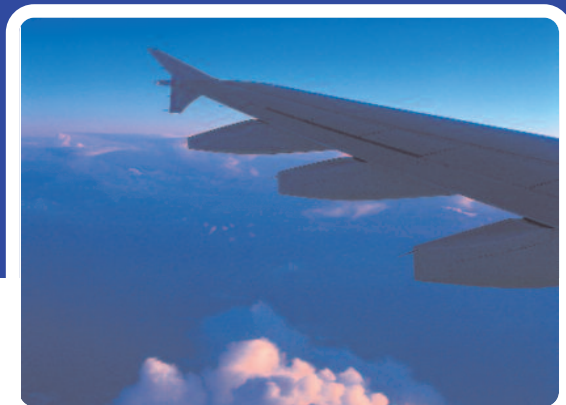




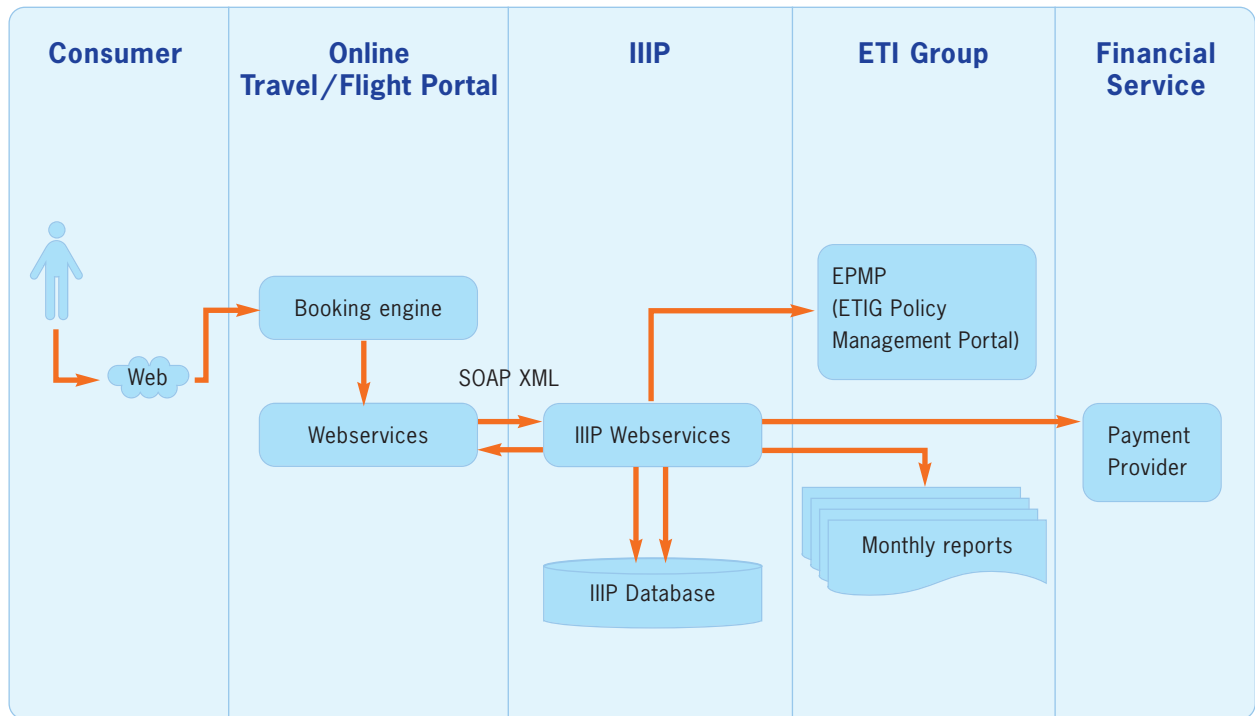
*Additional service for your clients –
extra source of income for your business*



IIIP – Smart Internet Booking Engine
for International Travel Insurance



Technical Architecture



At the IIP platform we process around 3.5 million premium calculations every month. Within the same time period we register one million hits to our web services and issue more than 10.000 electronic insurance policies. All this with a system availability of 99,9% day after day.

