

Dream. Explore.
Travel On.

Our dream is to be a globally recognized travel protection provider with heart — strive to be the best in the eyes of our customers as they travel and explore the world safely.

Our ambition will make that dream a reality.

So this is our **ambition**.

We will strive to be the best travel protection provider in the world and we will achieve that while remaining true to our values.

We will make travel easier, better and safer for our customers by offering them innovative, highly personalized protection products and services.

We will care with all our heart and always keep our promises.

TO ACHIEVE OUR AMBITION, WE WILL FOCUS ON THREE STRATEGIC PRIORITIES



TRANSFORM THE CUSTOMER EXPERIENCE
SIMPLIFY THE COMPLEX
BUILD SUCCESSFUL PARTNERSHIPS



1

TRANSFORM THE CUSTOMER EXPERIENCE

We embed our midwestern values into every aspect of the customer experience. Before, during and after they travel. We're elevating travel protection from a mere transaction to a must-have for every trip. From an extra expense to exceptional value.

Our travel protection tangibly enhances our customer's trip. We ensure our customers always feel special, connected to help and safeguarded against personal and financial risk. It's a promise that goes far beyond just paying a claim.

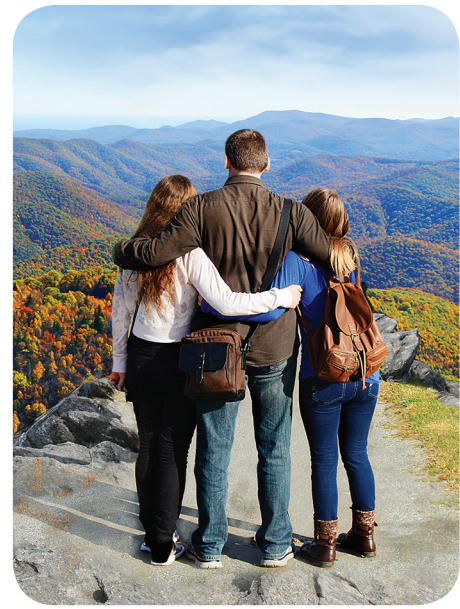
We encourage our customers to dream, explore and travel on with confidence knowing they have us behind them.



2

SIMPLIFY THE COMPLEX

We're removing unnecessary complexity from our business. Across all our processes, products, policies and technology, we're simplifying everything and fully leveraging our data capabilities - whether for our customers, our business partners or each other. And we're employing mobile, web and emerging technologies to enable that.



3

BUILD SUCCESSFUL PARTNERSHIPS

We don't succeed unless our distribution partners succeed. Our aim is to help our partners build more successful and profitable businesses and to achieve their own goals. We will help our partners focus on their core competency while we focus on ours.

By aligning our business interests and our values, combined with hands-on optimization, we will deliver compelling, profitable value to our partners and their customers.

OUR PRINCIPLES AND BRAND ACTIONS

As a company of people steeped in strong values and principles, we care with all our heart and we keep our promises to our customers, our business partners and each other.

We value honesty and integrity. Hard work and excellence. Selflessness and compassion. Dedication and commitment. Self-reliance and independence.

Our **brand actions** are five ways that we bring our principles to life at work every day. Regardless of our role or the team we work on, we're all keepers of our brand. It's our job to make sure how we work and communicate as a team embraces our brand principles and enhances the experience of our customers.



PRINCIPLE: EXCELLENCE

BRAND ACTION:

Embrace challenge

EMPLOYEE ACTION:

Efficiency, continuous improvement, specialist knowledge, innovation, leading by example, focusing on what matters, being as good as we can be at what we are good at, best practice at lowest cost.

WHAT WE MEAN:

By embracing challenge, you grow your skills, your value and your excellence. Excellence means doing our best every day to keep our customers traveling and traveling with us. It's about each and every one of us embracing life to be exceptional at what we do and finding new ways to do it better.



PRINCIPLE: COMMITMENT

BRAND ACTION:

Go the extra mile

EMPLOYEE ACTION:

People-focused, customer-focused, loyal, providing true customer value, prioritizing collaboration and teamwork, following through on priorities.

WHAT WE MEAN:

Our team is committed to assisting travelers in need. Our customers know we will go that extra mile so that they can too. That's our commitment to keep them travelling. And it's our willingness to deliver such amazing service that keeps us one step ahead of the rest.



PRINCIPLE: COMPASSION

BRAND ACTION:

Put people first

EMPLOYEE ACTION:

Care, empathy, respect and consideration

WHAT WE MEAN:

We treat our customers as people, not numbers, and our colleagues likewise. It's about listening and understanding our customers and to act with our heart. After all, we're here to make life's journey the best it can be. We all know the best journeys are the ones we share.



PRINCIPLE: INTEGRITY

BRAND ACTION:

Do the right thing

EMPLOYEE ACTION:

Fairness, diligent, transparent, honesty, ethical behavior

WHAT WE MEAN:

We do the right thing by our customers and by each other—we act with integrity. Always doing what we said we would, when we said we would. It's about being honest and ethical so that our customers and our colleagues know they can trust and rely on us. Doing the right thing may not always be the easiest, but it wins us strength, respect and character.



PRINCIPLE: INDEPENDENCE

BRAND ACTION:

Be extraordinary

EMPLOYEE ACTION:

Autonomy, self-confidence, unconstrained, in charge of our own destiny, flexibility, nimbleness

WHAT WE MEAN:

As a business, we're not afraid to stand out. And neither should you. Taking the initiative to go to extraordinary lengths to assist our customers with exploring their travel dreams and keep them traveling.