


PRE-PURCHASE CALL SCRIPTS

 There is no maximum lead time for how far in advance XCover Protection can be bought.

[STEP 1] Introducing XCover Protection.

- *We've partnered with XCover to provide you with simple, stress-free protection for your booking so you can travel with peace of mind if things go wrong before or after you depart.*
- **Would you like to know more about the XCover Protection?**

[IF NO] >

- *Ok. To confirm, you will not be covered for cancellation costs or medical expenses while on your trip. Do you still want to proceed without protection?*
- *You can always purchase protection any time before your trip with me if you change your mind.*

[IF YES] > Read the general advice warning then follow the relevant script in the tables below

Factual Information Disclaimer - read this word for word:

We are happy to give you some factual information about these travel protection products, but we are unable to give you any financial advice about what you should do.

Please make sure to carefully read through your quote and the terms & conditions I will send you shortly for details about this coverage. This product contains a 15-day cooling-off period so if for any reason you wish to cancel your protection you can contact us within the cooling-off period and receive a full refund.

⚠ Product Distributor Conflict of Interest Disclaimer + Availability of Dispute Resolution – read this:

Please be aware that I act for the protection providers (Cover Genius and the Insurer), and I am paid a commission by them. The PDS also contains how you can access Cover Genius's complaints and dispute resolution system.

- **Will you be travelling internationally or domestically?**

INTERNATIONAL TRAVELLERS	DOMESTIC TRAVELLERS
<p><i>With XCover protection, you can be covered for:</i></p> <ul style="list-style-type: none">• Trip cancellation• Trip abandonment• Medical & dental issues abroad• Personal property theft or loss by the carrier• Baggage theft or damage• Missed departure• Personal liability• Legal expenses• Medical repatriation• Daily cash benefit for medical expenses• Additional accommodation and travel expenses due to medical issues• Funeral expenses <p><i>See more about the benefits below.</i></p>	<p><i>With XCover protection, you can be covered for:</i></p> <ul style="list-style-type: none">• Trip cancellation• Trip abandonment• Personal property theft or loss by the carrier• Baggage theft or damage• Missed departure• Personal liability• Legal expenses <p><i>See more about the benefits below.</i></p>

Approved claim payments are made instantly into your currency and bank account!

**Infants (aged 0-2) can be added to the protection at no extra cost.*

Other travellers included in your booking will also be included in your XCover Protection.

If the customer wants to know more about the products offered under XCover Protection, refer to the full table of benefits.

[STEP 2] Sending the Quote Email

When you're in the Protection Options section, enter the main traveler's (policyholder) email address. Confirm that it is your customer's correct email address, then proceed below:

- *In order to add this protection to your booking, please review the quote and terms and conditions I am emailing you now.*

Send the email by clicking **Send Email**. When you have successfully sent the email, you should receive the following message: *You have successfully sent the customer quote and terms & conditions.*

[IF email sent successfully] > Proceed to **[STEP 3]**

[IF email is not sent successfully] > Resend the email and until you see the confirmation message.

[STEP 3] Review Email & Add Protection

- *Please read over the quote email and confirm that it suits your individual situation and circumstances. This product has a 15-day cooling off period so if for any reason you'd like to cancel, you can cancel your protection within this cooling off period and receive a full refund. Let me know once you've reviewed your quote and if you wish to proceed.*

[IF YES] > Proceed to **[STEP 4]**

[IF NO] > Only proceed once the customer has confirmed they reviewed it.

[STEP 4] Review Email & Add Protection

✓ TIPS

1. Ensure you're asking the customer all the information you need to complete the purchase successfully and to answer any questions they may have during the purchase. (Check the PDS below if needed)
 - a. International Comprehensive Trip Protection PDS
 - b. International Trip Cancellation PDS
 - c. International Medical Protection PDS
 - d. Domestic Comprehensive Trip Protection PDS
 - e. Domestic Trip Cancellation PDS
 - f. XCover Express Baggage PDS
 - g. Telehealth PDS
2. Before completing the purchase, please share the **final amount** the customer will pay for their protection, including any changes in the price after all the traveler information has been added.

Complete the purchase and follow the scripts below once XCover protection has been successfully added.

- *I've added Your XCover Protection to your booking.*
- *You'll soon receive a **confirmation email** from XCover with relevant information about your protection. It's very important that you follow the instructions in that email and activate your XCover Account before you travel.*
- *From your XCover Account, you can make a claim, make changes and view your protection terms.*
- *Please note the XCover Protection is subject to additional terms, conditions, and exclusions. Please check the protection documents available in your XCover Account.*
- *As previously mentioned, this product contains a 15-day cooling off period, so if for any reason you do not wish to retain your protection you can cancel your protection within the cooling off period and receive a full refund.*