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Travel Far, Travel Well.

Travel Insurance Center® searches far and wide to find you the best travel insurance policy for the best price — so you can travel far and travel well.

Policy Picker

Place of Residence
United States

I'm Interested In
Protecting My Trip Cost

Destination
Domestic

Departure Date
1 January 2014

Return Date
1 January 2014

Trip Cost Per Traveler (US\$)
Enter "0" to exclude Trip Cancellation

Traveler Ages

Add More Travelers

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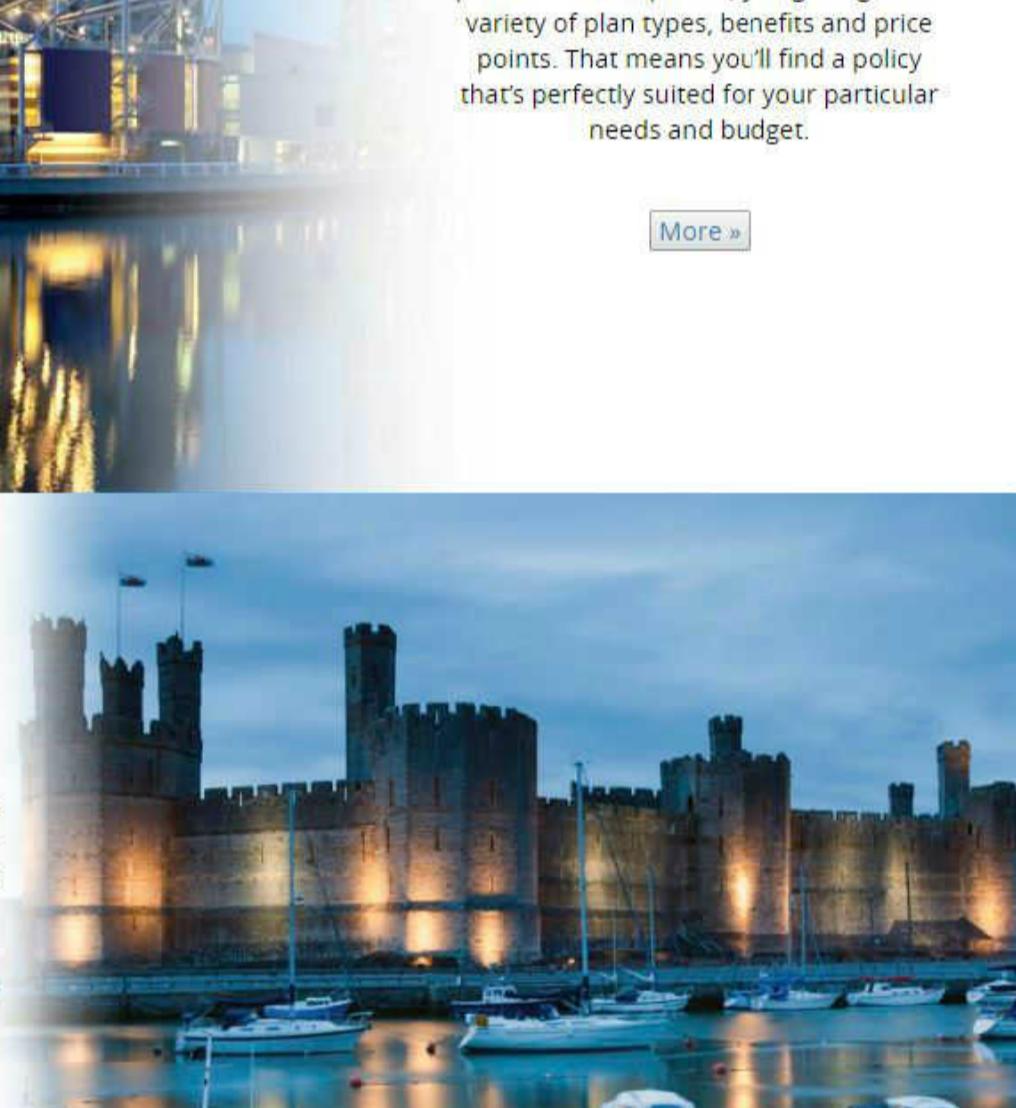
For more than three decades, customers have trusted Travel Insurance Center to help them find coverage that provides the protection they want, for the best price.

We take the time to learn about your unique needs, so we can find the perfect policy for you — not the one that will make us the most money. With Travel Insurance Center, you get the coverage and price you want and the customer service and travel expertise that helps you travel safe and feel protected.

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Travel Insurance Center gives you access to all of the top travel insurance companies, not just a few. With more providers to shop from, you get a greater variety of plan types, benefits and price points. That means you'll find a policy that's perfectly suited for your particular needs and budget.

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Professionals who sign up for our affiliate program can earn commission by simply linking to our website, referring clients, or selling travel insurance through us. The program is an easy way to serve your existing clients, especially if you're a travel agent or already selling insurance.

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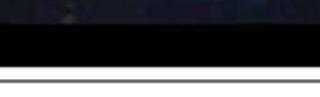
Whatever your question about travel insurance, we have the answer. Our resource center includes answers to frequently asked questions, travel alerts, and informative articles and videos.

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Travel insurance without all the baggage.
Last-minute cancellation coverage.
Worldwide travel assistance. Electronic claims processing, rapid payments and more.



Bupa is a world leader in the field of international health and travel insurance. We offer individual and corporate customers a variety of health and travel insurance plans.



GeoBlue is the trade name for the international health insurance programs of Worldwide Insurance Services, an independent licensee of the Blue Cross Blue Shield Association.



With over 45 years of experience in the insurance industry, Global Underwriters has established itself as a leader in the development, administration and marketing of international health and life insurance products.



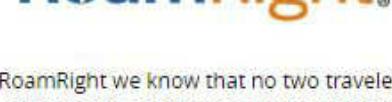
For more than 20 years, International Medical Group® (IMG) has dedicated its efforts to providing travel medical insurance, expatriate insurance, international employee benefits, missionary insurance, marine insurance, stop loss insurance, international medical management services and trip cancellation insurance.