The hardware of the system is fully redundant so that in case of a failure the backup system will immediately pick-up and process the transactions.

All in all the technical architecture of IIP is extremely reliable and stable.





The *International Internet Insurance Platform* of the *European Travel Insurance Group (ETI Group)*

Direct online booking of travel insurances, seamlessly integrated in the travel / air ticket booking process

Regardless whether you are an international Airline, Hotel or Online Travel Portal – IIP will enable you to complete your service range with an online travel insurance offering to your customers. Insurance sales via IIP means an **extra source of income** for your business and additional service for your clients.

What is IIP

IIP is an online booking engine that allows you to include international travel insurance products into your air ticket, travel or hotel booking path on your website. Products displayed by IIP are customised to meet your clients' needs. They can range from a simple cancellation cover to more complex multi-cover insurances, including medical, personal accident and baggage covers. IIP is operated by the ETI Group, an alliance of some of the worlds leading travel insurers.

How does IIP work

IIP is based on web-services and XML-technology and guarantees a seamless data exchange with your booking system. Your clients remain on your website while booking travel insurances. The personal data and payment information does **not** have to be re-entered for the travel insurance purchase. Instead, the insurance offer is dynamically integrated into the travel, flight or hotel booking process. Clients are offered local insurance products according to their country of residence. By this method we assure that we match their individual insurance needs and expectations. As a result we achieve a very high conversion ratio wherever IIP is in use and consequently generate substantial commission earnings for you.

IIP features premium collection directly from the consumer's credit card or bank account. Electronic insurance policies are sent out automatically to the consumer by IIP. In case of an insurance claim the ETI Group will take care of all claims handling and provides extensive travel assistance on the spot.

Advantages for your clients

- Clear and simple presentation of travel insurance products within the booking path
- Local insurance products according to legal requirements and market needs
- Insurance booking with only a few clicks – impulse purchase
- No double entry of personal data necessary
- Travel insurance products from the market leader

Your Benefit

- Extra source of income due to high conversion ratio and attractive commission model
- Customized travel insurances to national and international clients represent a USP for your business
- Once integrated no further IT work-packages on your side are necessary
- Premium collection directly from the consumer and transmission of electronic insurance policy via e-mail
- Extensive sales reports on monthly basis and automatic transfer of commission payments to you
- Possibility to pre-select travel insurance (Opt-Out solution) will significantly increase the conversion ratio

During the technical integration of IIP, we provide a competent team of IT-experts who will assist you whenever needed and we will be happy to answer all of your commercial and process related questions.



References of existing IIP integrations



Germany Home Deutsch Other countries Help and Contact Search

Lufthansa

Booking Top Offers Information & Services Miles & More My Account Login

Home Flight Options Flies Low Fares Request Booked Flies

Price Ticket

Price	Taxes and Charges (per person)	Passengers	Total
470,00	188,81	1 Adult	EUR 658,81
		Ticket Service Charge	EUR 54,00
Total Price for all passengers			EUR 712,81

Miles and More

Calculate the miles you will accrue for this journey.

Paper Ticket - Deliver to the address below:

MUSTERSTRASSE 12
Musterhausen
00001
Germany

New Search

Star Alliance Flight. By clicking this link you will see the operating carrier.
11 Ambassadors following day.

Link to friend Find this page

1

TRAVEL INSURANCE

Travel Insurance 33,00 EUR

Cancellation Insurance 21,00 EUR

No insurance

I accept the general terms and conditions of the travel insurance company

EUROPEAN
Travel Insurance Group

Book Insurance

2

3

Country of Residence Deutschland Austrian

Flüge suchen & buchen

1. Flugdaten 2. Flugauswahl 3. Passagierangaben 4. Zusammenfassung 5. Bestätigung

Flugdaten

Datum	ab / an	von / nach	Flugnummer / Flugline	Kart / Buchungsklasse
Samstag 17. Februar 2007	07:15 09:30	Wien International Paris - Charles De Gaulle	OS 411 Austrian Airlines (OS)	Economy / E
Sonntag 25. Februar 2007	19:10 21:15	Paris - Charles De Gaulle Wien International	OS 418 Austrian Airlines (OS)	Economy / E

