



# Travel Insights by battleface

## S2, E2: Multiple Trips, One Policy

### Summary of upcoming episode:

- **US & UK Policies: Benefit breakdown**
- **Key insights: US market 2024**
- **Key insights: UK market 2024**
- **Meeting adjourned**

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### US Multi-Trip Annual Benefits

- Trip Cancellation
- Trip Interruption
- Single Occupancy
- Trip Delay
- Missed Connection
- Baggage Loss
- Baggage Delay
- Travel Medical
  - Emergency Dental
  - Hospital Room & Board
- Emergency Evacuation



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## US Multi-Trip Annual Benefits



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### UK Annual Multi-Trip Benefits

- Maximum Trip Duration
- Cancellation, Curtailment, & Missed Connection
- Travel Delay
- Baggage Loss or Delay
- Emergency Medical & Additional Expenses
  - Hospital Benefit
- Personal Accident
- Personal Liability
- Personal Money & Passport
- Legal Expenses
- Hijack
- Optional Add-Ons:
  - Activities Package
  - Winter Sports Package



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## UK Annual Multi-Trip Benefits



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## US Key insights





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**Avg. # of Insureds  
per Order**

**1.43**

**Avg. GWP per  
Insured (range)**

**\$210-\$624**

**Top 3 Most  
Selected Trip Cost  
Limits**

**\$2,500  
\$10,000  
\$5,000**

**Top 3 States of  
Residence**

**California  
Florida  
Texas**

**Avg. Days to  
First Trip  
Departure**

**22.9**

**80% of insureds in  
2024 were 45  
years old or older  
with 35% between  
the ages of 65-74.**





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### Top 3 International Destination Countries

**Italy**  
**UK**  
**Mexico**

### Coverage Areas

**International Only, 67.7%**  
**US + International, 23%**  
**US Only, 9.3%**

**(% of total insureds)**







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## **UK Key insights**





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**Avg. # of Insureds  
per Order**

**1.27**

**Avg. Age of Insureds**

**39 y/o**

**Avg. GWP per  
Insured (range)**

**£79-£136**

**Avg. Days to First  
Trip Departure**

**6.8**

**Residents of London**

**Account for 1/4 of  
the total insureds.**

**70% of insureds in 2024  
were between the ages  
of 19 and 54, with the  
25-34 age range  
accounting for 25% of  
total.**





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### Coverage Areas

**Worldwide w/ North America, 37%**  
**Worldwide w/o North America, 32.3%**  
**Europe Only, 30.7%**

### Seasonality Trends: Top 3 Months

**August**  
**May**  
**December**





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### Key insights recap



- **Top 3 states of insureds were California, Texas, & Florida**
- **35% of insureds were between the ages of 65-74**
- **\$2,500 was the most selected trip cancellation limit**



- **Avg. premium per insured was £109**
- **Avg. age of insureds was 39 years old**
- **Avg. time between purchase and first trip start date was 7 days**
- **Highest selling month based on # of insureds was August**



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### Source of Data

**Proprietary and anonymized battleface US & UK annual multi trip policy data as reported from the (internal) battleface policy administration platform.**