

**TRAVELSAFE AGENT COMMISSION PROTECTION GUIDELINES**  
**(For TravelSafe Basic, Classic and Prestige Plans)**

**Commission Protection (where applicable):**

- 1) Commission Protection is not in effect until the client has made final payment for the trip
- 2) The client must have purchased a TravelSafe policy, incurred a covered Pre-Departure Trip Cancellation event/claim, and received a claim benefit payment resulting from this event/claim(**there is no Commission Protection available under the Cancel For Any Reason Benefit**)
- 3) The total amount payable to the Travel Agent/Organization (including retained Commissions and TravelSafe Commission Protection payments) will not exceed the commission that the agency would have earned had the client traveled (up to a maximum of 15% commission)
- 4) If a covered claim occurs, the maximum amount payable (claim payments to the client plus TravelSafe Commission Protection payments) is 100% of the covered trip cost
- 5) If a claim is paid due to financial default of an airline, cruise line, tour operator or other travel supplier, Commission Protection is not in effect
- 6) Pre-Departure Trip Cancellation benefits are payable to the client first; any excess amount will be available to provide Commission Protection to Organization
- 7) Organization must provide a completed and signed Commission Protection Claim Form with appropriate supporting documentation
- 8) If the method of payment for the travel arrangements was by check, Organization should refund to the client the entire amount established according to the suppliers' published cancellation penalties (including the applicable travel agency commission) and Organization will be paid the forfeited commission in accordance with the terms and conditions of this Agreement **only if** the passenger's Pre-Departure Trip Cancellation claim is covered and claim benefits are paid
- 9) If the method of payment for the travel arrangements was by credit card and the supplier has refunded a portion of the client's total payment for the trip (including the agency's commission) directly by crediting the client's credit card, a check will be issued in accordance with this Agreement for the amount of the commission Organization would have earned had the client traveled (In addition to the requirements outlined in item 7 above, we may require written proof of the recalled commission)
- 10) In the event of a full refund by the supplier, Commission Protection is not in effect
- 11) No payment will be made under this Agreement for any penalties or fees imposed by Organization.