

[TiBi Sabre Red App - Travel Insurance Booking Interface] for [Sabre Red Workspace]

FAQ

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General

What is TiBi Sabre Red App (Travel Insurance Booking Interface)?

The TiBi Sabre Red App allows travel agencies to book travel insurance in an automated way directly within Sabre Red Workspace with 2 clicks.

TiBi is one of the travel insurance solutions powered by the French company INBSYS International.
Web site: www.inbsys.fr

INBSYS' technology is based on a mature platform created in 1998 with the launch on the French market of an electronic subscription solution available in the travel agencies through the GDS.

TiBi Sabre Red App offers a wide range of insurance products, whatever the currency, from many insurance providers available in the followings countries:

- France, Greece, Cyprus, United Kingdom, Egypt, South Africa, Philippines, United Arab Emirates, Bahrain, Oman, Qatar, Kuwait, Lebanon, Iraq, Jordan and India.

New countries are coming soon: USA, Canada, Spain, Nordics, Asia and much more...

How is TiBi Sabre Red App solving the agency problem?

Incorporating TiBi into the agency desktop creates an on-screen environment and in just a few minutes the travel agent can be booking, printing and distributing insurance policies from its desktop.

What does TiBi Sabre Red App offer?

- Insurance providers list:
 - Travel agent has access to a wide range of insurance products from many insurance providers available in its country.
- Insurance products list:
 - Travel agent can protect travellers against any trip-related risks thanks to travel insurance cover automatically tailored to their trip.
- Quotations:
 - Travel agent can offer quickly to the traveller customized quotations.
- Insurance contract:
 - The insurance contract is automatically delivered by email to the customer.
- Sales tracking:
 - Travel agent can download, resend by email, modify and/or cancel an insurance policy from its dashboard thanks to a full historic.
- Sales reporting:
 - Travel agent has access to its sales report in real time and therefore can follow and run its business efficiently.
- Commission:
 - Travel agent earning commission for each insurance policy sold according to the insurance provider's commercial terms.

What are the benefits of TiBi Sabre Red App?

TiBi can be launched from the travel agent Sabre Red Workspace screen, enabling an agent to remain within its workflow.

The key passenger information is directly extracted from an active PNR before being automatically processed by TiBi.

The insurance information is written back to the PNR in an enhanced INS Segment and is thus available in the travel agent's backoffice.

Commercial

How much does it cost to use TiBi Sabre Red App?

It's free. The installation and use of TiBi Sabre Red App incurs no charge for the agency.

Can the travel agency earn commission on TiBi Sabre Red App content?

The travel agency is accredited by the insurance provider and it is paid a commission in return for each insurance policy sold.

The commission rate can be:

- **Fixed:** the rate is fixed by the insurance provider and can be negotiable in some cases.
- **Variable:** the travel agent can apply its own commission rate according to the insurance provider's commercial terms.

Are the insurance products always all-inclusive?

Yes. TiBi supports the expression of several taxes that will be expressed as a percentage per product.

The insurance company provides to TiBi the different tax rates in accordance with current legislation in its country for the product concerned.

Insurance premium include VAT, which is specified on the voucher.

What are the insurance products categories provided by TiBi Sabre Red App?

Examples of insurance products available:

- Trip cancellation,
- Damaged or lost luggage,
- Repatriation, Medical assistance,
- Complementary, Multi-risk,
- Package, Business, Leisure and more...

What is the payment process per policy booked with TiBi Sabre Red App?

- **Option 1:** the premium amount is collected directly by the travel agent and the insurance provider invoices the travel agency with the net premium amount to be paid.
- **Option 2:** the traveller's credit card information is sent to the insurance provider for payment and the insurance provider collects the premium amount then transfers the commission amount to the travel agency.

What are the cancellation conditions?

It depends on the following cancellation rules fixed in advance by the insurance provider and described in the general terms of each product:

- Cancel after:
 - Number of days after the subscription date during which the policy may be cancelled.
- Cancel before:
 - Number of days before the departure date during which the policy may be cancelled.