Insuractive offers a comprehensive selection of single-trip or annual travel protection plans.



MedjetAssist is a worldwide air-medical transport program that is available to travelers 24 hours a day, 7 days a week, on an annual and short-term membership basis.



RoamRight we know that no two travelers or trips are exactly the same and travel insurance needs can vary widely. Our Essential and Preferred travel insurance plans meet the needs of most travelers, and when you purchase a RoamRight policy, you'll also have access to the travel tools available in the RoamRight mobile app.



Travel Guard travel insurance and assistance plans are trusted every year by millions of travelers. Their award winning customer care, suite of products and 24/7 assistance services provides you with the coverage and service you need anytime, anywhere.



Travel Insured International is one of today's most recognized full service travel insurance companies, serving the traveling public since 1994. Our goal is to protect our customers with high quality products that meet their needs.



TravelSafe Vacation Insurance a division of the Chester Perfetto Agency, Inc. has become the gold standard in travel insurance products through innovation, experience and excellent customer service.



Insurance Services

Travelex Insurance Services is a leading provider of travel insurance in the United States. The company was founded in 1996 when the Travelex Group purchased TeleTrip Insurance, Mutual of Omaha travel insurance subsidiary company.

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Bupa is a world leader in the field of international health and travel insurance. We offer individual and corporate customers a variety of health and travel insurance plans.

Over the last 30 years Bupa has introduced more new products than any of the competitors including preventative services, health consulting services and online solutions for the convenience of our customers.

We have made it our mission to help our customers protect their health by giving personal advice on health matters and professional assistance in the event of illness or an accident. Bupa is part of the awarded and market leading health insurance provider Bupa International.

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Bupa Global Travel provides single-trip or annual international medical coverage, and medical evacuation, for individuals traveling outside of their permanent resident country. Featuring unlimited medical, medical evacuation, no deductible, no copay, and guaranteed direct payment to all hospitals. This plan provides coverage for injuries sustained due to terrorism, hazardous activities, and provides medical coverage for all amateur and professional sports as well. A faxed application is needed for war risk coverage approval for Iraq and Afghanistan. Premium loading will apply.

(Available to all Nationalities up to age 69. Not available to residents of U.S., Canada, or Puerto Rico)

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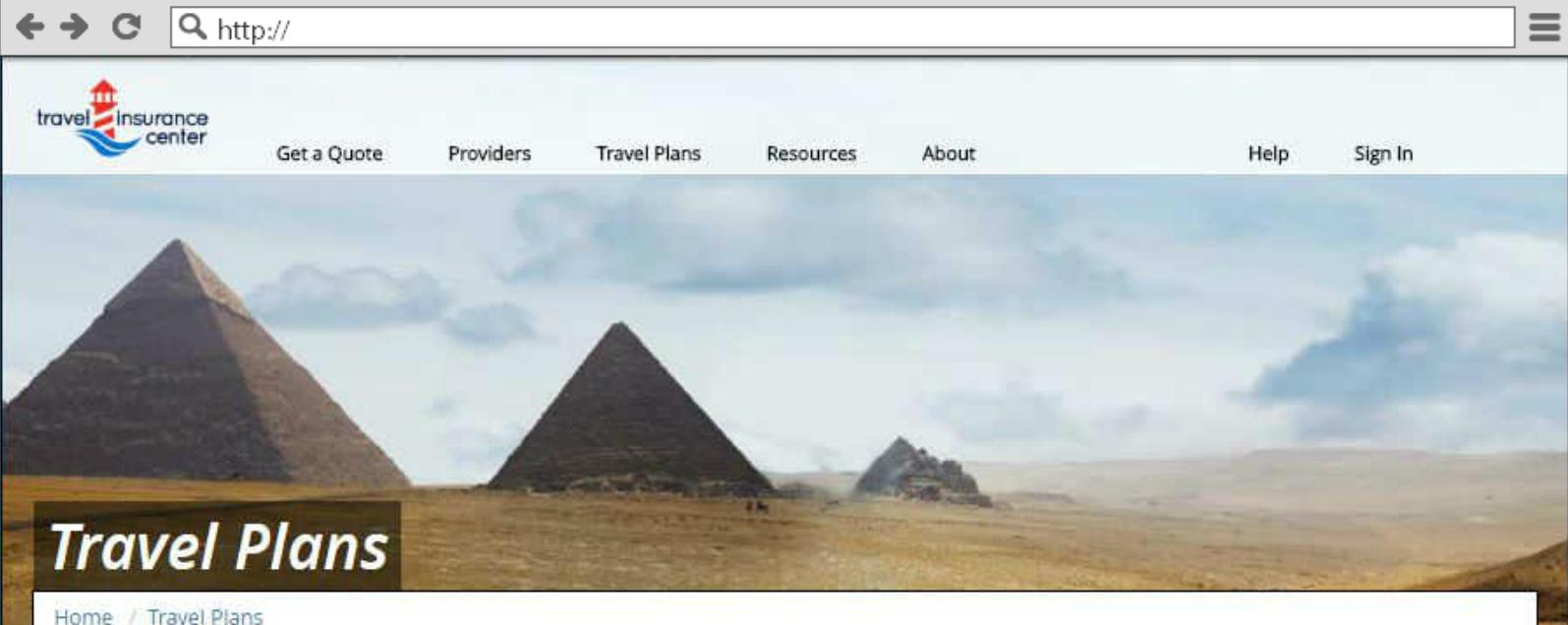
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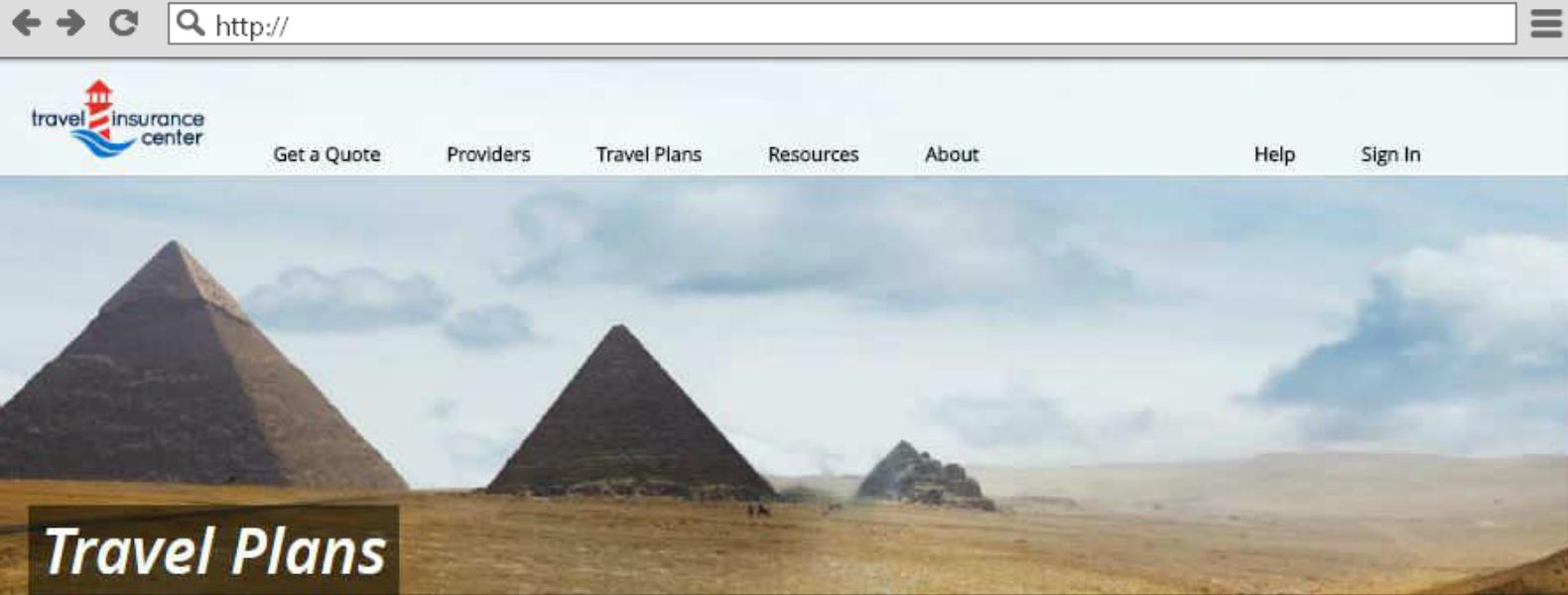
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GeoBlue Trekker Choice

