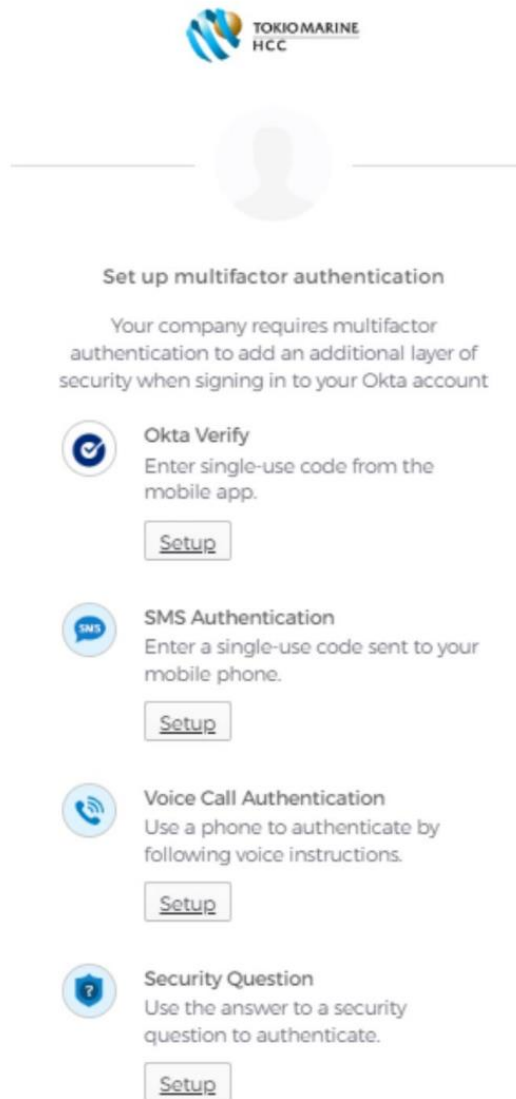
You can select any of the preferred two factor authentication methods to set up. Below you can see a guide of how to set up using the recommended SMS authentication option.

Two Factor SMS Authentication

After selecting "Set Up" next to the SMS Authentication option, you will be prompted to enter your mobile phone number. Enter your phone number and then select "Send Code"

You will then receive a 6-digit code sent to the phone number you provided. Enter the 6-digit code under "enter code" and then select "verify". If you do not wish to use SMS authentication, you may select "Back to factor list".

Once you have verified your code, you will return to the two factor authentication list. SMS authentication should now be checked. If you prefer, you may setup additional methods of authentication. If not, you may continue to your PAS login.
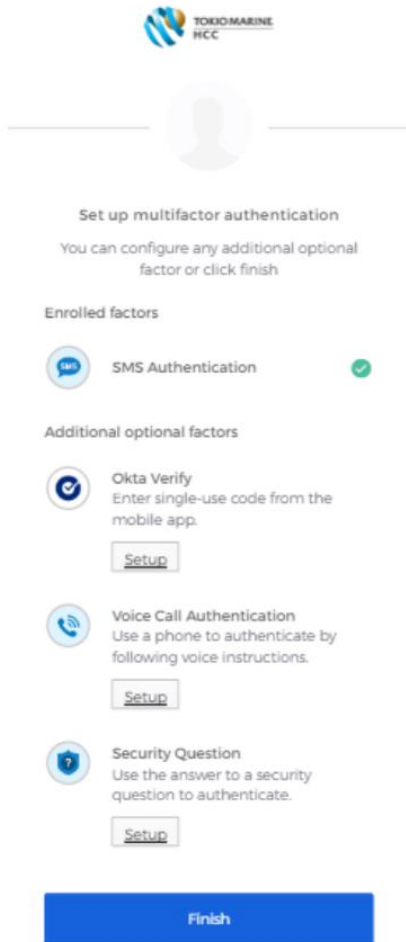
PAS Login

To log into the Portal, go to https://pas.worldtrips.com in your browser and select "Click Here to Sign In".
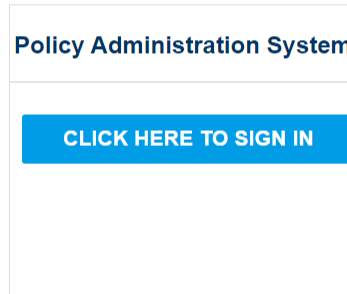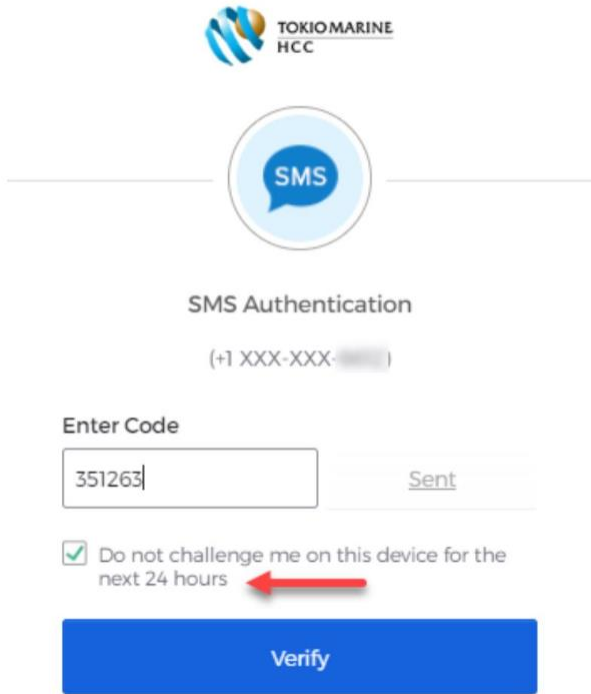
You will then be taken to the PAS secure login using Okta. Enter the registered agent email as username and password created during registration. Then click Sign In button to login.

For password reset, click the "Need help signing in" link.
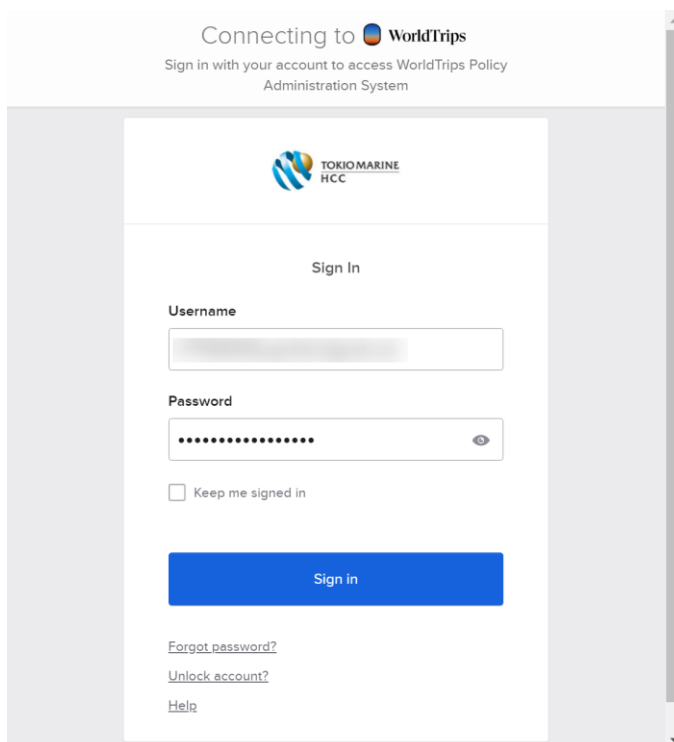
In the next step, authenticate with your selected multifactor option. Check the "Do not challenge me on this device for the next 24 hours" checkbox to skip the second factor authentication upon login for 24 hours.

Dashboards

The Portal dashboard contains two main components:

- Navigation bar with links
- Policies, Quotes, and Groups dashboards

Navigation bar contains links to Manage Branches and Manage Users functionalities, a link to Agent Tools website, Agency and Agent dropdowns, and a Get Quote functionality. Get Group Quote button and functionality will be available to agents approved to sell group policies.

Policy Dashboard

Policy Dashboard is the default landing page for most PAS users. Users can search policies by entering at least one or a combination of the following policy information:

- Policy Number
- First Name of the primary traveler
- Last Name of the primary traveler
- Departure Date
- Return Date

Search

○ Policies ○ Quotes ○ Groups

SEARCH BY

| Policy Number | First Name | Last Name |
| Departure Date 📅 | Return Date 📅 | |

Advanced Search ▾

CLEAR   SEARCH

Users can also expand the Advanced Search dropdown to search policies by one or a combination of the following:

- Primary Traveler's Phone Number
- Primary Traveler's Email Address
- Account Number of the Agency

- Agency that sold the policy
- Branch of the Agency
- Agent that sold the policy
- Policy Status (Active, Expired, Cancelled, or Pending)
- Purchase Start (Start date of search range for purchased policies)
- Purchase End (End date of search range for purchased policies)

Search

○ Policies ○ Quotes ○ Groups

SEARCH BY

| Policy Number | First Name | Last Name |
| Departure Date 📅 | Return Date 📅 | |

Advanced Search ▲

Phone	Email	Account Number
Select Agency ▾	Select Branch ▾	Select Agent Name ▾
Select Status ▾	Purchase Start 📅	Purchase End 📅

CLEAR   SEARCH

Once the user enters specific search information and clicks on the Search button, the system will return any policies matching the search criteria.

