



Swiftbrokers

TRAVEL TOP-UP ON MEDICAL INSURANCE

Extra Cover for Extra Miles.

WWW.SWIFTBROKERS.COM

INTRODUCTION

Swiftbrokers Travel Insurance Top-Up on Local Medical Insurance.

Our goal is simple: to provide seamless, comprehensive medical coverage for our insured members while they travel, whether it's for business or leisure.

THE NEED FOR TRAVEL INSURANCE TOP-UP

why this top-up option is essential.

While standard local medical insurance plans cover everyday needs, they may not provide sufficient coverage when members travel internationally. Emergencies abroad can lead to high, unexpected costs for medical care, transport, or other unforeseen expenses. Our Travel Insurance Top-Up addresses these gaps, offering peace of mind to members and safeguarding our overall portfolio from high-cost claims.

KEY BENEFITS OF THE TRAVEL INSURANCE TOP-UP

1. **Enhanced Medical Emergency Coverage Abroad:** Members are protected against medical emergencies, including hospitalization, emergency medical evacuation, and even repatriation if needed.
2. **Comprehensive Travel Insurance Coverages:** Beyond medical emergencies, the top-up provides coverages such as trip cancellations, delays, lost baggage, and personal liability.
3. **Tailored to Business & Leisure Travel Needs:** Whether for a quick business trip or an extended vacation, this top-up adapts to the traveler's specific needs, making it versatile and invaluable.

VALUE-ADDED ADVANTAGES FOR MEMBERS

- **Peace of Mind:** Members travel confidently, knowing that Swiftbrokers has them covered for unexpected events.
- **No Additional Policy Hassle:** The top-up is designed to integrate with their existing local medical insurance seamlessly, avoiding the need for separate policies.
- **Global Network Access:** Swiftbrokers collaborates with global partners, ensuring access to reputable healthcare providers and assistance services worldwide.

FINANCIAL ADVANTAGES FOR SWIFTBROKERS

1. **Boosts Medical Insurance Productivity:** By providing this additional benefit, we increase the attractiveness and overall value of our health insurance plans.
2. **Reduces Loss Ratios:** Rather than absorbing high overseas medical claims on local policies, the travel insurance top-up offers a more cost-effective way to address these expenses, leading to improved loss ratios.
3. **Increases Customer Loyalty:** Members appreciate the added benefits and stay loyal to the insurance company, contributing to long-term growth and client retention.

IMPLEMENTATION & NEXT STEPS

1. Educating Policyholders and Agents: Training and clear communication will help ensure that both customers and agents understand the unique benefits and limitations.
2. Digital Access and Easy Enrolment: Make signing up and accessing this top-up plan easy, with a streamlined online process for convenience and efficiency.
3. Continuous Feedback and Improvement: Gather feedback from members and continuously enhance our offering to ensure we remain a trusted choice in travel insurance solutions.

CONCLUSION

In conclusion, the Swiftbrokers Travel Insurance Top-Up on Local Medical Insurance provides:

- Robust protection for members when they travel,
- Financial benefits for the insurance company through reduced loss ratios,
- And greater overall appeal for your medical insurance plans.

With this top-up, we're setting a new standard in insurance that keeps our members safe globally while strengthening your own portfolio.

Thank you for your time. Let's help your members experience worry-free travel with Swiftbrokers!