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Designed for year round peace of mind for people who love to travel. Coverage for unlimited international trips in a 12 month period (70 days max. per trip) \$250,000 Medical / \$500,000 Evacuation. (age 70+ \$100,000 Medical). Available to residents of certain U.S. States. Issued up to age 84. To be eligible for this plan, you must be enrolled in a primary health plan.

Available to US residents of AL, AR, AZ, CA, CT, DE, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, MA, MI, MS, MO, NE, NJ, ND, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, VA, WI, WV, WY.

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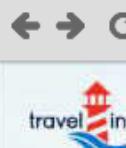
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Bupa Global Travel Insurance. You will feel safe when travelling.

You'll get unlimited cover for treatment of illness and home transportation as well as a team of professionals who are always there to help you – regardless of where you are in the world. For over 30 years international health and travel insurance has been Bupa Global Travels specialty.

Our medical consultants and nurses are always at your disposal via e-mail, telephone or Webchat. Bupa Global Travel Insurance offers the best possible protection if you have a sudden, unexpected illness or injury when travelling. In case you need to see a doctor, or if you are hospitalized, Bupa Global Travel will help you in any way possible.

Bupa Global Travel is one of the leading health and travel insurance companies in the world. Its own emergency service, Bupa Global Travel Assist, is open 24 hours a day - 365 days a year and is always there to give you professional advice and assistance – no matter where you are. You can choose a travel insurance which covers one single trip or you can choose to be covered all year round on all your trips abroad, for up to one month per trip, with our Annual Travel Insurance. In both cases, with an Bupa Global Travel Insurance plan in your pocket, you are guaranteed the following advantages:

- Bupa's own Medical Centre (24-hour emergency service).
- Direct payment of all hospital bills.
- Free choice of doctors and hospitals.
- Access to Bupa's medical consultants.
- Free cover of children under the age of two.
- 24-hour emergency service.
- Professional and efficient reimbursement service.
- Worldwide cover during all types of travel: leisure, study and business.
- No restrictions on hazardous sports or occupations (except motorsports)
- Even accidents resulting from terrorist acts are covered.
- With the annual travel option you get access to your personal website myPage on Bupa Global Travel's website where you will find your policy documents, recent claims and health and wellbeing services.
- [Click here for pre-existing medical conditions review application](#)

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War Zone coverage is accepted as long as you're not an active participant in the War. Faxed applications and company approval needed for coverage in Iraq or Afghanistan. 300% premium loading will apply for those countries. [Click here for application](#). Fax to +1-402-343-9959

Eligibility

Citizenship: All Nationalities

Coverage Area - Outside of your resident country

Not available to residents of USA, Canada, or Puerto Rico

Age: Up to 69

Max Trip Length: 365 days



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The Travel Insurance Center website features a prominent search bar at the top left with the URL "http://". To its right is a navigation menu with links to "Get a Quote", "Providers", "Travel Plans", "Resources", "About", "Help", and "Sign In". Below the menu is a large, ornate image of a classical building facade, likely St. Peter's Basilica in Rome, with Latin inscriptions above the entrance.

Resource Center

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Use our Resource Center to learn everything from the basics to the latest on travel insurance. Or give us a call at [1-866-979-6753](tel:1-866-979-6753). We're happy to answer your questions.



[Understanding Travel Insurance](#)

Learn the five basic types of plans and what you need to know about international travel, student travel, group travel insurance and more. If a travel insurance term stumps you, reference our glossary.