Preise

	Flugpreis	Steuern & Zuschläge	Dearbeitungsentgelt	Gesamt
Passagier 1 (Erwachsener)	519,00 €	84,07 €	10,00 €	621,07 €
				621,07 €

Fragen zu Ihrer Online Buchung beantwortet Ihnen unser Internet-Hilfstelefon unter austrianintnet@oesterreich.at Tel. +43 (0) 5 1766 4456 (in Österreich) Mo - Fr 07:00 - 22:00, Sa, So, Fei 08:00 - 20:00

1

Reisenschutz mit der Europäischen Reiseversicherung

Der Preis der Versicherung ist nicht im Flugpreis enthalten.

Keine Reiseversicherung

Storno Schutz EUR 21,00

Komplettschutz EUR 33,00

EUROPEAN
Travel Insurance Group

2

Ich akzeptiere die [Reiseregulierungsbedingungen](#) und die Tarifbestimmungen meines gewählten Fluges. Achtung:

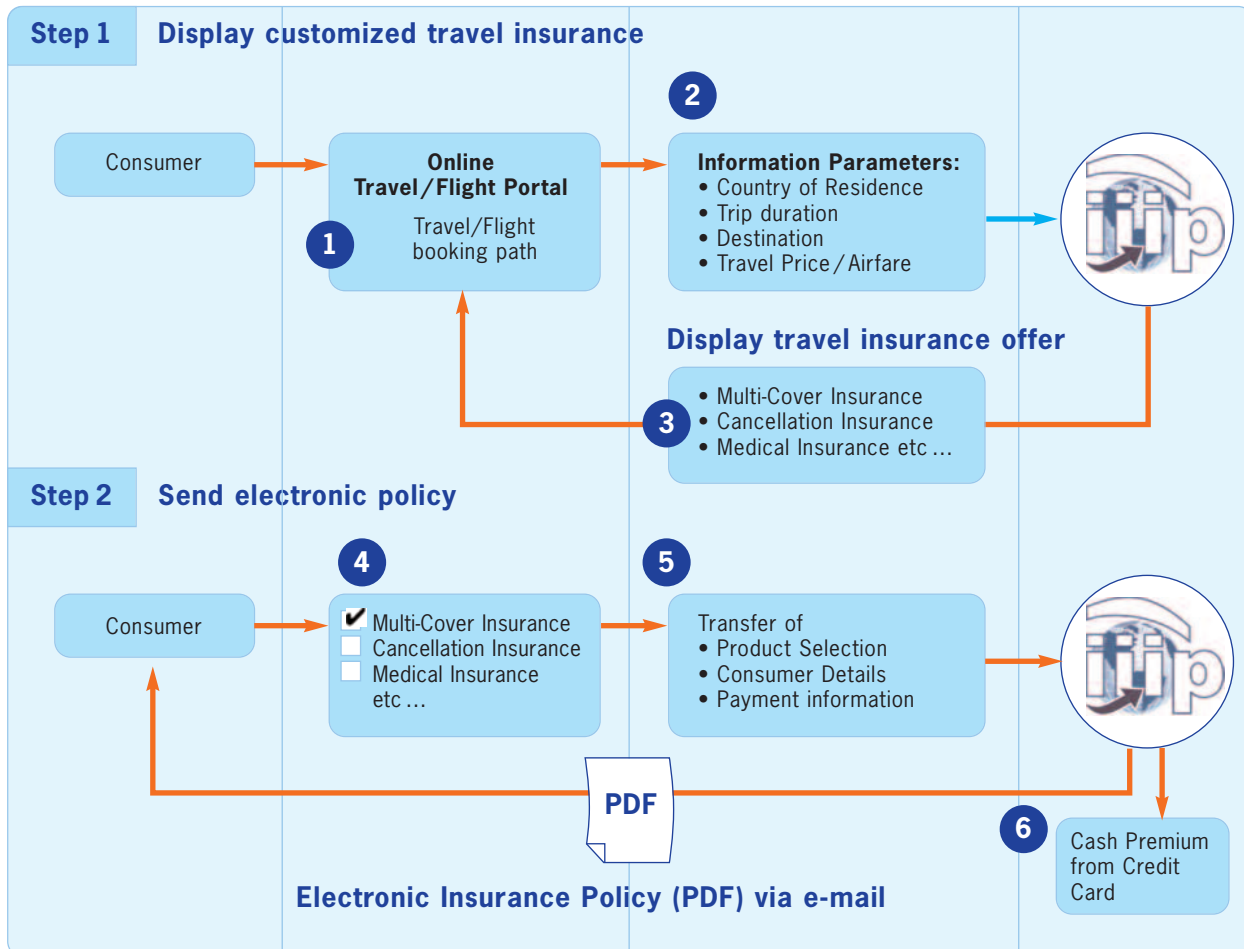
- Bei online Buchungen auf der Austrian Airlines Webseite können Sie nicht mit Meilen, CAIR Voucher oder MCOs (Miscellaneous Charges Order) bezahlen.
- Der Preis ist erst garantiert, wenn die Buchung abgeschlossen wurde
- Wenn Sie eine Flugstrecke Ihrer Buchung nicht fliegen, werden automatisch alle nachfolgenden Flugstrecken storniert.
- Austrian Airlines behält sich das Recht vor Ihre Kreditkarte jederzeit auf Verfügbarkeit zu überprüfen. Sollte die Kreditkarte nicht im Umfang des gesamten Ticketpreises gedeckt sein, wird kein Ticket ausgestellt. Austrian Airlines haftet nicht für hierdurch entstandene Schäden.
- Eine Namensänderung ist nicht möglich, das Ticket ist nicht übertragbar.