Policy search results will display in an eleven-column grid (from left to right):

- Policy Number
- Purchase Date
- Departure Date
- Return Date
- Full Name of the primary traveler
- Policy Plan Name
- Traveler's state of residence
- Policy Status: Active, Expired, Cancelled, or Pending
- Agency
- Agent that sold the policy
- Total amount paid *

Users can sort each column in the policy search results in ascending or descending order. The system will display 30 search results records on the page and paginate the remaining policy records.

Policy

Policy No	Purchase Dt ▲	Departure Dt	Return Dt	Full Name	Plan Name	State	Status	Agency	Agent
T57252	01/03/2024	02/01/2024	02/29/2024	Test, Emma	Atlas Journey Premier	Indiana	Cancelled	Worldtrips	Worldtrips Sales De
T44186	12/15/2023	12/20/2023	12/27/2023	Test, Emma	Atlas Journey Economy	Florida	Cancelled	Worldtrips	Worldtrips Sales De
T44185	12/15/2023	12/20/2023	12/27/2023	Test, Emma	Atlas Journey Preferred	Florida	Pending	Worldtrips	Worldtrips Sales De
T44184	12/15/2023	12/20/2023	12/27/2023	Test, Emmaly	Atlas Journey Preferred	Florida	Expired	Worldtrips	Worldtrips Sales De
T44183	12/15/2023	12/20/2023	12/27/2023	Test, Emmaly	Atlas Journey Premier	Florida	Expired	Worldtrips	Worldtrips Sales De
T44166	12/14/2023	12/14/2023	12/17/2023	Test, Emmaly	Atlas On The Go	Florida	Expired	Worldtrips	Worldtrips Sales De
T44164	12/14/2023	12/14/2023	01/01/2024	Test, Emmaly	Atlas On The Go	Florida	Expired	Worldtrips	Worldtrips Sales De
T44163	12/14/2023	12/14/2023	12/21/2023	Test, Emmaly	Atlas On The Go	Florida	Expired	Worldtrips	Worldtrips Sales De
T44160	12/14/2023	01/17/2024	01/24/2024	Test, Emmaly	Atlas Journey Economy	Florida	Active	Worldtrips	Worldtrips Sales De
T44159	12/14/2023	01/17/2024	01/31/2024	Test, Emmaly	Atlas Journey Premier	Florida	Cancelled	Worldtrips	Worldtrips Sales De
T43911	12/07/2023	12/10/2023	12/17/2023	Test, Emma	Atlas Journey Premier	Florida	Expired	Worldtrips	Worldtrips Sales De
T43909	12/07/2023	12/10/2023	12/17/2023	Test, Emma	Atlas Journey Premier	New York	Expired	Worldtrips	Worldtrips Sales De
T43651	12/04/2023	12/13/2023	12/21/2023	Test, Emmanuel	Atlas Journey Preferred	Indiana	Expired	Worldtrips	Worldtrips Sales De
T43082	11/21/2023	11/23/2023	11/30/2023	Test, Emma	Atlas Journey Economy	Indiana	Active	Worldtrips	Worldtrips Sales De

* User must scroll to the right to view column

Quote Dashboard

Users can navigate to Quote Dashboard by clicking the Quotes radio button. Users can search quotes by entering at least one or a combination of the following information:

- Quote Number
- First Name of the primary traveler
- Last Name of the primary traveler
- Departure Date
- Return Date

Search

○ Policies ● Quotes ○ Groups

SEARCH BY

Quote Number	First Name	Last Name

Quote Number

Departure Date	Return Date	

Advanced Search ▾

CLEAR SEARCH

Users can also expand the Advanced Search dropdown to search quotes by one or a combination of the following:

- Traveler's Phone Number
- Traveler's Email Address
- Agency/Branch and/or the Agent that sold the policy

Search

○ Policies ● Quotes ○ Groups

SEARCH BY

Quote Number	First Name	Last Name

Departure Date	Return Date	

Advanced Search ▴

Phone Number	Email	Select Agency ▾

Select Branch ▾	Select Agent Name ▾	

CLEAR SEARCH

Once the user enters specific search information and clicks on Search button, the system will return any quotes matching the search criteria.

Quote search results will display in an ten-column grid (from left to right):

- Quote Number
- Quote Creation Date

- Departure Date
- Return Date
- Full Name of the primary traveler (if provided during the quote journey)
- Traveler's phone number (if provided during the quote journey)
- Quote Status: Active or Expired
- Agency
- Agent that processed the quote
- Total premium amount for the quote*

Users can sort each column in the quote search results in ascending or descending order. The system will display 30 search results records on the page and paginate the remaining quote records.

Quote

Quote No	Creation Date	Departure Dt	Return Dt	Full Name	Phone	Status	Agency	Agent	Amount
Q0100164	01/16/2024	01/16/2024	01/23/2024	Emma Test	(317) 385-4321	Active	Worldtrips	Worldtrips Sales Department	$18.00
Q0100163	01/16/2024	01/17/2024	01/25/2024	Emma Test	(317) 385-4321	Active	Worldtrips	Worldtrips Sales Department	$144.00
Q0086223	12/15/2023	12/20/2023	12/27/2023	Emma Test	(317) 385-4321	Expired	Worldtrips	Worldtrips Sales Department	$1,624.7
Q0084887	11/14/2023	11/29/2023	12/07/2023	Emmanuel Test	(317) 385-4321	Expired	Worldtrips	Worldtrips Sales Department	$405.00
Q0072593	08/02/2023	08/17/2023	08/23/2023	Emma Test	(317) 111-1111	Expired	Worldtrips	Worldtrips Sales Department	$196.00
Q0072577	07/31/2023	08/16/2023	08/31/2023	Emma Adult	(317) 111-1111	Expired	Worldtrips	Worldtrips Sales Department	$170.00

* User must scroll to the right to view column

Group Dashboard

Users can navigate to Group Dashboard by clicking the Group radio button. Users can search groups by entering at least one or a combination of the following information:

- Group Number
- Group Name
- Departure Date
- Return Date

Users can also expand the Advanced Search dropdown to search groups by one or a combination of the following:

- Agency that sold the policy
- Branch of the Agency
- Agent that sold the policy

Once the user enters specific search information and clicks on the Search button, the system will return any groups matching the search criteria.

Group search results will display in an eleven-column grid (from left to right):

- Group Number
- Group Name
- Departure Date
- Return Date
- Amount (Current Total Trip cost for the group)
- Add Travelers (links to group quote journey)
- Number of pending quotes
- Number of purchased policies
- Status: Active, Expired, Cancelled, or Pending
- Agency *
- Agent that processed the group *

Users can sort each column in the group search results in ascending or descending order. The system will display 30 search results records on the page and paginate the remaining quote records.

Group

Group No	Group Name	Departure Dt	Return Dt	Amount	Add Travelers	Pending Quotes	# Of Policies	Status	Agency	Agent
GT01047	Ep1102	11/30/2023	02/01/2024	$662.87	Add	2	1	Expired	Worldtrips	Amy G
GT01034	Epk092723	10/31/2023	11/30/2023	0	Add	1	0	Expired	Worldtrips	Worldt
GT01032	Ep0927	10/09/2023	10/31/2023	0	Add	1	0	Expired	Worldtrips	Worldt
GT01034	Ep0915	09/29/2023	10/06/2023	$675.66	Add	1	2	Expired	Worldtrips	Worldt
GT01027	Ep10547	08/31/2023	09/14/2023	$722.50	Add	0	1	Expired	Worldtrips	Worldt
GT01025	Epuat0810	08/31/2023	09/23/2023	$50.79	Add	2	0	Expired	Worldtrips	Worldt

* User must scroll to the right to view column(s)

Quoting a Policy

Users can start a new quote under a specific agent or resume an existing quote from the quote dashboard.

To start a new quote, first select the appropriate agency within the "Agency" dropdown.

NOTE: Please note that if the logged-in user has the "Agency Agent" security role, the "Agent" dropdown will not be visible. The agent's name will already be pre-selected in the background and the agent can click on "Get Quote" to begin a sale.
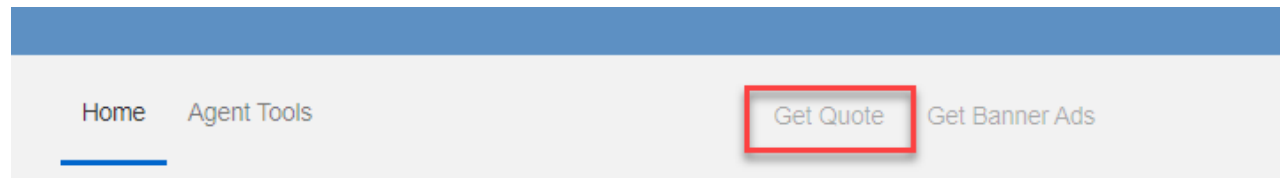
The quote journey will open in a new tab and all the agency and agent info will be stored in the background to process the sale.

NOTE: Please note that as of this training manual publishing date, not all states are available. Please contact your sales representative for further information.

Users can also resume an existing quote by clicking on the quote number within the quote search results.