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We answer the most common questions about travel insurance. Don't see yours answered here? Give us a call at [1-866-979-6753](tel:1-866-979-6753).



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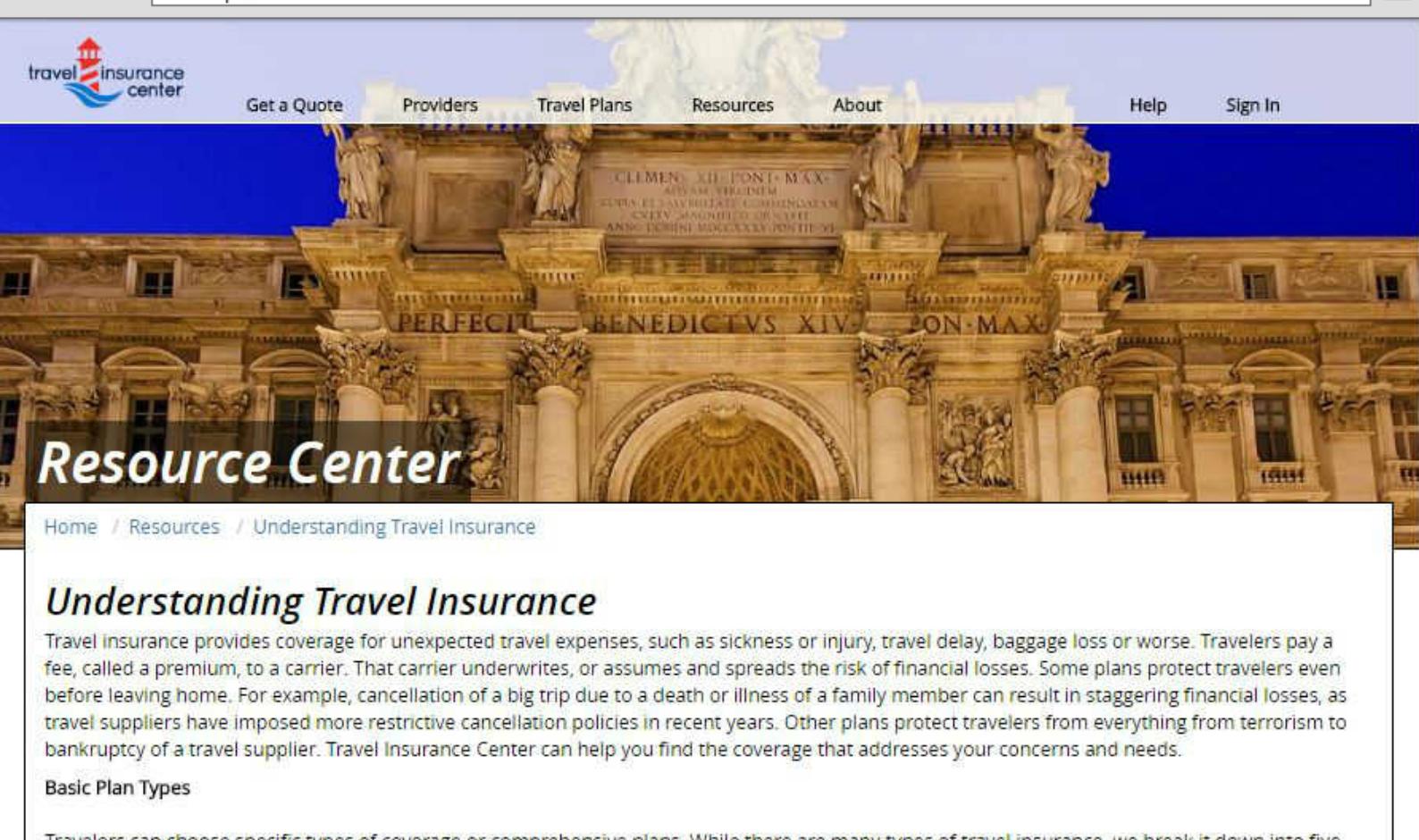
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Understanding Travel Insurance

Travel insurance provides coverage for unexpected travel expenses, such as sickness or injury, travel delay, baggage loss or worse. Travelers pay a fee, called a premium, to a carrier. That carrier underwrites, or assumes and spreads the risk of financial losses. Some plans protect travelers even before leaving home. For example, cancellation of a big trip due to a death or illness of a family member can result in staggering financial losses, as travel suppliers have imposed more restrictive cancellation policies in recent years. Other plans protect travelers from everything from terrorism to bankruptcy of a travel supplier. Travel Insurance Center can help you find the coverage that addresses your concerns and needs.

Basic Plan Types

Travelers can choose specific types of coverage or comprehensive plans. While there are many types of travel insurance, we break it down into five major categories:

- Trip protection package plans
- Group travel insurance
- Travel medical / International medical
- Accidental death and dismemberment (AD&D)
- Emergency medical evacuation

Trip protection package plans typically reimburse your nonreimbursed travel expenses if an emergency (death, sickness, airline strike, travel company bankruptcy, etc.) occurs right before or during your trip, causing it to be canceled, interrupted or delayed. Often these plans include travel assistance services, coverage for lost or damaged baggage, as well as minimal coverage for incurred medical expenses. Although the maximum benefit limits for medical expenses may be relatively low, often there is no deductible or co-pay. This added coverage for medical expenses can save American travelers money when illness or injury occurs while traveling within the United States, especially when their primary health insurance coverage is an HMO or PPO. That's because when traveling, you're often "out of network," which means your co-pays and deductibles are much higher. Travel protection plans can cover such out-of-pocket expenses.

Usually travel protection plans are sold on a per-trip or single-trip basis, but some plans can be purchased to cover multiple trips on an annual basis. Annual multi-trip travel protection plans offer all of the benefits of single-trip protection plans, except annual multi-trip plans almost never cover trip cancellation.

Travel protection plans offer good protection for international and domestic travel when your trip cost is substantial.

