



## Say “No” to vendor insurance and “Yes” to our Deluxe Package and increase your revenue by up to 200% – 300%!

Are you currently selling vendor insurance to your clients?

Want to make more revenue and increase your clients’ trip protection?

For 30 days, say “No” to vendor insurance and exclusively recommend our Deluxe Package.

Selling our Deluxe Package is easy and can earn you a lot more revenue every time you book a cruise vacation. Why leave anything to chance? With Deluxe, everyone benefits:

- › Commission rates 20% – 30% higher than those offered by cruise operators.
- › Comprehensive coverage for 38 travel risks including pre-existing medical, emergency transportation and terrorism protection, generally not available with vendor insurance.
- › 24/7 emergency assistance from specially trained multi-lingual assistance coordinators, registered nurses and physicians.
- › Claims settled in just 7 days upon receipt of required documentation.
- › Easy-to-sell insurance with complete sales training and expert business development support and advice.

### Experience the RBC Insurance sales advantage in just 30 days!

	Deluxe Package	Sample vendor insurance
<b>Sales commission and price</b>		
Average sales commission	38% – 40% based on exclusivity	≤10%
Average price per sale	\$109	\$129
Average per-sale revenue	\$43	\$13
<b>General information</b>		
Settlement of claims	7 days	30 days
Immediate sales support for agent	Yes, personal BDM and inside sales support	No
<b>Trip cancellation and interruption</b>		
Trip cancellation	Up to the sum insured	Up to the sum insured
Trip interruption	Unlimited (except under \$0 before departure)	Up to 150% of the sum insured
Trip delay	Up to the sum insured + (additional benefit) subsistence allowance	Limited; cancellation penalty refunded as a future cruise credit
Additional cruise cancellation benefit	\$1,000	No
Financial default	Included	No
<b>Emergency medical expenses</b>		
Emergency medical treatment	\$50,000	\$10,000
Emergency medical transportation	\$1,000,000	\$25,000 – \$50,000
<b>Baggage and personal effects</b>	\$150 – \$450 if delayed \$1,500 if lost	\$100 – \$750 if delayed \$1,000 – \$1,500 if lost

Refer to the state-specific policy, as some state amendments could mean reduced risks insured.

Take the RBC Insurance 30-Day Challenge and see how our business development experts will collaborate with your agency to increase your monthly travel insurance revenue by as much as 300%!

Call now to take the 30-day challenge:  
1-866-307-5757

### Testimonial from an agent who took the RBC Insurance 30-Day Challenge

“I wanted to let you know how inspirational you were to us when you made your first sales call. I’ve been a travel agent since 1978. I’ve always known insurance was a part of the vacation package. I never understood how easy and profitable it could be.

“When you challenged us to sell your product over all other brands for just 30 days, we accepted. Our first commission check was over \$1,800! We decided we could continue to do this, and our second commission check was over \$2,400. Now it’s a running total kept at our office to make our goal each month. Our clients are happier because they have peace of mind. I’m happy because I can pay a large chunk of my overhead expense with this money.

“I don’t know why it took so long for me to ‘get the concept.’ I’m just glad you won us over and made us understand how easy this could be.”

— Karol Fletcher, President, Fairmont Travel



RBC Insurance®

To sign up for the RBC Insurance® 30-Day Challenge, call us today at 1-866-307-5757.

RBC Insurance is a registered trademark of Royal Bank of Canada and a brand used by RBC U.S. Insurance Services Inc., agent and administrator for RBC Travel Protection. Travel insurance underwritten by American Bankers Insurance Company of Florida in all states where approved except MN and by American Security Insurance Company in the state of MN.

® Registered trademarks of Royal Bank of Canada. Used under license by American Bankers Insurance Company of Florida and American Security Insurance Company.

VPS51166