Quote

Quote No	Creation Date	Departure Dt	Return Dt	Full Name	Phone	Status	Agency	Agent	Amount
Q0100164	01/16/2024	01/16/2024	01/23/2024	Emma Test	(317) 385-4321	Active	Worldtrips	Worldtrips Sales Department	$18.00
Q0100163	01/16/2024	01/17/2024	01/25/2024	Emma Test	(317) 385-4321	Active	Worldtrips	Worldtrips Sales Department	$144.00
Q0086223	12/15/2023	12/20/2023	12/27/2023	Emma Test	(317) 385-4321	Expired	Worldtrips	Worldtrips Sales Department	$1,624.7
Q0084887	11/14/2023	11/29/2023	12/07/2023	Emmanuel Test	(317) 385-4321	Expired	Worldtrips	Worldtrips Sales Department	$405.00
Q0072593	08/02/2023	08/17/2023	08/23/2023	Emma Test	(317) 111-1111	Expired	Worldtrips	Worldtrips Sales Department	$196.00
Q0072577	07/31/2023	08/16/2023	08/31/2023	Emma Adult	(317) 111-1111	Expired	Worldtrips	Worldtrips Sales Department	$170.00

The saved data will open in the Quote Journey in a new tab. If traveler personal information was provided at the time of the quote creation, user will be prompted to validate the quote with the primary traveler's last name.

Quoting a Group Policy

Users can start a new group quote under a specific agent. To start a new group quote, first select the appropriate agency within the Agency dropdown.
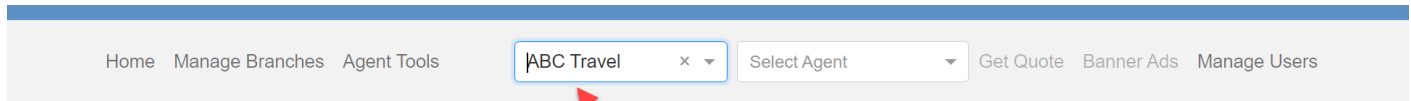
Once the agency is selected, the Agent dropdown will populate all available agents under the selected agency. Select the agent in the dropdown and click on "Get Group" button.
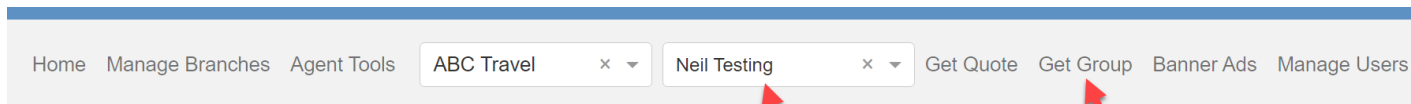
Note: Only agents who are licensed to sell group policies will have this button available.

The Group Quote Journey will open in a new tab and all the agency and agent info will be stored in the background to process the sale.

Policy Management

Users can access policy information by clicking the link of the policy number in the policy dashboard search results. Policy details screen will open in the same window and display policy information in a block format.

Policy Details

Policy Details

The first block on the left side provides an overview of your policy. It contains the following policy information:

- Policy number (located in the block header)
- Policy status: active, expired, cancelled, or pending (if the policy is in revision mode)

- Current travel plan selected
- Purchase date
- Policy effective date
- Policy amount (total paid for the travel plan and any upgrades)
- State of residence
- Agency that sold the policy
- Agency's account number
- Agent that sold the policy
- Method of policy document delivery selected at the time of purchase: email OR email and mail

For Atlas Journey plans, the effective date of the policy will always be the next day after purchase. For Atlas On-The-Go plans, the effective date of the policy will always be the same day as purchase.

The travel plan selected and the traveler's state of residence determine the policy documents.

Policy #: T48915

Policy Status	Active
Plan	Atlas Journey Preferred
Purchase Date	05/06/2024
Policy Effective Date	05/07/2024
Policy Amount	$482.20
State Of Residence	Alaska
Agency	WorldTrips
Account Number	9800
Agent Name	WorldTrips Sales Department
Policy Document Delivery	Email

The second block under the policy overview is the "Trip Details" block, which contains:

- Primary Destination
- Additional Destination(s)
- Primary U.S. destination (if United States is one of the destinations)
- Initial trip payment date
- Departure and return dates, as well as the trip duration (# of days of travel)
- Total trip cost
- Final trip payment date
- Airline, cruise line, and tour operator

The policy can have one or multiple destinations selected. When there is more than one destination selected, the additional destinations name will change to "multiple +." The user can expand this and collapse it to see all the selected destinations.

The initial trip payment date should always be populated for Atlas Journey plans, but it can be left blank for Atlas On-The-Go plans. The final trip payment date is an optional field that can be left blank for all travel plans. The airline, cruise line, and tour operator fields are also optional.

All fields will be populated with values entered at the time of purchase unless changes have been made to the policy.

Trip Details

Primary Destination	UNITED STATES
Additional Destinations	MEXICO
Primary U.S. Destination	FL
Initial Trip Payment Date	05/06/2024
Departure Date	06/01/2025
Return Date	06/16/2025
Days of Travel (Duration)	47
Total Trip Cost	$10,000.00
Final Trip Payment Date	07/04/2024
Airline	Alaska Airlines
Cruiseline	
Tour Operator	

The third block on the left side displays the current travel plan name as the header as well as upgrades that are currently selected for the policy.

Atlas Journey Preferred

Cancel For Any Reason	50%	Yes
Primary Medical		Yes

The fourth block on the left side is the "Travelers" block and it contains:

- The primary traveler's information, including name, age, date of birth, and gender (if provided)
- The traveler's address, email, and contact phone number
- The information of any additional travelers

Travelers
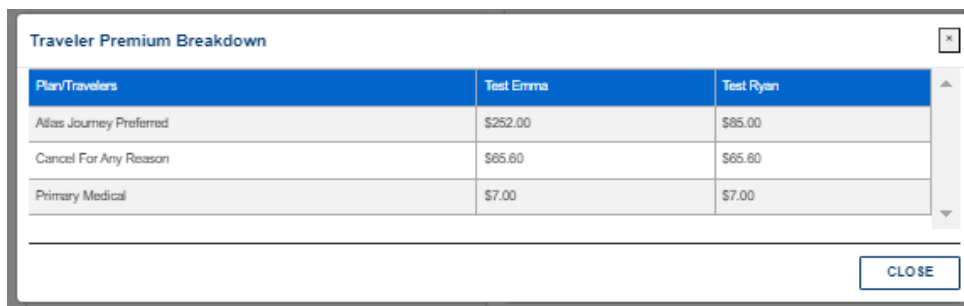
Primary Traveler

Emma Test, 24, 01/01/2000, F

4 Carter Green, Carmel, IN, 46032

t@tmhcc.com

(317) 385-4321

Additional Traveler(s)

Ryan Test, 4, 01/01/2020

The fifth block on the left side is the "Traveler Premium Breakdown" block, which will display the price breakdown per traveler when the user clicks on the "View Breakdown" link. The grid is dynamic and will update when changes are made to the policy (for example, if an upgrade is added or a traveler is removed). The breakdown will not include any upgrades that are rated on a per-policy basis.

Traveler Premium Breakdown

VIEW BREAKDOWN

Traveler Premium Breakdown

Plan/Travelers	Test Emma	Test Ryan
Atlas Journey Preferred	$252.00	$85.00
Cancel For Any Reason	$65.60	$65.60
Primary Medical	$7.00	$7.00

CLOSE

Links

On the righthand side of the Policy Details page are links that will allow users to resend or view and download the current fulfillment documents on the policy—or view the current Description of Coverage document.

Note: WorldTrips sends out fulfillment documents.
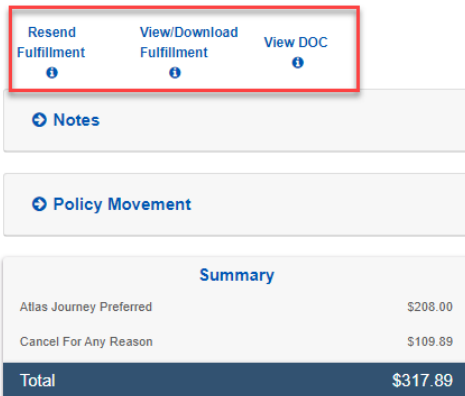
Resend Fulfillment

Users can resend the most recent fulfillment documents to the traveler's email address by clicking on the "Resend Fulfillment" link. A successful indicator will display when the fulfillment is sent.

Note: If the customer has elected not to receive electronic communications, this feature will not be available.

View/Download Fulfillment and View DOC

Users can click the "View/Download Fulfillment" link to open the current fulfillment for the policy or click "View DOC" to open the current Description of Coverage document. Both links will open the appropriate document in a new tab within the browser.

Notes

Users can add notes to the policy at any time, whether the policy is active, expired, or cancelled. A single note is limited to 6,000 characters and will truncate into a link after 50 characters. Users can click on the link to view the entire note.

To add a new note, enter the note description in the "Add notes here" box and click the "Add Note" button. Only internal WorldTrips users with the highest security role can delete notes.

Policy Activity

Below the "Notes" block, users can view different features regarding any activity or changes to the policy.

In the "Policy Movement" section, users will be able to see what types of transactions occurred on the policy. There are a few main transaction types that users may see in this section:

- NB – New business, which is the original purchase transaction
- EN – Endorsement, representing any changes made to the policy like updated trip cost or change in travel dates
- CN – Cancellation
- RE – Reinstatement

The grid will display the transaction date, transaction type, the change mode ("completed" or "in process" for a pending change), and the premium for the specific transaction.

