

Client Objection	What Does it Really Mean?	How Can I Overcome this Objection?
<p><b>“My Credit Card covers me”</b></p>	<p><b>Client believes their credit card provides sufficient coverage for their trip</b></p>	<p><b>Inform them:</b></p> <ul style="list-style-type: none"> <li>▪ Not all credit cards provide comprehensive travel insurance, is the client fully aware of their coverage limitations?</li> <li>▪ Do they have the most recent coverage? i.e. coverage changes at any time.</li> <li>▪ Age limits on most cards for medical coverage. Manulife Travel Medical Insurance products do not have this restriction</li> <li>▪ Some cards only cover trip interruption, not trip cancellation prior to departure</li> <li>▪ The majority of claims are prior to departure</li> <li>▪ The client may not be covered if a family member who is not traveling with them gets sick or injured and they have to cancel</li> <li>▪ Travel Delay might not be covered on credit cards or might have limited coverage only</li> <li>▪ Refer to Credit Card Comparison table to identify the specific card being used by the Client as well as the level of benefit compared to credit cards offerings</li> </ul>
<p><b>“No” or “Not Interested”</b></p>	<p><b>Client simply refuses travel insurance</b></p>	<p><b>Follow this process to probe and find out the true objection (“NO” in itself is not an objection):</b></p> <ul style="list-style-type: none"> <li>▪ “I understand that you are not interested in travel insurance” (validate their statement, do not agree with them)</li> <li>▪ “May I ask why you’re not interested in purchasing travel insurance for your trip?” (asking permission)</li> <li>▪ Document the reason the client provides (i.e. “I’m covered through work”, etc.)</li> <li>▪ Mention to the client that it is mandatory to offer travel insurance and that you will bring it up later</li> <li>▪ Re-introduce insurance later and be sure to address the objection that you documented earlier</li> <li>▪ Where possible, protect yourself. Get a signed insurance waiver.</li> </ul>
<p><b>“Insured through employer”</b></p>	<p><b>Client believes they are covered through employment plan</b></p>	<p><b>Remember:</b> Do not focus on the employee benefits – we do not know what they cover Focus on the Manulife Travel Insurance benefits Advise the client to read their benefits to make sure they’re covered in an emergency or that they can cancel/interrupt their trip if a family member becomes sick.</p> <p><b>Sample Reply:</b> <i>“I understand that you mentioned that you are covered through your work, however I did want to let you know that with Manulife Travel Insurance we offer \$5 million Medical, a 1-855 number that is available 24/7 for emergencies and we whenever possible pay medical bills upfront</i> Be sure <b>NEVER</b> to say that we always cover medical bills upfront – some foreign companies may not allow this.</p>
<p><b>“I don’t need it!”</b></p>	<p><b>Client appears not to be interested</b></p>	<p><b>Inform them:</b></p> <ul style="list-style-type: none"> <li>▪ Get clarification – ask <b>why</b> then deal with that objection, i.e. maybe they are covered through work or with a credit card</li> <li>▪ Mention how often other clients have used the insurance – use your own experience to show when insurance coverage has helped clients Ensure that the client understands all the benefits offered through Manulife Travel Insurance – do not assume the client knows what these products cover</li> </ul>

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<b>“I feel It’s not Worthwhile”</b>	<b>Client doesn’t see value in the product</b>	<p><b>Inform them:</b></p> <ul style="list-style-type: none"> <li>▪ Mention all of the other benefits covered and the benefits that would apply to the client, i.e. 1-855 number for emergencies will be very convenient for the client should they have an emergency or need assistance</li> <li>▪ Share stories about other claims that have taken place and how happy the client was to have the coverage</li> </ul>
<b>“It’s too expensive”</b>	<b>Client is price conscious</b>	<p><b>Overcome this objection by:</b></p> <ul style="list-style-type: none"> <li>▪ Offer the zero (0) prior to departure option on any package product</li> <li>▪ Breaking the cost down per day and then compare it to something the client would relate to</li> <li>▪ Reinforce the importance and value of the insurance</li> <li>▪ Give details on what is covered before you provide the quote</li> <li>▪ Compare the cost of the insurance to the benefits: <ul style="list-style-type: none"> <li>○ quote = \$45.00 whereas Baggage and Personal Effects benefit = up to \$1,500;</li> <li>○ quote = \$35.00 whereas trip interruption = unlimited coverage (or state a specific cost of what a last minute one way ticket would be for the flight)</li> </ul> </li> </ul>
<b>“I am traveling within Canada”</b>	<b>Client believes travel insurance is too expensive and unjustified for inter-provincial travel</b>	<p><b>Inform them:</b></p> <ul style="list-style-type: none"> <li>▪ GHIP does not cover all medically related expenses i.e. ambulance, return of vehicle, escort of children, visit to bedside or some medical costs</li> <li>▪ There are costly risks even with short trips – cancellation or interruption (i.e. weather, family)</li> <li>▪ Provide examples – success stories, claims stories, those that had no insurance</li> <li>▪ Cost per day for insurance compared to the overall cost</li> </ul> <p><b>Sample Questions or Replies:</b>  <i>What would it cost to replace your bags? Or lose the value of your flight? How about the inconvenience? How does that compare to the cost of purchasing travel insurance?</i></p>
<b>“I am a snowbird going home for a trip”</b>	<b>Client feels they do not require coverage</b>	<p><b>Inform them:</b></p> <ul style="list-style-type: none"> <li>▪ Point out the importance of having medical coverage when traveling</li> <li>▪ Give examples of claims that have been paid out</li> <li>▪ Mention other benefits that are covered and how easily the costs add up</li> <li>▪ Let them know about claims that have taken place closer than where they are traveling, i.e. within Canada</li> </ul>
<b>“One-way flights can be booked at a low cost, why do I need it?”</b>	<b>Client feels coverage is unnecessary for inexpensive flights</b>	<p><b>Inform them:</b></p> <ul style="list-style-type: none"> <li>▪ Remind the client that they are not guaranteed an available flight with a specific airline</li> <li>▪ A last minute flight can cost much more than a flight that was purchased well in advance</li> <li>▪ Give specifics as to the cost of a last minute one-way flight, with all taxes in.</li> <li>▪ Also mention the other benefits that are covered; \$5 million medical, baggage, trip cancellation</li> </ul>