What kind of agreement has TiBi Sabre Red App with the insurance providers?

TiBi Sabre Red App is the property of INBSYS Company (web site: www.inbsys.fr). INBSYS has a commercial agreement with each insurance provider integrated into TiBi Sabre Red App.

What kind of agreement has TiBi Sabre Red App with the travel agencies?

During the setup process of TiBi Sabre Red App, the travel agent is prompted to accept the Red App license terms and conditions. Otherwise, it has a limited access to the Red App and cannot book insurance policies in production but only in training mode for testing. It will be able to accept the license agreement later in order to switch to real mode and starting to sell insurance policies in production.

What kind of agreement has the travel agency with the insurance provider?

The travel agency is accredited through the system (API's access code) for an insurance provider available for its country and in some cases; it has to return a draft agreement signed to the said insurance provider.

How can a travel agency request new insurance providers for its market?

The travel agency should send an email to INBSYS at contact@inbsys.fr or to Sabre and we will review the request before to contact the new insurance provider. The travel agency will be informed by email as soon as the new insurance provider is available in TiBi Red App.

What Insurance providers are available in what markets?

The followings insurance providers are available in TiBi Sabre Red App:

- Presence Assistance (France)
- AXA Assistance (France)
- Llyod's Travel Insurance (UK, Greece and Cyprus)
- ISA (Egypt)
- Regent (South Africa)
- Pioneer Insurance (Philippines)
- Tune Protect (United Arab Emirates, Bahrain, Oman, Qatar, Kuwait, Lebanon, Iraq, Jordan and India)

New markets are coming soon: USA, Canada, Spain, Nordics, Asia and much more...

Product

What is the availability and pre-requisites of TiBi Sabre Red App?

TiBi Sabre Red App is available in Sabre Red Workspace Version 2.15.11 and above.

How do I install TiBi Sabre Red App?

TiBi Sabre Red App can be downloaded from Sabre Red App Centre:
<https://www.sabreredappcentre.sabre.com>

How do I activate TiBi Sabre Red App?

You have to click on the icon button in the side tool bar menu of Sabre Red Workspace. You should accept software license in order to be accredited in the app by an insurance provider available for your country. The trial version may be used for evaluation purposes with an access to testing insurance products only.

How do I demonstrate or test the functionalities of TiBi Sabre Red App?

For testing TiBi Sabre Red App, the travel agent has to check the box [Training mode] located in the header of the interface. In this case, the insurance policy is not reflected in production.

How can the travel agent cancel an insurance policy?

The travel agent can cancel an insurance policy from its dashboard in TiBi Sabre Red App. The cancellation is possible or not, according to the cancellation rules as defined by the insurance provider.

How many currencies does TiBi Sabre Red App recognise?

TiBi Sabre Red App is able to recognise all the currencies code available for each country.

Does TiBi exist as an API?

TiBi is also available as an API which can be integrated directly into your online booking engine workflow. (Ask us for the technical documentation).

Finance

What is the difference between the gross premium, the commission amount and the net premium?

- The gross premium:
 - It's the insurance premium amount paid by the traveller.
- The commission amount:
 - The commission amount is collected by the travel agency and it is based on a percentage of the insurance premium amount per policy sold.
- The net premium:
 - The net premium is collected by the insurance provider and it's the difference between the gross premium and the commission amount.

When does the travel agency has to transfer to the insurance provider the net premium amount collected?

Every month, the insurance provider will invoice the travel agency with the net premium amount to be paid.

Communication

What kind of sales reporting does TiBi Sabre Red App offer?

The travel agency can access to its sales report in real time and therefore can follow and run its business efficiently.

- Sales report periodicity: daily, weekly or monthly.
- Sales report data: global, per travel agent or per insurance provider.

Does the insurance contract can be branded with the travel agency logo?

The insurance contract is branded by default just with the insurance provider's logo. However if an agency has a specific request it can send an email to support@inbsys.fr

What is the technical support contact and availability?

24/7 Customer Support if required – email: support@inbsys.fr