



Commission Protection Guidelines

Commission Protection is available on WorldTrips Atlas Journey Preferred and Premier plans.

- 1) The client must have purchased a policy, incurred a covered Pre-Departure Trip Cancellation event/claim, and received a claim benefit payment resulting from this event/claim (**including under the Cancel for Any Reason benefit**).
- 2) The total amount payable to the travel agent/organization (including retained commissions and Commission Protection payments) will not exceed the commission that the agency would have earned had the client traveled (up to a maximum of 20% commission).
- 3) If a covered claim occurs, the maximum amount payable (claim payments to the client plus Commission Protection payments) is 100% of the covered trip cost. Pre-Departure Trip Cancellation benefits are payable to the client first; any excess amount will be available to provide Commission Protection to the organization.
- 4) If a claim is paid due to financial default of an airline, cruise line, tour operator or other travel supplier, Commission Protection is not in effect.
- 5) Organization must provide a completed and signed Commission Protection Claim Form with appropriate supporting documentation.

WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. In the State of California, operating as WorldTrips Insurance Services. California Non-Resident Producer License Number: 0G39705 WorldTrips' Atlas Journey, Atlas Cruiser, and Atlas On-The-Go trip protection insurance products are underwritten by Tokio Marine HCC's U.S. Specialty Insurance Company (USSIC). USSIC is a Texas-domiciled insurance company operating on an admitted basis throughout the United States. Coverage is available to U.S. residents of the U.S. states and District of Columbia only. This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. Coverage may not be available in all states. Disclosure (if Purchasing Through a Travel Retailer) The travel retailer is not an insurer and does not have any liability for any coverage amounts. The travel retailer is not qualified or authorized to answer technical questions about the benefits, exclusions, or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. The travel retailer and its employees may offer and disseminate travel insurance under the direction of the licensed insurance carrier and/or administrator. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact the licensed insurance carrier or administrator. Purchasing travel insurance is not required in order to purchase any other products or services offered by this travel retailer. Unless individually licensed, the retailer's employee is not qualified or authorized to: • Answer technical questions about the benefits, exclusions, or conditions of any of the insurance offered by the travel retailer. • Evaluate the adequacy of the prospective insured's existing insurance coverage.