

"Why get a team policy? Why not just direct everyone to get their own travel insurance, or maybe recommend a place for everyone to get a travel plan?"

- → Consider this: A team of 8 are all encouraged to get travel insurance as part of their pre-trip instructions. And they all get it in order to go, because "proof of insurance" is required.
- Now, consider: "What if the group is on a tour bus or public transportation and get in an accident? What if there are multiple, serious injuries?"

 The group leader has to locate and call multiple emergency insurance numbers and try to talk to different representatives, maybe in different time zones. Different insurance companies recommend different hospitals and some are refusing payment due to exclusions. Family members are calling asking why everyone is being treated differently and about their loved ones. The team leader is busy running between hospitals around town trying to check on, and care for, each member.

You already know their domestic health plan is not going to pay any of their claims overseas since they are out-of-network. **Not good.**

→ What if the group leader herself/himself is seriously injured as well? Who is going to call all the various carriers and help the hospitals cover their care? With each injured member subject to different benefits and different call center responses?..A nightmare.

Having one group travel plan (a single team plan) for everyone solves this crisis.

PROTECT YOURSELF AGAINST LAWSUITS

Group travel plans also protect you and your organization (or church) against lawsuits. There has been a rapid increase of lawsuits in the last few years, even successful lawsuits against non-profit organizations over fiduciary duty and duty of care. A group travel plan goes a long way in protecting you from lawsuits. See the article in our "Special Report: How to Choose Good Group Insurance" at https://www.gninsurance.com/group/.

ELIMINATE THE GUESSWORK

We offer the best of both individual and team policies.

And our team policies can be used for as few as 1 person. (Just in case you think you will have two groups going abroad, and find that 13 want to go to one location and only 1 is going on your second advertised trip.)

Do you have an individual policy you really like and have used before? We probably have a team version with the same benefits and carrier.

RATES AVAILABLE NOWHERE ELSE

- $\mathbf{\ell}$ As low as \$1 a day depending on your group & ages.
- **(** Specially contracted team plans with rates lower than those offered by the carrier directly!
- 🕻 Annual "Blanket travel plans" that do not require names or sign ups.
- **(** Additionally, we have special discounted daily rates for volunteers or those going on missions trips and charitable work!

BE CAREFUL: ALL PLANS ARE NOT THE SAME!

- Some travel policies are not as good for seniors and restrict benefits.
- Some travel policies do not cover pre-existing medical conditions.
 ("How likely is it a member of your group may have a medical condition they have seen a doctor for, or currently take medication for?")
- Some travel policies do not cover trips to Israel or other "hot spots."
- Some travel plans have poor emergency evacuation benefits.

We have group travel plans to cover all these issues and more. Keep your group or volunteers safe! Need trip cancellation coverage?

We can help at www.goodneighborinsurance.com!

– Multiple plans so you are guaranteed the best price & "fit."

At GNI, we make sure you get the **right** international group travel insurance for your team. For about \$1 a day.

Yes, we said A DOLLAR A DAY.

With a team policy, you have one contact, one phone number in an emergency and everyone is listed so that home staff can get updates easily for family members in case on an emergency.

You can also set the benefits, so if your organization or group requires liability, or set benefit amounts per person, everyone will have the same amount of coverage.

You can have your members follow a link to fill out their own information and then pay themselves, directly, OR you can sign them up and pay as an organization. It's your choice.

We can also set up a "Your Company" page and link with your logo, etc. that has the exact policy, or policies you select ahead of time, so that you can be assured everyone gets what you/your board determine for benefits/rates. Just share the link on your pre-field webpage.

See why thousands of organizations, tour groups & churches use Good Neighbor Insurance year after year!

Insurance doesn't have to be expensive. It just has to be good.



(480)813-9100 or (866)636-9100

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