

Established in 1952 by Murray and Natalie Ross, The M.H. Ross Company stresses values, integrity, and tradition in all of our business operations. We are an award-winning organization that creates custom business insurance programs for our clientele.



Our management team knows that your customers have many choices in selecting a travel insurance provider. With us, they get a team of experienced specialists that provide prompt, professional service. To that end, we value your business and promise that we will provide you with the integrity and service for which we are known.

For more information  
Visit our website at [www.tripinsurance.com](http://www.tripinsurance.com),  
call our support team at 1-800-423-3632,  
or contact your sales representative.

## Why choose Trip Insurance?

### People Who Care

Our Staff listens to what your customers say.

### Prompt, Responsive Service

We answer questions and solve problems quickly.

### High Commissions

There is no reduction in commission for phone sales.

### Comprehensive Coverage

We provide coverage that is beneficial and affordable.

### Competitive Premiums

We provide policies for the value-conscious traveler.



M.H. Ross Travel Insurance Services  
16933 Parthenia Street, Suite 200  
Northridge, CA 91343

Phone: (800) 423-3632  
Fax: (888) 424-8731  
[www.tripinsurance.com](http://www.tripinsurance.com)

#### The Global Alert Travel Protection Plan is underwritten by:

Stonebridge Casualty Insurance Company, Columbus, Ohio NAIC# 10952; (all states except as otherwise noted) under Policy/Certificate Form series TAH5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAH5100 and TAH5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAH5100IPS and TAH5200IPS.

In Canada: Life Investors Insurance Company of America (except Baggage & Personal Effects and Baggage Delay) & Legacy General Insurance Company, Markham, Ontario (Baggage & Personal Effects and Baggage Delay).



How do you make  
an already **great**  
insurance plan **better?**  
**You add another!**

Introducing **Global Alert Basic**

Your clients deserve  
**peace of mind**  
 — and so do you!

As a professional agent, you know that traveling should be about a voyage of discovery, not worry. Let M.H. Ross Travel Insurance Services be your partner in protecting the travelers we represent, to create many satisfied customers, and happy vacation memories, for years to come.

## New Benefits

- New Name, Same Great Product** – We have a new name for Global Alert—it's now *Global Alert Enhanced*. New brochures and rate cards will be shipped in the first quarter of 2006.
- Cancel for Any Reason** – Global Alert Enhanced now comes with an option to “Cancel for Any Reason.” This unique benefit offers travelers the ability to cancel their trip up to 48 hours prior to departure, with absolutely no questions asked, and receive a 75% refund on the cost of their trip.
- Daily Rates for Global Alert Extra** – New daily rates of \$2 to \$7 for the Extra option provide customers with more attractive premiums for purchasing this valuable benefit.

While you can't do anything to prevent luggage sent to Thailand, or a flash flood at the airport, you can absolutely make sure your clients are protected by the most comprehensive coverage on the market. More than that, they are supported by our industry-leading customer service team, which lets your clients know there are people back home that really care and will make things right.

M.H. Ross Company offers travel insurance at an amazing value. You can tailor your clients' insurance needs to fit most any budget. Read on to learn about our wide array of products and services that give you the flexibility to meet—and exceed—the travel insurance needs of all your clients in today's uncertain world. Travel insurance is good for your bottom line, too. We offer some of the best commissions in the business, with no reduction in commission for phone sales!

## New Plan

- Global Alert Basic** – The perfect addition to our updated Global Alert Enhanced Plan, we have added a new Global Alert Basic Plan that provides coverage and premiums for the budget-conscious traveler. Global Alert Basic offers similar benefits to the Enhanced Plan, but with reduced limits to complement a very competitive pricing structure.

## New Website

- New Booking Website** – A completely reprogrammed booking Website will provide agents with a faster and easier way to process orders.
- Automatic Confirmations** – To accommodate every customer, confirmations can be sent by mail, fax or e-mail per traveler. This added flexibility will reduce work for you, while keeping your customers informed.
- Enhanced Management Reports** – Reports can be viewed and sorted by agent, reducing the time it takes to track sales.

		<i>Global Alert Enhanced</i>	<i>Global Alert Basic</i>
Part A	Trip Cancellation	Up to Trip Cost – \$30,000 Maximum	Up to Trip Cost – \$15,000 Maximum
	Trip Interruption	Up to 150% of Trip Cost	Up to Trip Cost – \$15,000 Maximum
	Travel Delay	\$200 Per Day – \$1,000 Maximum	\$100 Per Day – \$500 Maximum
	Medical Expenses	\$100,000	\$25,000
	Medical Expenses are Covered	Up to One Year After the Trip	During the Trip Only
	Emergency Medical Evacuation	Included	\$50,000
	Accidental Death & Dismemberment	\$50,000	No
	Baggage & Personal Effects	\$1,500	\$1,000
	Baggage Delay	\$200/Day – \$400 Maximum	\$250
	Terrorism	Yes	Yes
Financial Insolvency	Yes	Yes	
Commission Protection	Optional	Yes	
Pre-Existing Condition Exclusion	60 Days	90 Days	
Insure Additional After Initial Purchase	7 Days	7 Days	
10-Day Free Look	Yes	Yes	
Part B*	Rental Car Damage Benefit	\$25,000	No
	AD&D – Air Flight Benefits	\$100,000	No
Part C*	Emergency Medical Evacuation	\$1,000,000	No
	Cancel for Any Reason	50% of Part A Premium	No



**Compare Programs ▶** Questions? Call 1-800-423-3632 or visit [tripinsurance.com](http://tripinsurance.com)

\* Part B and C are optional coverage