Policy Movement

Date	Type	Change Mode	Premium
04/21/2021	NB	Completed	$88.00
04/21/2021	EN	Completed	$640.00
04/28/2021	EN	Completed	$54.00
04/28/2021	CN	Completed	-$782.00
04/28/2021	RE	Completed	$782.00

The "Summary" block will display the total paid for the travel plan, any upgrades currently selected on the policy, and taxes or fees, if applicable. This section will change dynamically when changes are made to the policy that cause a pricing adjustment.

Summary

Atlas Journey Preferred	$337.00
Cancel For Any Reason	$131.20
Primary Medical	$14.00
Taxes/fees	$0.00
Total	**$482.20**

Below the "Summary" block, users will see "Payments" and "Refunds" sections, where the portal will display all charges and refund transactions for endorsements, cancellations, and reinstatements.

Both grids will display the transaction ID and the date the transaction was completed, as well as the type of payment (CC – credit card) and the amount.
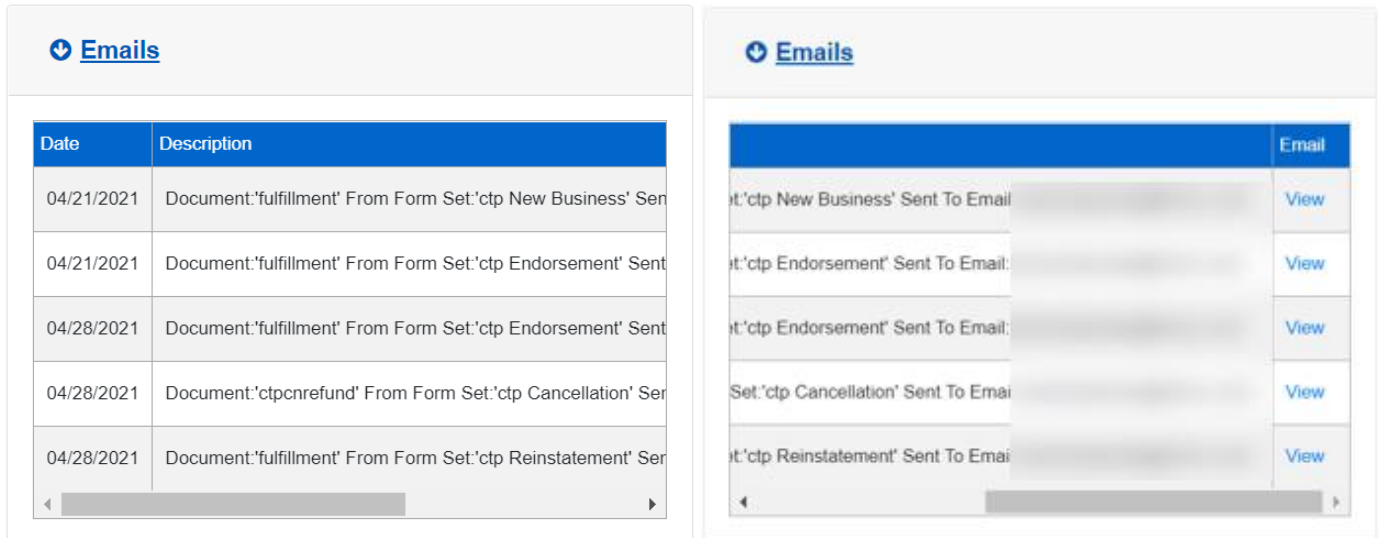
⬇ Payments

When	Transaction ID	Successful	Type	Amount
04/21/2021	4628141347	Paid	CC	$88.00
04/21/2021	4628146480	Paid	CC	$640.00
04/28/2021	4629656636	Paid	CC	$54.00
04/28/2021	4629672226	Paid	CC	$782.00

⬇ Refunds

Transaction Id	Date	Type	Amount	Status
4628141347	04/28/2021	CC	$88.00	Y
4628146480	04/28/2021	CC	$640.00	Y
4629656636	04/28/2021	CC	$54.00	Y

In the "Emails" section, users will find a list of all emails sent to the traveler(s) for each transaction that occurred on the policy. Users will be able to see the date of the email and a short description of the type of email sent to the traveler(s). They will also be able to download a copy of the email by clicking the "View" link.

Below the "Emails" block is a "Policy Version" block where users can view policy versions for each transaction that occurred during the life of the policy. Policy version view is a snapshot of the policy details, including policy overview, trip details, coverage options, travelers' information, the premium breakdown, notes, and the summary. It also contains links to fulfillment and DOC.

Click the View link next to the specific policy version to open the policy snapshot.

Policy Version	Transaction	Date	Premium	Action
1	NB	04/21/2021	$88.00	View
2	EN	04/21/2021	$640.00	View
3	EN	04/28/2021	$54.00	View
4	CN	04/28/2021	-$782.00	View
5	RE	04/28/2021	$782.00	View

Policy Version Snapshot

RETURN TO POLICY SUMMARY

Policy #: T48915

Policy Status	Active
Plan	Atlas Journey Preferred
Purchase Date	05/06/2024
Policy Effective Date	05/07/2024
Policy Amount	$482.20
State Of Residence	Alaska
Agency	WorldTrips
Account Number	9800
Agent Name	WorldTrips Sales Department
Policy Document Delivery	Email

Resend Fulfillment ❶   Regenerate Fulfillment ❶   View/Download Fulfillment ❶   View DOC ❶

⊙ Notes

Summary

Atlas Journey Preferred	$337.00
Cancel For Any Reason	$131.20
Primary Medical	$14.00
Taxes/fees	$0.00
Total	**$482.20**

Trip Details

Primary Destination	UNITED STATES
Additional Destinations	MEXICO
Primary U.S. Destination	FL
Initial Trip Payment Date	05/06/2024
Departure Date	05/01/2025
Return Date	06/16/2025
Days of Travel (Duration)	47
Total Trip Cost	$10,000.00
Final Trip Payment Date	07/04/2024
Airline	Alaska Airlines
Cruiseline	
Tour Operator	

Atlas Journey Preferred

Cancel For Any Reason	50%	Yes
Primary Medical		Yes

Travelers

Primary Traveler

Emma Test, 23, 06/16/2000, F
4 Carter Green, Carmel, AK, 99501

(317) 385-4321

Additional Traveler(s)

Ryan Test, 4, 01/01/2020

Traveler Premium Breakdown

VIEW BREAKDOWN

CLOSE

Policy

Modifications

IMPORTANT – Policies cannot be left in Revision Mode or "Pending" status. All changes must be finalized or discarded **BEFORE** exiting the policy. This includes updates made to a policy that do not alter the price.

Most policy modifications can be done up to the day before the departure date. However, some changes have more limited rules.

To update a policy, click on the "Update Policy" button on the left upper corner of the **Policy Details** page.

NOTE: If the policy has been left in revision mode, the policy status will show as "Pending," the "Update Policy" button will change to "Continue Revision," and there will be a "Policy is in Revision Mode" callout next to the Policy Details header.

The policy will then change into revision mode and the policy details on the left side will be enabled for editing. Under the Summary block, a "Change in Premium" section will also appear.

Policy Details - Policy is in Revision Mode

DISCARD CHANGES	COMPARE AND CONTINUE

Resend Fulfillment ⓘ   Regenerate Fulfillment ⓘ   View/Download Fulfillment ⓘ   View DOC ⓘ

Policy #: T48915

Policy Status	Pending
Plan	Atlas Journey Preferred
Purchase Date	05/06/2024
Policy Effective Date	05/07/2024
Policy Amount	$482.20
State Of Residence	Alaska
Agency	WorldTrips
Account Number	9800
Agent Name	WorldTrips Sales Department
Policy Document Delivery	Email

Update State

O Notes

O Policy Movement

Summary

Atlas Journey Preferred	$337.00
Cancel For Any Reason	$131.20
Primary Medical	$14.00
Taxes/fees	$0.00
Total	**$482.20**
Change in Premium	**$0.00**

O Payments

O Refunds

O Emails

O Policy Version

Trip Details ✎

Primary Destination	UNITED STATES
Additional Destinations	MEXICO
Primary U.S. Destination	FL
Initial Trip Payment Date	05/06/2024
Departure Date	05/01/2025
Return Date	06/16/2025
Days of Travel (Duration)	47
Total Trip Cost	$10,000.00
Final Trip Payment Date	07/04/2024
Airline	Alaska Airlines
Cruiseline	
Tour Operator	

Export Audit History

Atlas Journey Preferred ✎

Cancel For Any Reason	50%	Yes
Primary Medical		Yes

Travelers ✎

Primary Traveler

Emma Test, 23, 06/16/2000, F
4 Carter Green, Carmel, AK, 99501

(317) 385-4321

Additional Traveler(s)

Ryan Test, 4, 01/01/2020
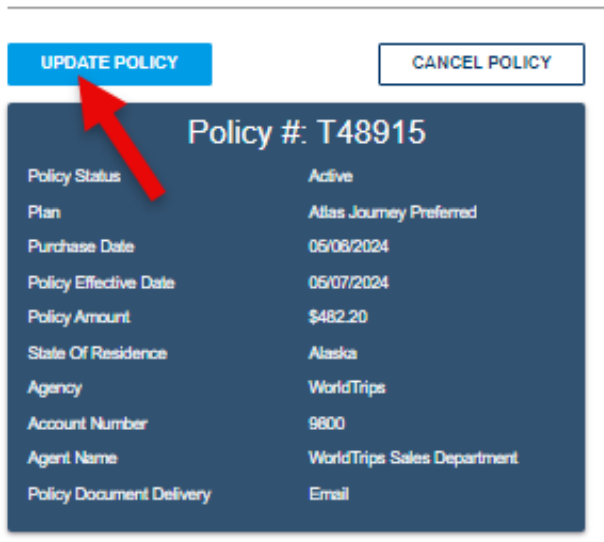
Traveler Premium Breakdown