Group travel insurance If your group consists of ten or more people traveling to the same destination, then purchasing a group travel insurance plan may be your best choice. Our group travel insurance plans are not age rated. The premium paid per person is the same for all ages of travelers. The Group Deluxe plan can insure trip costs per person up to \$20,000. Group Lite can insure trip costs per person up to \$5,000. Our Student Group Basic plan insures trip costs up to \$5,000 per person and the Deluxe plan up to \$10,000 per person. One nice feature of all of these plans is that the medical insurance provided is primary coverage, meaning this insurance will pay for unexpected medical expenses incurred on a trip before any other collectible insurance you may have. Perfect for senior groups, family reunion trips, destination wedding parties, community groups, missionary/church groups, and school groups traveling domestically or worldwide.

Travel medical / International medical is medical insurance designed to reimburse you for medical expenses incurred when you are traveling or living in a foreign country for two weeks to two years. Maximum policy coverage levels can be substantial enough — more than \$1 million, if desired — to cover major medical expenses such as emergency surgery and extended hospital stays. The "American-style" of international medical insurance coverage is subject to the specified deductible and co-insurance or co-pay. Plans may include emergency evacuation, reunion, and repatriation benefits, as well as accidental death and dismemberment and travel assistance services. The plans allow you to choose the maximum policy coverage level and deductible, which affects the premiums, giving you more control over costs than is the case with travel protection plans. Some plans are renewable up to a maximum of 24 consecutive months.

Whereas travel protection plans are often limited to residents of the United States or Canada, international medical insurance is available to all nationalities traveling worldwide. Coverage is guaranteed without underwriting, meaning all applicants who have paid premiums are automatically covered regardless of medical history. No medical questions are asked. Pre-existing conditions are generally excluded.

Accidental death and dismemberment (AD&D) insurance pays the insured or its beneficiary a substantial lump sum benefit when an accident results in death or the loss of a body part. Often people think travel insurance means flight accident insurance. Flight accident insurance is a type of AD&D that pays a benefit only when an airplane accident results in death or the loss of a body part. Common carrier AD&D is a type of AD&D that pays a benefit only when an accident involving a common carrier results in death or the loss of a body part. (A common carrier transports passengers — such as a bus, train, airplane, ferry, limousine or taxi, but not a rental car or private vehicle.) The broadest type of AD&D is 24-hour AD&D, which pays a benefit when any accident results in death or the loss of a body part, so long as the accident occurs during a covered trip.

Death due to war or terrorism is usually excluded but an optional War & Terrorism Rider is often available for additional premium. Coverage for travel to war zones is available for journalists, contractors, and relief workers. Where travel to high risk countries and/or participation in extreme sports or hazardous activities is contemplated, premiums will be adjusted accordingly. In most cases coverage is available regardless of the insured's nationality and country of residence.

Acts of war as well as nuclear, chemical and biological attacks are usually excluded, but policies that waive the exclusions can be purchased at a considerable cost.

Emergency medical evacuation protection covers the cost of transporting a seriously injured or ill person to an adequate medical facility, a hospital near home, or the hospital of their choice, depending on the plan. This coverage is usually included with both international medical insurance and travel protection plans, but unlike baggage insurance and trip cancellation insurance, it is also sold separately. Emergency medical evacuations are always expensive and sufficient coverage is recommended, especially for long-distance trips.

What To Know About ...

International Travel

When planning a trip abroad, make sure to ask your insurance agent or primary health care administrator — your individual or group private medical insurance, HMO, PPO, ministry of health, etc. — whether you're covered for medical expenses incurred while traveling abroad. Many people are surprised to discover that their health care provider offers little or no protection or reimbursement for the costs of any type of medical treatment received in a foreign country. If your primary health care coverage is not adequate, consider purchasing international travel insurance.

Student Travel

Students studying or traveling abroad should make sure they are aware of what insurance coverage their school or study abroad program provides, if any. Usually travel insurance is not included in a program's fees and is entirely the student's responsibility. When offered insurance, always contact a few additional travel insurance providers to compare rates and benefits, and call if you have questions. Students with health insurance coverage during the academic year are often not covered during the summer. Moreover, domestic health insurance designed for students will very rarely cover travel abroad.

Students 26 years old and younger can often find low-cost travel insurance because they are less prone to illness than older travelers. So be sure to ask about student rates, especially when traveling in a group of five or more because group discounts can be substantial. International student ID cards often feature travel assistance services, but be aware that this is not insurance and will not reimburse you for medical expenses or extra travel expenses due to delays, lost luggage, etc.

Group Travel Insurance

Group travel insurance may be available when at least five travelers (usually 10 or more) on the same itinerary apply for travel insurance coverage on one application. To ease the administration, most group travel insurance plans are not age-rated, meaning that the plans are the same price for all ages and that dates of birth are not required on the application. Purchasing group travel insurance can result in substantial savings in many cases, particularly for large groups (20 or more travelers), and especially for students and seniors.

Travel Supplier Bankruptcy/Default

Many trip protection plans cover lost travel expenses due to travel supplier bankruptcy and default (cessation) of services, but there are substantial differences among plans. Some plans provide a list of travel suppliers that can be covered and exclude all others. Some plans require that you purchase the insurance within seven to 14 days of paying the initial deposit for your trip. Many plans exclude coverage if the travel supplier that goes bankrupt or defaults is the same travel supplier that provided you with the travel protection plan. Customized "wholesale" plans provided by cruise lines and tour operators directly to travelers never cover bankruptcy or default of the cruise line or tour operator offering the plan.

Terrorism and War

After the Sept. 11 attacks, many travel protection plans modified their wording regarding terrorism. Many plans will cover trip costs in the event of trip cancellation due to terrorism, but be aware that how terrorism is defined in the policy is important and varies from policy to policy. Generally, if a plan covers trip cancellation due to terrorism, you may be eligible for trip cancellation benefits if a terrorist attack occurs in your destination country or city or a city or country on your itinerary — as long as the attack occurred after you purchased the policy and within a specified number of days of your scheduled arrival (often 30 days).

