

Overcoming Objections

Turn roadblocks into sales opportunities.

Common Objections. Proven Responses.

“I already have health insurance.”

Traditional domestic health insurance plans

- Limit coverage for out-of-country medical expenses to emergency-related costs.
- Have high deductibles and co-pays for emergency treatment abroad.
- Don't cover out-of-country emergency medical transportation.

Medicare

- Medicare won't pay for health care and supplies you receive outside the U.S. in most situations.*
- Medicare cannot cover prescription drugs purchased outside the U.S.*

“My credit card will cover it.”

Credit card coverage for trip cancellation and interruption is highly limited compared to travel insurance.

- Credit card coverages vary. You would have to find your credit card agreement to determine if your card carries any cancellation coverage. This could be time consuming for you.
- Credit cards usually only reimburse for death, injury or illness of the insured or a family member, or for supplier default.

Credit cards may not reimburse consumers in cases of travel delay.

Credit cards may not automatically cover medical emergencies, and usually don't cover emergency medical transportation and evacuation.

“I don't need insurance because I'm young and healthy.”

Travel insurance doesn't just cover you. It also provides coverage if you need to cancel or return home if something covered happens to your:

- Traveling companion
- Children
- Spouse
- Parents
- Other family members

Chances are some of your clients will have misconceptions about their need for travel insurance. The best way to overcome their objections is to understand the issue and provide the right information that better informs them. You can turn an objection into a sales opportunity by preparing yourself for those situations.

“Travel insurance costs too much.”

Travel insurance is only a small percentage of your total vacation cost.

If you need to cancel, could you afford to re-book?

If you have to get home in an emergency, do you have the funds?

“I will just take the cruise line insurance.”

Cruise line Cancel For Any Reason coverage is not insurance and in most cases doesn't allow cancellation.

It's actually “Postpone For Any Reason” coverage.

- Paid in a voucher
- Must use within 12 months
- Only good for the final payment

Emergency Medical Coverage amounts offered by cruise lines are lower than what I am recommending.

Tough Questions. Strong Answers.

“Allianz Travel Insurance policies cover the most common reasons for canceling as well as most medical situations. Since you have such a specific question, I would really like you to talk to Allianz Global Assistance directly.”

“The plan has a 10-day free look. I would recommend you purchase the plan today to make sure you have maximum coverage. If within 10 days you feel the plan doesn't cover your situation, call Allianz Global Assistance to cancel and get a full refund of the policy amount.”

* June 2014 – <http://www.medicare.gov/Pubs/pdf/11037.pdf>

Global Assistance

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