VIEW BREAKDOWN

Update State

NOTE: The policy state should only be updated in very rare circumstances—for example, if the policy was purchased with an incorrect address. To request an exception to update the policy state, please contact customercare@worldtrips.com.
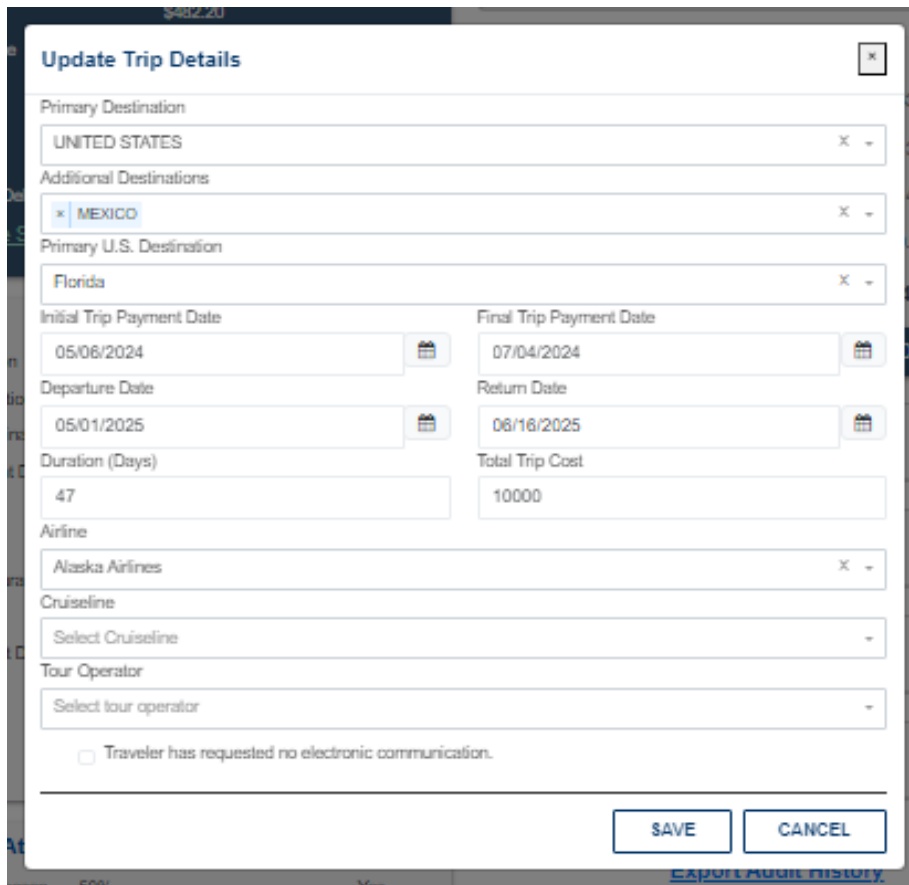
Update Trip Details

To update the "Trip Details" information, click the pencil icon in the top right corner of the block.

The Update Trip Details window will open, and the user will be able to update the fields on the screen.

The following rules apply:

Field	Rules
Primary Destination	At least one destination is required (primary destination or additional destinations) Sanctioned countries not allowed for travel: North Korea, Iran, and Syria Restricted countries not currently allowed for travel (as of Oct 2023): Russia, Belarus, Ukraine, Israel, Palestinian Territories, and Lebanon Countries with special travel requirements: Cuba
Additional Destinations	At least one destination is required (primary destination or additional destinations) Sanctioned countries not allowed for travel: North Korea, Iran, and Syria Restricted countries not currently allowed for travel (as of Oct 2023): Russia, Belarus, Ukraine, Israel, Palestinian Territories, and Lebanon Countries with special travel requirements: Cuba
Primary U.S. Destination	Primary U.S. Destination is required if any of the destinations chosen include the United States
Initial Trip Payment Date	Date is required for Atlas Journey plans but is not required for Atlas On-The-Go Date must be in a valid format. U.S. format applies Date cannot be greater than the purchase date

Final Trip Payment Date	Not required to be provided Date must be in a valid format. U.S. format applies Must be equal to or greater than the initial trip payment date Cannot be greater than the day before the departure date
Departure Date	Date is required for all plans. Date must be in a valid format. U.S. format applies. Date cannot be greater than 730 days from the purchase date. Cannot be changed to a date in the past or to the same date as the purchase date for Atlas Journey plans. Cannot be changed to a date in the past for Atlas On-The-Go. **Date updates are limited to three changes. For exception approval, please contact the WorldTrips team at customercare@worldtrips.com.**
Return Date	Date is required for all plans. Date must be in a valid format. U.S. format applies. Date cannot be greater than 180 days from the departure date and 910 days from the purchase date. Cannot be changed to a date in the past or to the same date as the purchase date for Atlas Journey plans. Cannot be changed to a date in the past for Atlas On-The-Go. **Date updates are limited to three changes. For exception approval, please contact the WorldTrips team at customercare@worldtrips.com.**
Total Trip Cost	Trip cost is required for Atlas Journey plans but is not required for Atlas On-The-Go. Minimum $1 and maximum $100,000 per traveler for Atlas Journey Premier and Preferred. **To request an exception to increase the trip cost past the $100,000 per traveler limit, please contact customercare@worldtrips.com**. Minimum $1 and maximum $10,000 per traveler for Atlas Journey Economy. Other minimums and maximums may apply depending on plan type. See your sales representative with questions.
Airline, Cruise Line, Tour Operator	Not required to be provided. Select an option from the dropdown or type in a new supplier name and click "Add Item."
Electronic Consent	If checked, the customer CANNOT receive ANY kind of electronic communication. This includes cancellation, reinstatement, endorsement, and fulfillment emails Customer can withdraw or allow electronic consent at any time

Update Coverage Options

NOTE: To request a buy-up to be added or removed, please contact customercare@worldtrips.com.
Please note that buy-ups can only be removed within the 15-day free-look window.

Update Traveler Details

To update travelers' information, click the pencil icon in the top right corner of the block.

The Update Traveler Details window will open, and the user will be able to update the travelers' information.
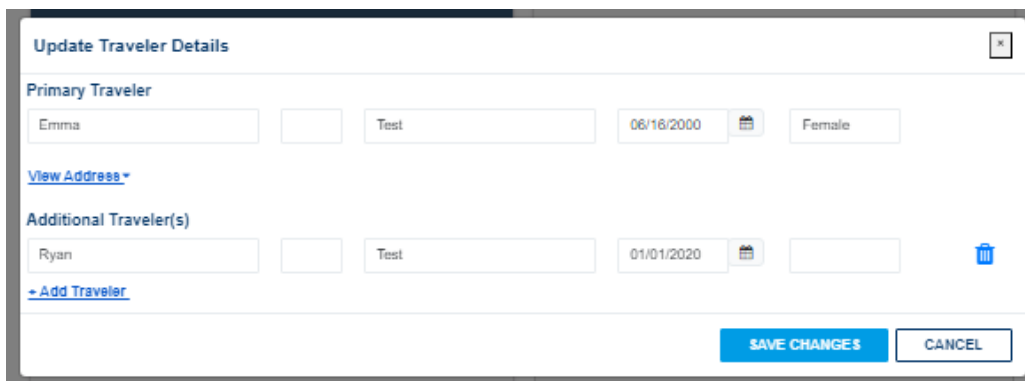
To update the mailing address and the contact information, click the "View Address" link to expand the fields.
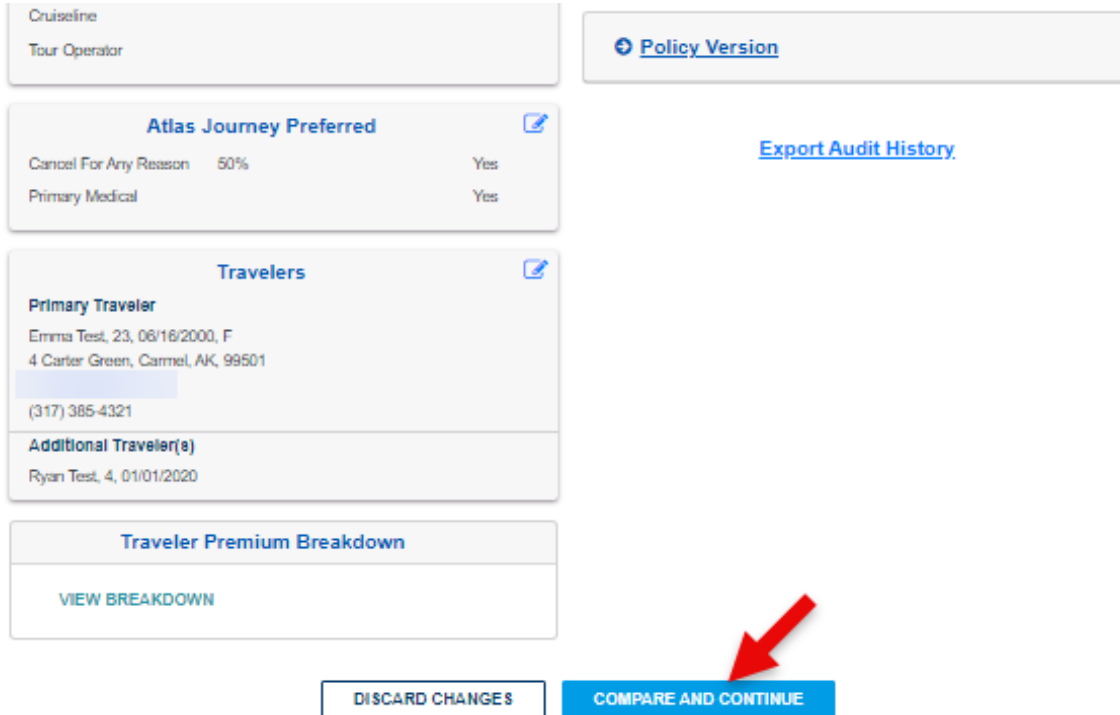
The following rules apply:

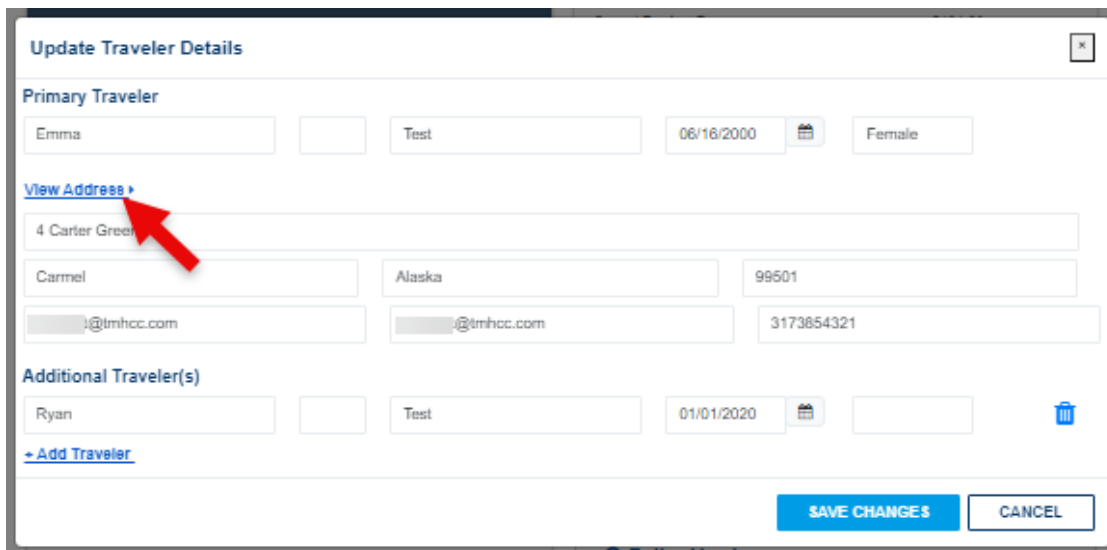| Change Type	Rules
Traveler's Name	First name and last name are required. Middle initial is optional. A traveler's name can be updated up to the day before the departure date. Name corrections and legal name changes are the only allowed changes (full name change is not allowed).
Date of Birth	DOB is required for all travelers. A traveler's DOB can be updated up to the day before the departure date. The price will recalculate using the traveler's age as of the purchase date. DOB cannot be in the future.
Gender	Gender is not required to be provided but can be updated up to the day before the departure date.
Mailing Address	A mailing address is required. A traveler's mailing address can be updated up to the day before the departure date. A mailing address state change will not trigger a new Description of Coverage. The mailing address must be a U.S. address.
Email	An email address is required. A traveler's email address can be updated up to the day before the departure date. The email address cannot be pasted into the "Confirm Email" field. The email address must be a valid email format.
Phone	A traveler's phone number can be updated up to the day before the departure date. The phone number must be in the U.S. format.
Adding a Traveler	**For exception approval, please contact the WorldTrips team at customercare@worldtrips.com.**
Removing a Traveler	**For exception approval, please contact the WorldTrips team at customercare@worldtrips.com.**

Issue Endorsement

To finalize any changes made to the policy, click the "Compare and Continue" button on the bottom or top of the screen.

All users will be prompted to add a note before continuing to the **Policy Changes** screen.

Once the note is saved, the system will load the **Policy Changes** screen, where the user will be able to review the summary of changes made to the policy. The "Summary of Changes" block will display two columns: "Previous Plan" and "Updated Plan," as well as "Trip Details" the user can compare to see the changes:

- Destination(s)
- Departure date
- Return date
- Days of travel (duration)
- Travel plan
- Premium amount
- Upgrades that are being added or removed
- Taxes/fees added or removed

Below the Trip Details, a previous and new total will display along with an additional amount being charged. Below the Summary of Changes block, the user can verify that the "Send a copy of the fulfillment to email" checkbox is checked.

Policy Changes

Summary of Changes	Policy# T48915	POLICY SUMMARY
TRIP DETAILS	PREVIOUS PLAN	UPDATED PLAN
Destination	MEXICO	MEXICO
Departure Date	05/01/2025	05/01/2025
Return Date	06/16/2025	06/16/2025
Days of Travel (Duration)	47	47
Travel Plan	Atlas Journey Preferred	Atlas Journey Preferred
Premium	$337.00	$337.00
Rental Car Damage and Theft	$0.00	$470.00
Cancel For Any Reason	$131.20	$131.20
Primary Medical	$14.00	$14.00
Taxes/fees	$0.00	$0.00
Total	**$482.20**	**$952.20**
Additional Amount		**$470.00**

☑ Send a copy of fulfillment to Email

DISCARD CHANGES   CONTINUE TO PAYMENT

Note: If the customer has elected not to receive electronic communications, "Send a copy of fulfillment to Email" will not be available. Customer must receive their documents in the mail.

Additional Payment

When an additional charge is required after the policy changes were made, click the "Continue to Payment" button on the bottom of the screen. The system will load the **Policy Payment** screen, where the user can use the existing card on the policy or add a new card to process the payment, as well as review a summary of the updated policy on the right side.

Policy Payment

● Use card on file	****4242, VISA
○ Pay with new card	

DISCARD CHANGES CONFIRM AND PAY

Summary

Atlas Journey Preferred	$337.00
Rental Car Damage and Theft	$470.00
Cancel For Any Reason	$131.20
Primary Medical	$14.00
Taxes/fees	$0.00

Total **$952.20**

Additional Amount	$470.00

To process the payment with a new card, click the "Pay with new card" radio button, which will open the payment fields. The user must provide the cardholder's name, card number, expiration date, CVV code, and billing zip code*.

Policy Payment

○ Use card on file	****4242, VISA
● Pay with new card	

Cardholder Name
Emma Test

Card Number

Expiration Date	CVV
01 / 2030	***

Postal Code
46032

DISCARD CHANGES CONFIRM AND PAY

Summary

Atlas Journey Preferred	$337.00
Rental Car Damage and Theft	$470.00
Cancel For Any Reason	$131.20
Primary Medical	$14.00
Taxes/fees	$0.00

Total **$952.20**

Additional Amount	$470.00

* The billing zip code must be for the state in which the credit card being used is registered in. This may vary from the current state of residence that is listed on the policy.

Once the information is filled out, click the "Confirm and Pay" button to finalize the changes. When the change is complete, the system will display a successful indicator and return to the Policy Overview screen.

Refund

For a refund to a policy, below the Trip Details, a previous and new total will display along with a refund amount being refunded to the card that was used. Below the Summary of Changes block, the user can verify that the "Send a copy of the fulfillment to email" checkbox is checked.

To process the refund, click the Complete Changes button on the bottom of the Policy Changes screen.

Policy Changes

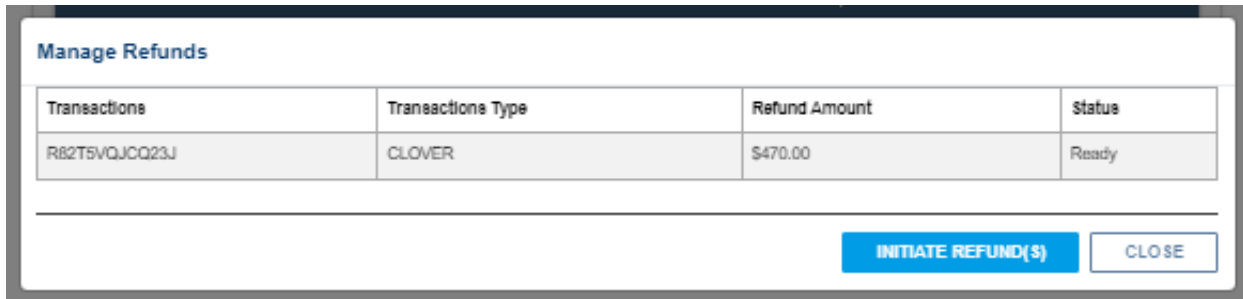| Summary of Changes		Policy# T48915	POLICY SUMMARY
TRIP DETAILS	PREVIOUS PLAN	UPDATED PLAN	
Destination	MEXICO	MEXICO	
Departure Date	05/01/2025	05/01/2025	
Return Date	06/16/2025	06/16/2025	
Days of Travel (Duration)	47	47	
Travel Plan	Atlas Journey Preferred	Atlas Journey Preferred	
Premium	$337.00	$337.00	
Cancel For Any Reason	$131.20	$131.20	
Primary Medical	$14.00	$14.00	
Rental Car Damage and Theft	$470.00	$0.00	
Taxes/fees	$0.00	$0.00	
Total	**$952.20**	**$482.20**	
Refund Amount		**–$470.00**	

☑ Send a copy of fulfillment to Email

DISCARD CHANGES   COMPLETE CHANGES

Note: If the customer has elected not to receive electronic communications, "Send a copy of fulfillment to Email" will not be available. Customer must receive their documents in the mail.

