



## AFC Net Travel Insurance FAQ Sheet

### ***Yonder Travel Insurance? Who are they and how are they different from Travelex?***

Yonder is a travel insurance aggregation site. Similar to how Kayak allows to you compare and filter hotels and flights, Yonder allows you to quote and compare 25+ policies from the world's leading travel insurance providers (including Travelex!). Filter policies based on the type of coverage your client is looking for and purchase right online with our simple checkout page.

### ***How do I contact Yonder?***

Phone: 952-358-6440

Toll Free: 855-358-6433

Email: [hello@insureyonder.com](mailto:hello@insureyonder.com)

Hours of Operation: 8:30am-5:00pm CST

### ***Will my AFC Net account automatically connect with Yonder?***

No. You'll have to create a new account with Yonder (see next question).

### ***How do I become an affiliate with Yonder?***

1. Click through this link "[www.insureyonder.com/affiliate-area](http://www.insureyonder.com/affiliate-area)" and enter your information under "Register a new affiliate account".
2. An Affiliate Agreement will be sent within 24 hours. Respond to [hello@insureyonder.com](mailto:hello@insureyonder.com) with executed agreement.
3. Receive your affiliate link and start earning commission!

### ***What is the commission rate?***

10%



***How do I place an order so I earn commission?***

Click through your affiliate link and purchase the policy for your client! Our affiliate software has a cookie that tracks any purchase made through your affiliate link 30 days after it's been clicked.

***How often are commission checks sent out?***

Quarterly.

***Do you sell to non-US citizens?***

Our current products are only available to US citizens. We're working to implement new plans to the site within the next couple of months that would cover non-US citizens.

***What providers do you have contracts with?***

We currently have contracts with AIG (Travel Guard), Allianz Global Assistance, AXA Assistance USA, Generali Global Assistance, Tokio Marine HCC, IMG, RoamRight, Travel Insured International, Travelex Insurance Services, and Trip Assure.

***Do you sell to non-US citizens?***

Our current products are only available to US citizens. We're working to implement new plans to the site within the next couple of months that would cover non-US citizens.

***When should I buy travel insurance?***

We always recommend booking as soon as a deposit or payment is made towards the trip as some policies include additional coverage such as pre-existing condition waiver, primary coverage, and the ability to add on Cancel for Any Reason.

***How is the price of travel insurance determined?***

Age, trip cost, and number of travelers usually determine the price of a travel insurance policy.



***What does “Trip Cost” entail?***

The “Trip Cost” would be any non refundable, prepaid deposits or payments made towards your client’s trip that they’d like insured in case they have to cancel or return home early for an unforeseen, covered event. Generally, trip cost includes expenses related to airline tickets, cruise costs, hotel/accommodations, tour costs, etc.

***Is it possible to cancel or make changes to a policy after purchase?***

Depending on the provider, you can cancel a travel insurance policy 10-15 days after the purchase date. This is called a “free look period”. Any changes to the policy can be made by reaching out to the provider, so long as the insured has not departed on their trip or opened a claim.

***How soon do I have to book after the initial deposit is placed for the pre-existing condition waiver to apply?***

Travel insurance policies with pre-existing condition waivers usually require the policy be purchased within 14-21 days of the initial trip deposit.

***What’s the difference between “Trip Cancellation” and “Cancel for Any Reason” coverage?***

Trip cancellation coverage provides reimbursement to the insured up to 100% of their insured non-refundable, prepaid trip costs if an unforeseen event covered by their policy occurs. Cancel for Any Reason coverage provides added flexibility to Cancel for Any Reason (CFAR) at all but the insured may only receive a refund of 50-75% of their insured trip cost. CFAR coverage is usually an optional upgrade that substantially increases the price of the policy.

***Is there a max amount of days that can be insured?***

Compare and purchase policies for trips up to 365 days.

***What is the maximum Trip Cost that can be insured?***

There are policies we sell that allow trip costs up to \$100,000.



***Can travel originate outside of the U.S.?***

No. Travel must originate within the United States.

***How will the charges on the credit card be displayed?***

Charges will be made directly by the travel insurance provider of the plan you purchase such as Allianz, AXA, RoamRight, etc.