



## THE VACATION PROTECTOR PRODUCT LINE – Happy guests, great revenue!

RealTimeRental has selected Access America as its preferred travel insurance provider. Our insurance program will provide RealTimeRental clients with access to products from the world's largest insurance provider at a competitive cost. And with innovative products designed for a variety of needs, RealTimeRental clients across the country will be able to protect their guests' vacation investment.

Access America travel insurance gives your guests the peace of mind they need to make the most out of their vacation, and that translates into high take rates and more revenue for your resort. By selling Access America you're helping to protect travelers' vacation investments, building customer loyalty, and maximizing profitability. In fact, travel insurance can be the most lucrative product your resort sells, with revenue going straight to the bottom line! Offering insurance on all bookings also eliminates your responsibility to provide refunds and reduces your agency's liability, as guests have been given the opportunity to protect their trip.

Access America Vacation Resort Protection plans are customized to meet any traveler's needs. Whether they're skiing in the mountains or golfing near the shore, they'll get the security they need to make the most out of their stay:

- **Vacation Standard Protector**: Protects against the loss of vacation deposits and payments if unforeseen circumstances cause the cancellation or postponement of a trip.
- **Vacation Protector Deluxe**: Maximum coverage including emergency medical and dental insurance, emergency medical transportation, roadside assistance and vehicle return. It's the best way to ensure a vacation is one to remember, especially when guests are out of their healthcare network or out of the country.
- **Vacation Sporting Protector**: Valuable coverage for a vacation investment, with exclusive sporting benefits that also provide reimbursement for lost equipment, rentals and lessons for many sporting activities.
- **Vacation Protector, Hawaii**: Protects against the loss of vacation deposits and payments if unforeseen circumstances cause the cancellation or postponement of a trip AND includes up to \$1,000 per person (maximum 5 people) of airline ticket coverage and hurricane evacuation protection.
- **Vacation Protector with Hurricane Benefits**: Protects against the loss of vacation deposits and payments if unforeseen circumstances, including a hurricane, cause the cancellation or postponement of a trip or the mandatory evacuation of guests from the home or condo.
- **Vacation + Damage Protector**: Combines the value and convenience of travel protection benefits with property damage protection so guests can maximize their experiences and units are returned to their owners in the original condition.
- **Property Damage Protector**: The upfront cost of a damage deposit can tie up precious vacation dollars and limit fun. Property Damage Protector is an innovative alternative to damage deposits. Guests receive more damage protection, up to \$3,000 per stay, at a significantly less upfront cost than typical damage deposits.

Access America is a brand of World Access Service Corp. and a member of Mondial Assistance Group. Part of the Allianz Group, Mondial is the international leader in travel insurance and assistance. Through our relationships with our parents companies, Access America provides customized travel insurance products that increase revenue and enhance value for travel suppliers.

For questions from the Western Region and the ski market, contact Barbara Hearn at 323-822-9563.

For questions from the East Coast and the golf market, contact Hugh Goodwin at 954-752-6923.

## HOW CAN VACATION PROTECTOR PRODUCTS WORK FOR ME?

Scenarios outlined below use Vacation Protector and Property Damage Protector products as two separate product offerings.

### VACATION RENTAL PROTECTOR STANDARD AND PROPERTY DAMAGE PRODUCTS

#### Scenario One – Typical of a Year Round Mountain/ Desert/ Lake Destination

| # Units | # Reservations | Total Lodging Revenue | Insurance Commission | PDP Commission | Total Additional Insurance Revenue |
|---------|----------------|-----------------------|----------------------|----------------|------------------------------------|
| 25      | 900            | \$871,200             | \$7,623.00           | \$9,900.0      | <b>\$17,523</b>                    |
| 50      | 1800           | \$1,742,400           | \$15,246.00          | \$19,800.0     | <b>\$35,046</b>                    |
| 75      | 2700           | \$2,613,600           | \$22,869.00          | \$29,700.0     | <b>\$52,569</b>                    |
| 100     | 3600           | \$3,484,800           | \$30,492.00          | \$39,600.0     | <b>\$70,092</b>                    |

#### ASSUMPTIONS

# of Nights Booked - 8 month season, 60% occupancy rate (144 nights booked at \$242.00 per night)

# of Nights/Reservations - used 4 night average

Property Deposit Protector (PDP)- 50% take rate and 40% commission

Travel Insurance - 50% take rate and 35% commission listed

#### Scenario Two – Typical of a Limited Season Beach Destination

| # Reservations | Total Lodging Revenue | Insurance Commission | PDP Commission | Total Additional Insurance Revenue |
|----------------|-----------------------|----------------------|----------------|------------------------------------|
| 320            | \$544,000             | \$4,760              | \$3,520        | <b>\$8,280</b>                     |
| 640            | \$1,088,000           | \$9,520              | \$7,040        | <b>\$16,560</b>                    |
| 960            | \$1,632,000           | \$14,280             | \$10,560       | <b>\$24,840</b>                    |
| 1280           | \$2,176,000           | \$19,040             | \$14,080       | <b>\$33,120</b>                    |

#### ASSUMPTIONS

# of Weeks Booked - 16 week season 80% occupancy rate (average weekly rate \$1,700.00)

Property Deposit Protector (PDP)- 50% take rate and 40% commission listed

Trip Insurance - 50% take rate and 35% commission listed

### FOR ADDITIONAL INFORMATION

For questions for the Western Region and the Ski market, please contact Barbara Hearn at 323-822-9563; bhearn@worldaccess.com.

For questions for the Eastern Region and the Golf market, please contact Hugh Goodwin at 954-752-6923; hgoodwin@worldaccess.com.