The system will open the Manage Refunds window where the user can verify the refunds being processed.

Transactions	Transactions Type	Refund Amount	Status
R82T5VQJCQ23J	CLOVER	$470.00	Ready

Manage Refunds

INITIATE REFUND(S)   CLOSE

Click the "Initiate Refund(s)" button to complete the refund. **The Status of the refund will change to "Issued" and the "Initiate Refund(s)" button will be disabled.**

Manage Refunds

Transactions	Transactions Type	Refund Amount	Status
R82T5VQJCQ23J	CLOVER	$470.00	Issued

INITIATE REFUND(S)   CLOSE

Click the "Close" button to return to the Policy Overview screen.

Policy Cancellations

Policies can be cancelled within the free-look window, which is 15 days from the purchase date.

For policy cancellations, please contact customercare@worldtrips.com.

Group Management

After searching for a group, users can access individual policies under the group via the search results. The user may click the group number of the group they are searching for to see the individual policies or subgroups under that group.

Search

○ Policies ○ Quotes ● Groups

SEARCH BY

Group Number	EP	Departure Date 📅
Return Date 📅		

Advanced Search▲

| Select Agency ▾ | Select Branch ▾ | Select Agent Name ▾ |

CLEAR   SEARCH

Group

Group No	Group Name	Departure Dt	Return Dt	Amount	Add Travelers	Pending Quotes	# Of Policies	Status	Agency
GT01059	Ep0116	03/01/2024	03/20/2024	$8,079.77	Add	0	8	Active	Abc Travel
GT01058	Ep_756	02/01/2024	02/29/2024	$233.45	Add	0	1	Active	Abc Travel
GT01055	Ep1214	01/17/2024	01/31/2024	$1,114.20	Add	2	1	Active	Abc Travel
GT01054	Ep10757	01/20/2024	01/31/2024	$5,494.77	Add	0	7	Active	Abc Travel

Below the search results, a new section will open which displays the Group Details, Search By dropdown, and the completed individual policies on a group.

Showing 1 to 30 of 15 entries

Group Details

Group Number: GT01059
Departure Date: 03/01/2024
Total Trip Cost: $134,300.00
Pending Quotes: 0

Group Name: EP0116
Return Date: 03/20/2024
Total Premium: $8,079.77
Add Travelers

SEARCH BY ▾

Policy

Policy No	Purchase Dt	Departure Dt	Return Dt	Full Name	Plan Name	State	Status	Agency	Agent	Amount
T58108	01/16/2024	03/01/2024	03/20/2024	One, Twizzlers	Atlas Journey Group	Virginia	Active	Abc Travel	K Herman	$344.00
T58107	01/16/2024	03/01/2024	03/20/2024	One, Milkduds	Atlas Journey Group	Oklahoma	Active	Abc Travel	K Herman	$397.38
T58106	01/16/2024	03/01/2024	03/20/2024	One, Reeses	Atlas Journey Group	Nevada	Active	Abc Travel	K Herman	$30.10
T58105	01/16/2024	03/01/2024	03/20/2024	One, Kitkat	Atlas Journey Group	Minnesota	Active	Abc Travel	K Herman	$2,735.00
T58104	01/16/2024	03/01/2024	03/20/2024	One, Twix	Atlas Journey Group	Illinois	Active	Abc Travel	K Herman	$266.60
T58103	01/16/2024	03/01/2024	03/20/2024	One, Skittles	Atlas Journey Group	Florida	Active	Abc Travel	K Herman	$1,104.20
T58102	01/16/2024	03/01/2024	03/20/2024	One, Hershey	Atlas Journey Group	California	Active	Abc Travel	K Herman	$819.99
T58101	01/16/2024	03/01/2024	03/20/2024	One, Emma	Atlas Journey Group	Arizona	Active	Abc Travel	K Herman	$2,382.50

Showing 1 to 30 of 8 entries

To search for an individual on the group, the user may click the Search By dropdown to find a specific policy on the group. The user can search by…

- Policy Number
- First Name
- Last Name
- Departure Date
- Return Date

Group Details

Group Number: GT01059
Departure Date: 03/01/2024
Total Trip Cost: $134,300.00
Pending Quotes: 0

Group Name: EP0116
Return Date: 03/20/2024
Total Premium: $8,079.77
Add Travelers

| SEARCH BY ▲ |

| Policy Number | First Name | Last Name |
| Departure Date 📅 | Return Date 📅 | |

Advanced Search ▾

CLEAR   SEARCH

Users can also expand the Advanced Search dropdown to search policies by one or a combination of the following:

- Primary Traveler's Phone Number
- Primary Traveler's Email Address
- Account Number of the Agency
- Agency that sold the policy
- Branch of the Agency
- Agent that sold the policy
- Policy Status (Active, Expired, Cancelled, or Pending)
- Purchase Start (Start date of search range for purchased policies)
- Purchase End (End date of search range for purchased policies)

Group Details

Group Number: GT01059
Departure Date: 03/01/2024
Total Trip Cost: $134,300.00
Pending Quotes: 0

Group Name: EP0116
Return Date: 03/20/2024
Total Premium: $8,079.77
Add Travelers

SEARCH BY ▲

| Policy Number | First Name | Last Name |
| Departure Date 🗓 | Return Date 🗓 | |

Advanced Search ▲

Phone	Email	Account Number
Select Agency ▾	Select Branch ▾	Select Agent Name ▾
Select Status ▾	Purchase Start 🗓	Purchase End 🗓

CLEAR   SEARCH

Users can access policy information by clicking the policy number link in the search results below the group details. Policy details screen will open in the same window and display policy information in a block format.

CLEAR   SEARCH

Policy

Policy No	Purchase Dt	Departure Dt	Return Dt	Full Name	Plan Name	State	Status	Agency	Agent	Amount
T58108	01/16/2024	03/01/2024	03/20/2024	One, Twizzlers	Atlas Journey Group	Virginia	Active	Abc Travel	K Herman	$344.00
T58107	01/16/2024	03/01/2024	03/20/2024	One, Milkduds	Atlas Journey Group	Oklahoma	Active	Abc Travel	K Herman	$397.38
T58106	01/16/2024	03/01/2024	03/20/2024	One, Reeses	Atlas Journey Group	Nevada	Active	Abc Travel	K Herman	$30.10
T58105	01/16/2024	03/01/2024	03/20/2024	One, Kitkat	Atlas Journey Group	Minnesota	Active	Abc Travel	K Herman	$2,735.00
T58104	01/16/2024	03/01/2024	03/20/2024	One, Twix	Atlas Journey Group	Illinois	Active	Abc Travel	K Herman	$266.60
T58103	01/16/2024	03/01/2024	03/20/2024	One, Skittles	Atlas Journey Group	Florida	Active	Abc Travel	K Herman	$1,104.20
T58102	01/16/2024	03/01/2024	03/20/2024	One, Hershey	Atlas Journey Group	California	Active	Abc Travel	K Herman	$819.99
T58101	01/16/2024	03/01/2024	03/20/2024	One, Emma	Atlas Journey Group	Arizona	Active	Abc Travel	K Herman	$2,382.50

Showing 1 to 30 of 8 entries

To return to the quote journey and complete pending quotes or add more individuals to the group, the user can click the Add Travelers on the main search results OR the Add Travelers link/ Pending Quotes link inside the group search results.

Search

○ Policies ○ Quotes ● Groups

SEARCH BY

Group Number	EP	Departure Date
Return Date		

Advanced Search ▲

Select Agency	Select Branch	Select Agent Name

CLEAR   SEARCH

Group

Group No	Group Name	Departure Dt	Return Dt	Amount	Add Travelers	Pending Quotes	# Of Policies	Status	Agency
GT01059	Ep0116	03/01/2024	03/20/2024	$8,079.77	Add	0	8	Active	Abc Travel
GT01058	Ep10756	02/01/2024	02/29/2024	$233.45	Add	0	1	Active	Abc Travel
GT01055	Ep1214	01/17/2024	01/31/2024	$1,114.20	Add	2	1	Active	Abc Travel
GT01054	Ep10757	01/20/2024	01/31/2024	$5,494.77	Add	0	7	Active	Abc Travel

Group Details

Group Number: GT01059
Departure Date: 03/01/2024
Total Trip Cost: $134,300.00
Pending Quotes: 0

Group Name: EP0116
Return Date: 03/20/2024
Total Premium: $8,079.77
Add Travelers