3

Buchung abschließen >

- 1 Selected Flight
- 2 Insurance offer calculated automatically based on transmitted parameters of the travel arrangement
- 3 One-click insurance booking

Process Chart



- 1 Consumer selects travel or flight
- 2 Travel Portal transfers parameters to IIP
- 3 IIP returns matching products and premiums based on parameters
- 4 Consumer selects travel insurance product*
- 5 Travel portal transfers product selection, consumer details and payment information
- 6 IIP collects payment from consumer**

* Opt-In or Opt-Out possible (Opt-Out recommended)

** IIP offers two ways of insurance premium collection service:

- 1. IIP collects insurance premium via own payment provider (preferred solution)
- 2. Travel Portal collects premium from consumer and monthly clears the balance with ETI Group

ETI Group is an alliance of seventeen European Travel Insurers. This network with its worldwide support structure guarantees the traveller prompt, efficient and satisfactory claims handling and assistance. By doing so, ETI Group also ensures an enjoyable, and above all, carefree feeling of confidence.

Our partners and policyholders can rely on an organisation that offers unmatched services throughout the world. After all, the members of ETI Group know the local language and culture, and the quickest way to offer the best possible help.

ETI Group's foremost goals are:

- to be a network of local professionals (mostly market leaders in their countries) for travel insurance
- to provide tailor-made solutions respecting local insurance markets ("Think global, act local!")
- to offer not only travel insurance cover but a package of solutions for safer travel including assistance, services, travel information and brokerage
- to offer businesses the means to sell online travel insurance to customers on an international level. So they will be able to further expand their service towards their international clients.

For further information please contact:

Keyvan Izadi
Vogelweidestrasse 5
Europäische Reiseversicherung AG
81677 Munich, Germany
Tel. +49 (0)89 41 66-15 37
E-mail: keyvan.izadi@erv.de
www.eti-group.biz

Bart Ploeger
Hoogoorddreef 56
Europeesche Verzekeringen
1101 BE Amsterdam, Netherlands
Tel. +31 (0)20 651 55 44
E-mail: bart.ploeger@europeesche.nl
www.eti-group.biz