Coverage for acts of war and nuclear, chemical, and biological attacks is generally excluded from travel insurance plans. However, individually underwritten, high-limit coverage is available — but at a high cost — from specialty high-risk insurance underwriters, such as Lloyd's of London. Such plans cover medical expenses and accidental death and dismemberment, but not trip cancellation.

Glossary of Insurance Terms

annual multi-trip: annual multi-trip plans cover all trips taken within a year, often with a maximum duration of 15 to 180 days per trip.

beneficiary: the person or persons designated by the insured to receive the proceeds of an insurance policy upon the death of the insured.

benefits: the amount payable by the insurance provider to a claimant, assignee or beneficiary under each policy.

Cancel For Any Reason (CFAR): an optional benefit that allows the customer to cancel travel plans for reasons other than those "covered reasons" listed in a policy.

primary coverage: primary coverage plans provide coverage without regard to any other insurance or coverage the plan holder may have.

secondary coverage: secondary coverage plans require plan holders to have primary coverage, and the secondary coverage only covers those expenses not already covered by the primary coverage plan.

single-trip: single-trip plans cover one trip, usually up to a maximum of 180 days.

travel assistance: services — not insurance — that are bundled into an international medical insurance or trip protection plan. The term "travel assistance" covers a broad range of services, often including but not limited to toll-free, multi-lingual, 24-hour emergency telephone numbers, local offices around the world, websites offering aid and advice to travelers in need of travel, medical or legal help, translation services, passport and visa assistance, assistance filling prescriptions, and virtually any special assistance useful to travelers in crisis who are far from home.

Some credit cards and international student identification cards and associations offer complimentary travel assistance benefits to their cardholders and members. However, keep in mind that although travel assistance services can provide instant help with a free phone call when needed most, not all services are free of charge once rendered. Many travel assistance services, such as legal counsel or translation services, are provided without question at the time of need, but with the clear understanding that the traveler will subsequently reimburse that service provider at a later date when the traveler is in a more convenient position to pay for the service(s) rendered.

underwriting: the process that evaluates the likelihood an insured event will occur and that determines its likely cost and whether or not the company should assume a particular risk.

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Dan Drennen, director of sales and marketing for Travel Insurance Center, shares an overview of the Patriot Platinum plan from International Medical Group (IMG).



Expat Health Insurance

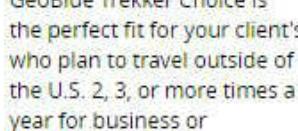
IMG Expat Health Insurance - Travel Insurance Center

Dan Drennen, director of sales and marketing for Travel Insurance Center, talks about International Medical Group (IMG) Expat Health Insurance.



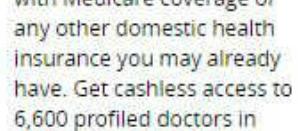
Travel Insurance Center Back Office

Travel Insurance Center Back Office is a resource to Travel Insurance Agents nationwide.



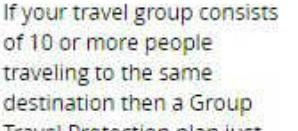
GeoBlue Trekker Choice for Travel and Insurance Agents

GeoBlue Trekker Choice is the perfect fit for your client's who plan to travel outside of the U.S. 2, 3, or more times a year for business or pleasure.



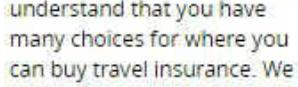
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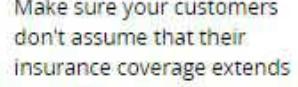
Group Travel Insurance from Travel Insurance Center

If your travel group consists of 10 or more people traveling to the same destination then a Group Travel Protection plan just might be the most economical way to get travel protection for your group.



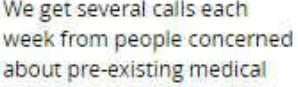
Travel Insurance Center Thanks You for Your Business

At Travel Insurance Center we understand that you have many choices for where you can buy travel insurance. We think you'll be happy you chose Travel Insurance Center.



Life & Health Insurance Agents: Add Travel Insurance To Your Portfolio

Make sure your customers don't assume that their insurance coverage extends outside of the U.S. It's important that they understand exactly what their existing coverage provides for them while they're overseas.



Travel Insurance Coverage For Pre-Existing Medical Conditions

We get several calls each week from people concerned about pre-existing medical conditions. How might travel insurance provide coverage for a pre-existing medical condition?



Defense Base Act Insurance from TravellInsuranceCenter.com

Federal law requires all U.S. government contractors and subcontractors to secure workers' compensation insurance for their employees working overseas.



Accidental Death & Dismemberment Insurance from TravellInsuranceCenter.com

International Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance is an important part of protecting your family's financial well being should you prematurely die or become disabled.



Student Travel Insurance from TravellInsuranceCenter.com

Many school districts are making travel insurance mandatory for all overnight student travel. Cheerleaders, athletes, drill teams, choirs, marching bands, Spanish club, dance troops, and DECA to the drama team.

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Guinness Dark Chocolate Cake With Baileys Irish Cream Frosting

Celebrate St. Patrick's Day with a sweet treat. This decadent Guinness dark chocolate cake is quite easy to make but tastes amazing! You will want to lick the bowl clean after whipping up the Baileys Irish Cream frosting.

Categories: [recipes](#)

Punta Cana -- A Little Slice Of Perfection

Looking for an all-inclusive April getaway? Try Punta Cana in the Dominican Republic. Prices dip between Christmas and Easter, when there are fewer travelers. There are plenty of resorts competing for your business, so you are likely to get a very good deal. Learn more about this beautiful destination [here](#).

Categories: [destinations](#)

Make Sure You Leave Plenty Of Time For Your Layover

One of the most stressful aspects of air travel is when a layover is too short and you have to rush to — or worse — miss your connection. When booking, make sure to leave plenty of time for your layover. While it is not an exact science, a little forethought can save you a bunch of stress.