SEARCH BY ▲
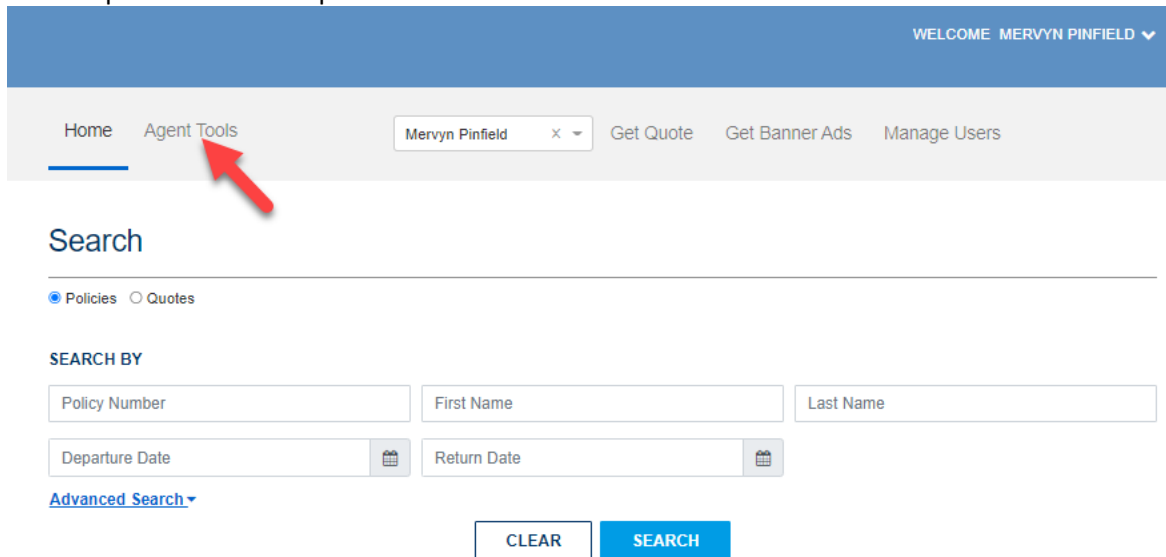
For policy endorsements, refer to the section titled "Policy Management". Individual subgroup policies operate no differently than the base Atlas Journey plan policies regarding endorsements.

Agent Tools

Travel agents can access the "Agent Tools" link within the navigation bar to review useful resources for the comprehensive travel products.

The link will open in a new tab and include frequently asked questions, a link to the travel registry training, product guides, and more.

Banner Ads

Agents can access the custom "Banner Ads" section through the "Get Banner Ads" link located in the navigation bar. The site will open in a new tab. Both the "Agency" and "Agent" dropdowns will need to be filled in first before this section becomes accessible.

The site contains a custom URL for sales and several folders with a variety of themes for the banner ad pictures. Agents will need to embed the custom URL into the selected picture when adding the banner ad to the agency's website.

NOTE: The custom URL contains the IDs of the agency and the agent selected in the dropdown. Users with "Agency Owner" and "Agency Manager" security roles will be able to change the agent in the dropdown before clicking on the "Get Banner Ads" link. This will update the agent ID in the custom URL on the "Banner Ads" page.

Manage Users

To access the Manage Users screen, click the "Manage Users" link in the navigation bar.

NOTE: Only users with "Agency Owner" and "Agency Manager" security roles will be able to access the "Manage Users" link.

Within the Manage Users screen, users can search other users, add a new user, edit an existing user, and deactivate or reactivate users. Basic agency information will also display on this screen.

Manage Users

ADD A USER

SEARCH BY

Select Agency ▼   Select Branch ▼   Select Agent Name ▼

Account Number

SEARCH BY USER DETAILS ▾

CLEAR   SEARCH

Agency

Agency Name	Account Number	Street Address	Phone	Email
ABC Travel	5886234	123 Street	(317) 221-2132	ctpsales@worldtrips.com

Showing 1 to 1 of 1 entries   « ‹ 1 › »

Users

Email	First Name	Last Name	Agency	Branch Name	Role	Registry Training	Edit	Action
test_emails@worldtrips.com	Emma	Probst	ABC Travel		Agency Agent	No	Edit	Reactivate
test_emails@worldtrips.com	K	Herman	ABC Travel		Agency Agent	Yes	Edit	Deactivate

To search for a specific user, select the agency in the "Agency" dropdown and the name of the user in the "Agent Name" dropdown. Click "Search by User Details" to expand the search by first name, last name, and email.

Manage Users

ADD A USER

SEARCH BY

Select Agency ▼   Select Branch ▼   Select Agent Name ▼

Account Number

SEARCH BY USER DETAILS ▴

First Name   Probst   Email

CLEAR   SEARCH

Type in specific search parameters and click the "Search" button. The system will return all users matching the search criteria.

Users

Email	First Name	Last Name	Agency	Branch Name	Role	Registry Training	Edit	Action
test_emails@worldtrips.com	Emma	Probst	ABC Travel		Agency Agent	No	Edit	Reacti\
test_emails@worldtrips.com			VisitorsCoverage Inc.		Agency Agent	No	Edit	Deacti\

Showing 1 to 2 of 2 entries   « ‹ 1 › »

On the bottom of the user search results, slide the scroll bar all the way to the right to see the "Edit," "Deactivate," and "Reactivate" functionality.

Click "Edit" to update user details. Note that the email address cannot be updated for an existing user. If the user was created with an incorrect email address, please contact the WorldTrips team at ctpsales@worldtrips.com.

Users

...ail	First Name	Last Name	Agency	Branch Name	Role	Registry Training	Edit	Action
_emails@worldtrips.com	Emma	Probst	ABC Travel		Agency Agent	No	Edit	Reactivate
_emails@worldtrips.com			VisitorsCoverage Inc.		Agency Agent	No	Edit	Deactivate

Showing 1 to 2 of 2 entries   « ‹ 1 › »

To deactivate an active user, click the "Deactivate" link in the "Action" column. Once the user is deactivated, the link will change to "Reactivate."

Users

...ail	First Name	Last Name	Agency	Branch Name	Role	Registry Training	Edit	Action
_emails@worldtrips.com	Emma	Probst	ABC Travel		Agency Agent	No	Edit	Reactivate
_emails@worldtrips.com			VisitorsCoverage Inc.		Agency Agent	No	Edit	Deactivate

Showing 1 to 2 of 2 entries   « ‹ 1 › »

Add New Users

To add a new user, click the "Add a User" button in the upper right corner of the Manage Users screen.

The following fields are available when adding a new user:
- User's Role
- User's Agency
- User's Branch*
- User's First Name
- User's Last Name
- User's Email Address
- User's Phone Number*
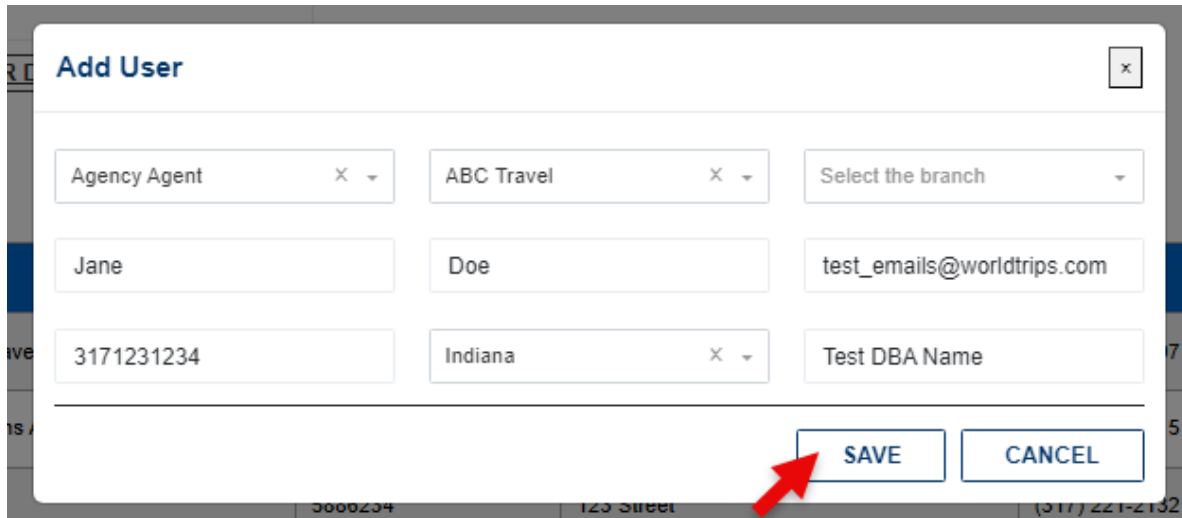- User's State of Residence*
- User's DBA Agent Name*

* Indicates optional field

Click "Save" to create a new user.

The user will receive an email from OKTA to activate their account and set up their login credentials**.**

Revision Log

Document Version	Revised By	Changes
10/5/2021		Original
02/28/2022	Paulina Stremplewska	Added Banner Ads section
07/25/2022	Paulina Stremplewska	Updated screenshots. Updated Policy Details and Trip Details with fields that moved or were added (Primary U.S. Destination). Updated Policy Updates with revision mode changes. Updated Total Trip Cost rules description.
09/22/2022	Emma Probst	Removed information unnecessary to the Agent role. Removed login instructions. Organized quoting information for a simplified approach to getting a quote, searching for a policy, and making modifications to a policy.
10/27/2022	Emma Probst	Updated screenshots
08/29/2023	Emma Probst	Added information regarding electronic consent
09/07/2023	Emma Probst	Updated agent registration screenshots
Added sections to capture CTP Group information
01/11/2024	Emma Probst	Added minor endorsement enhancements and additional search fields information
Updated relevant screenshots
05/06/2024	Emma Probst	Updated screenshots relevant to destination field changes
12/02/2024	Emma Probst	Updated screenshots relevant to "Add a User" changes
03/03/2025	Emma Probst	Changed CTP contact email address