

5 Confident Insurance Conversations

Objection #1 “We’ll Take Our Chances”

What’s really happening The client believes nothing will go wrong or doesn’t realize how common travel disruptions are.

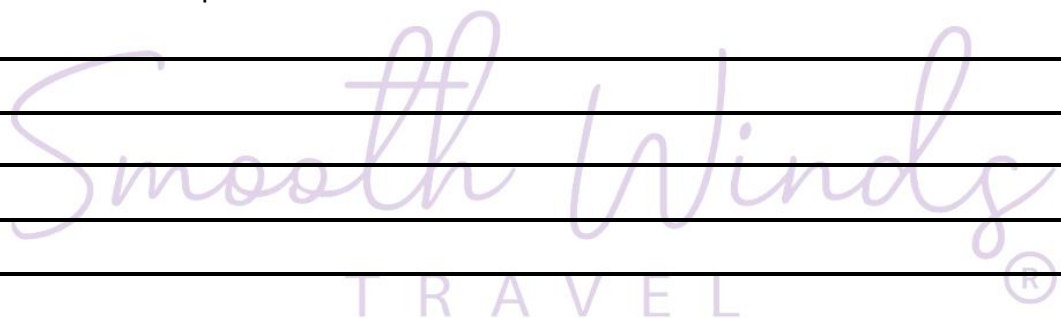
Response script 1:

“I completely understand, most trips go smoothly. The reason I always recommend insurance is that travel disruptions are unpredictable. Flights get canceled, luggage gets lost, and sometimes unexpected health issues come up while traveling. Insurance simply gives you a safety net so a small issue doesn’t turn into a major financial loss.”

Response script 2:

“I totally get that, most people feel that way. Travel insurance is really just a ‘just in case’ safety net. Most of the time you won’t need it, but if something unexpected happens, it can save a lot of stress and money.

Your Customized Script

The logo for Smooth Winds TRAVEL is centered on the page. It features the words "Smooth Winds" in a large, elegant, purple cursive script. Below this, the word "TRAVEL" is written in a smaller, purple, all-caps sans-serif font. To the right of "TRAVEL" is a small registered trademark symbol (®). The logo is partially overlaid by the horizontal lines of the script area.

Objection #2 “It’s too expensive.”

What’s really happening The client sees insurance as an extra cost instead of financial protection.

Response script 1

“I hear that a lot. One way to look at it is that insurance protects the entire investment you’ve made in this trip. If something unexpected forces you to cancel or interrupt your travel, the insurance can help recover those costs. For many travelers, it’s a small percentage of the trip cost that protects the entire experience.”

Response script 2

“I completely understand wanting to keep the cost down. The way many travelers look at it is that it protects everything they’ve already invested in the trip. It’s a small percentage of the trip cost for peace of mind.”

Your customized scrip



Objection #3 “I already have coverage through my credit card.”

What’s really happening The client assumes their credit card benefits cover everything.

Response script 1

“Some credit cards do offer limited travel protection, which can be helpful. The important thing to know is that those benefits often cover fewer situations and may have lower limits than a dedicated travel insurance policy. A travel insurance plan is designed specifically for travel disruptions, medical coverage abroad, and trip cancellation.”

Response script 2

“That’s great, a lot of credit cards do offer some travel protection. It’s just worth double checking because those policies are often pretty limited. A full travel insurance plan usually covers more situations and offers stronger protection.”

Your customized script



Objection #4 “Nothing ever happens to us.”

What’s really happening The client hasn’t personally experienced travel disruption.

Response script 1

“That’s wonderful, and hopefully that continues! Travel insurance is one of those things you hope you never need, but it’s there just in case. Even something as simple as a weather delay, illness before departure, or a canceled flight connection can cause unexpected costs.”

Response script 2

“That’s actually what most travelers say, and hopefully nothing ever does happen! Insurance is really just there in case something unexpected pops up so your trip investment is protected. I’d hate for this to later turn into a “we should have...” conversation”

Your customized script

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Objection #5 “We’ll decide later.”

What’s really happening The client may not realize insurance eligibility can depend on timing.

Response script 1

“That’s definitely something you can consider, but I do want to mention that some benefits — like coverage for pre-existing conditions or certain cancellation protections — may require purchasing insurance within a specific timeframe after the trip deposit. That’s why I always recommend reviewing the options early.”

Response script 2

“That makes sense. I just like to mention it early because some of the best protections are only available if the policy is purchased shortly after the trip deposit. That way you have the option if you decide you want it.”

Your customized script

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Best Practices for Travel Advisors

INTRODUCE INSURANCE EARLY

Mention travel insurance when discussing the trip investment so it feels like a normal part of the planning process.

STAY NEUTRAL AND INFORMATIVE

Your role is to present the option and explain the benefits clearly.

DOCUMENT THE OFFER

Always document when insurance is offered and declined.

FOCUS ON PROTECTION, NOT PERSUASION

Your goal is to help clients understand the value so they can make a confident decision. A

SIMPLE PHRASE TO REMEMBER

When discussing travel insurance with clients, try using this framework:

“My job is to help protect your travel investment and make sure you’re covered if the unexpected happens.”