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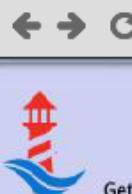
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Travel Insurance Center® is a travel insurance aggregator for consumers to compare, shop for and buy travel insurance through its online Policy Picker® tool or with the help of licensed travel insurance agents over the phone. We are dedicated to helping travelers find the coverage they need to travel safe and protected, whether for a business trip or a dream vacation. As an aggregator, Travel Insurance Center offers a variety of plans from the industry's top providers to protect travelers from unexpected troubles such as medical emergencies, lost or stolen luggage, natural disasters, emergency evacuation, cancelled flights and accidents.

Travel Insurance Center is operated by Senior Market Sales, Inc. (SMS), an insurance marketing organization that started in 1982 and provides a broad range of insurance products to insurance agents and consumers. Like SMS, Travel Insurance Center's foundation of honesty and integrity has built lasting relationships with industry partners and with customers. We continue to focus on taking the time to learn about customers' unique needs so we can recommend the plan that's right for them, not the one that will make us the most money.



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If your business or website helps travelers, you may qualify for the Travel Insurance Center affiliate program.



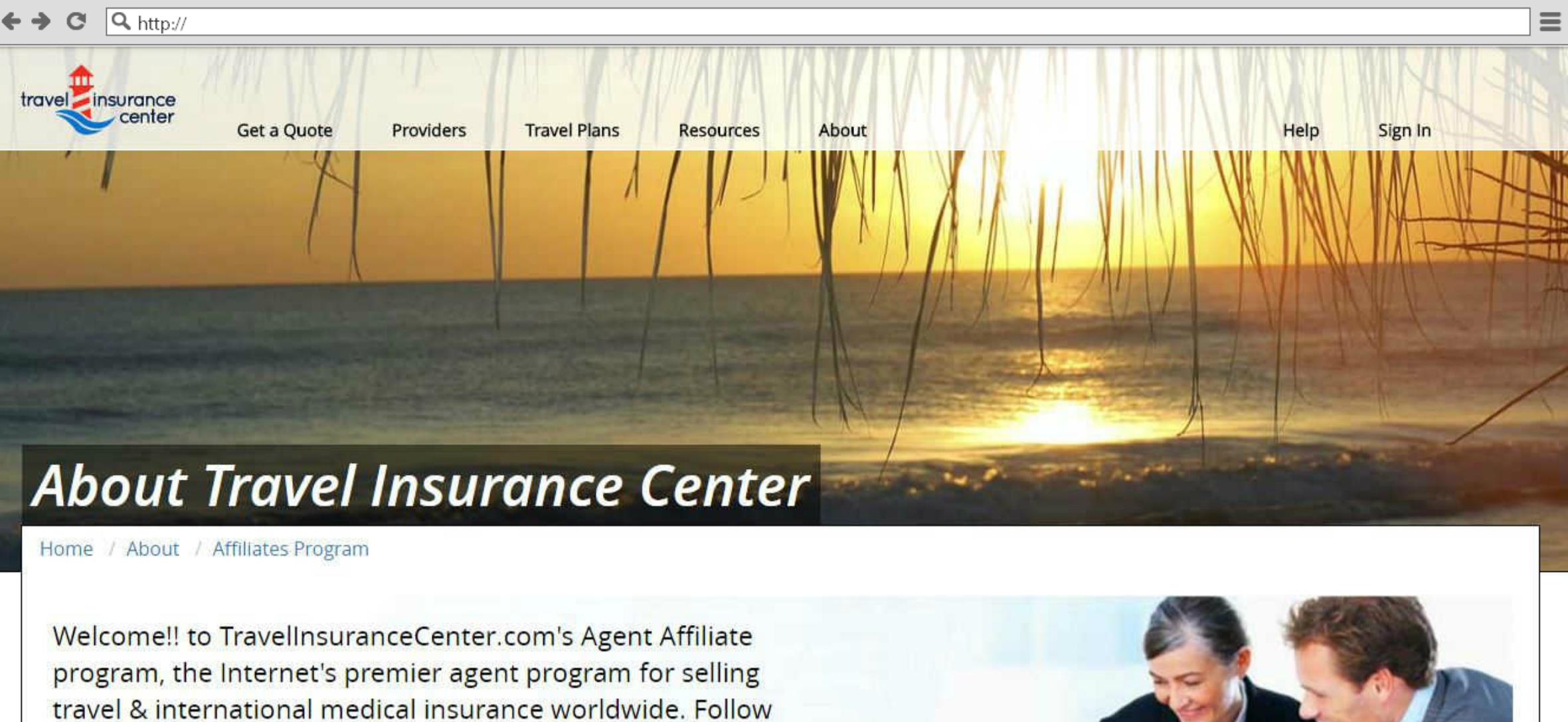
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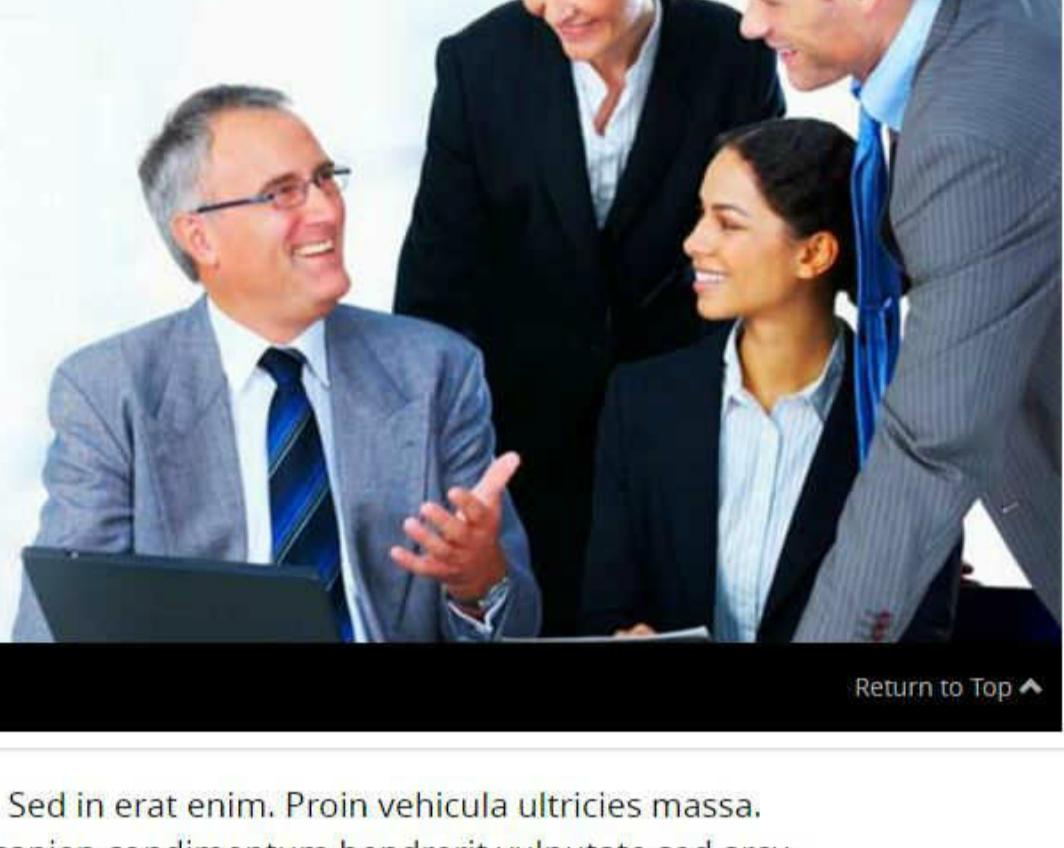
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Services Include:

