



Lenders Insurance Solutions Group LLC

“Are Your Customers Ready for Summer?”

School is out, the weather is warm and many of your customers are ready for a little R&R; however, are they *REALLY* ready? For many people, vacations are planned well in advance. The location is picked, the budget is planned, the itineraries are put together, the house/dog sitter is scheduled, the passports are up to date and the new summer clothing is purchased and packed. These things are all necessary to ensure that work is left behind and FUN in the SUN (or any other R&R location), is the primary focus. All this planning is great but is there a contingency plan if they get hurt? Imagine planning and going on the perfect vacation until something not expected happens. For many travelers, they wouldn't think of going on vacation without a sense of security (purchasing flight/accommodations insurance). *In fact, planning for safety in the event of getting hurt on vacation is a vital part of getting prepared for any trip. **Over 28% of Americans have gotten sick or hurt whether traveling domestically or internationally. How can you help your customer?

During your customer conversation, ask them about their vacation plans and then listen! Based on what they tell you, ask probing questions (exposure to large groups of people, water/sun, theme park rides, driving, foreign foods, etc.). Ask them what plans they have for unintentional accidents, sickness and injuries. Will being off work due to the sickness and/or injury impact their job when they return from vacation? They may have sick time accrued; however, for how long?

Payment Protection disability will assist with making their payments if they are off and under the care of a licensed physician based on their accident, injury or sickness. If disability occurs and they cannot return to work (once their paid vacation is over), they are still responsible for whatever debts have to be paid. In short, your customers should consider the fact that a disability may be incurred during a well-planned vacation. Encourage them to plan for everything, including disability and even death. www.valuepenquin.com

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