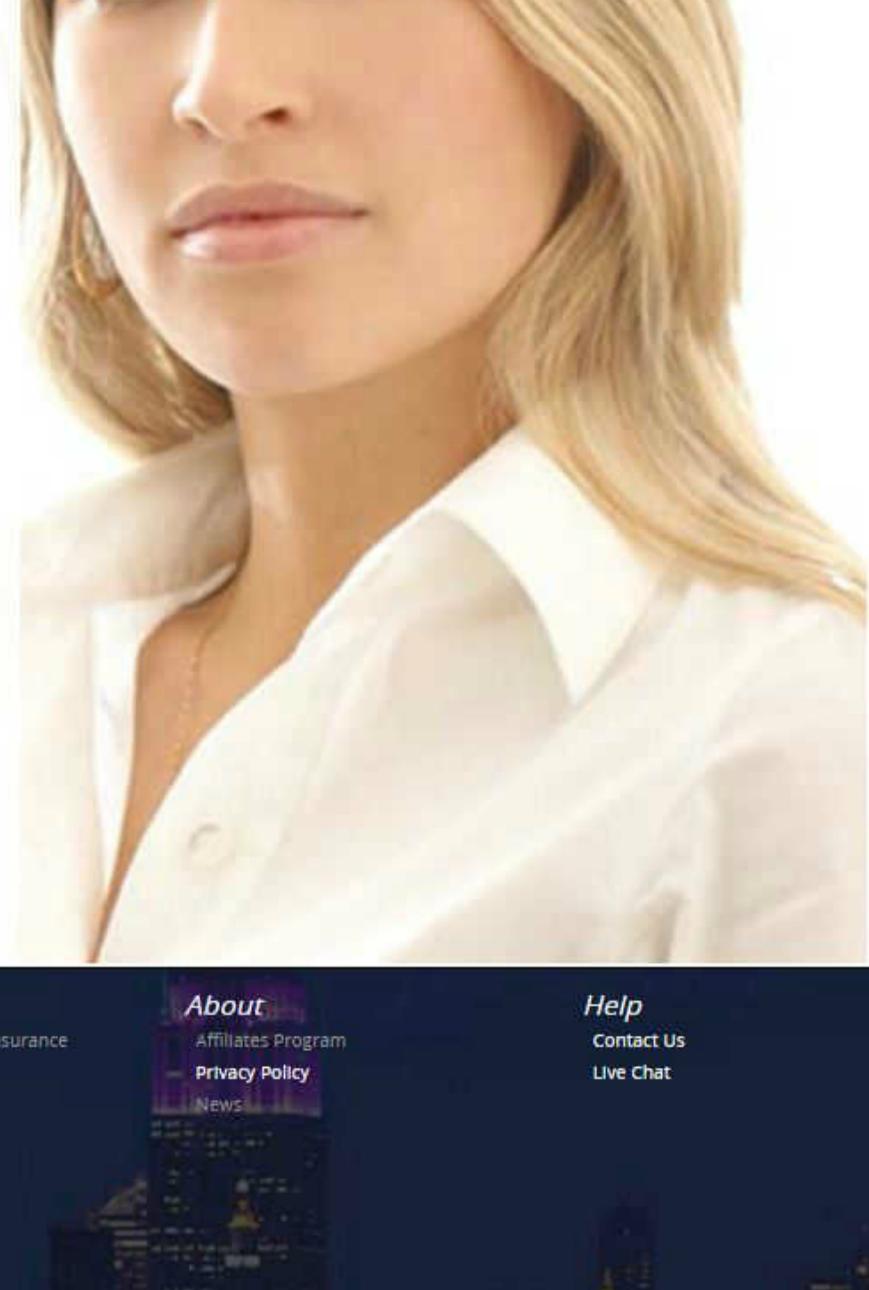
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With our free Agent Affiliate program, you provide a link on your web site to TravellInsuranceCenter.com which can instantly turn into additional income. We provide graphics for linking, FAQ's, an Electronic Help Desk, and basic sales reports.

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The screenshot shows a web browser window displaying the Travel Insurance Center website. The header features a logo for "travel insurance center" with a stylized lighthouse icon. The top navigation bar includes links for "Get a Quote", "Providers", "Travel Plans", "Resources", "About", "Help", and "Sign In". Below the navigation is a large, blurred background image of several domed buildings against a sunset sky.

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Placeholder text (Lorem ipsum) describing travel insurance coverage and benefits.

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