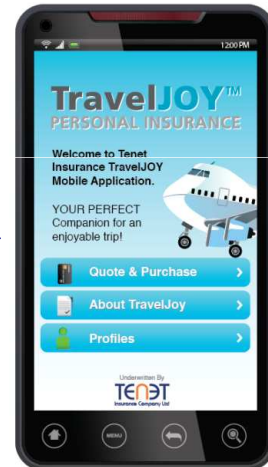


TravelJoy Mobile Apps

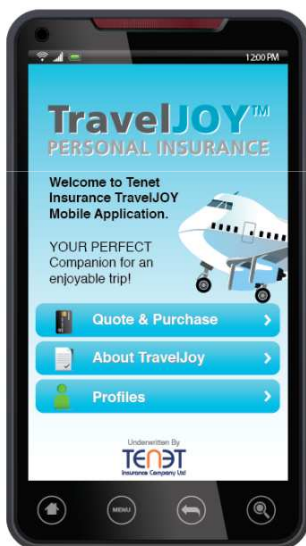
Looking for Travel Insurance application where:

- You have 24/7 access at your fingertips
- The profiles of your family members can be stored for future applications
- If you so desire, assign the policy to be serviced by your favorite insurance advisor?



Step by Step

Guide to Applying for TravelJOY via iPhone & Android Phones



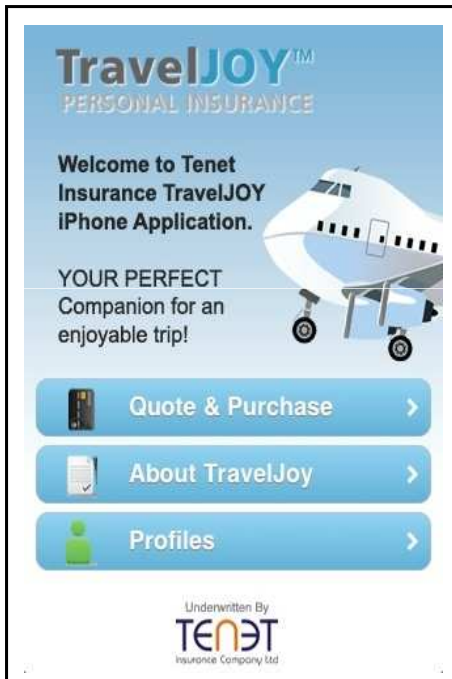
Download free “**TravelJoy**” application in the App Store / Android Marketplace

This application is created for:

- Single trip policies and
- Application for immediate family members - 2 adults and unlimited no. of children

Following illustrations based on iPhone App

Main Page – 3 Functions



Quote and Purchase

- Allows you to **calculate a quote** for your travel plan and **purchase TravelJoy**

About TravelJoy

- Shares TravelJoy highlights and details of the **Deluxe** and **Elite Plan**

Profiles

- Enable you to create a profile for **you** and your **immediate family members**
- It will be advisable to create your profile before you start to quote and purchase

Note: To apply for different set of family/insureds, delete profiles and create new ones

About TravelJoy



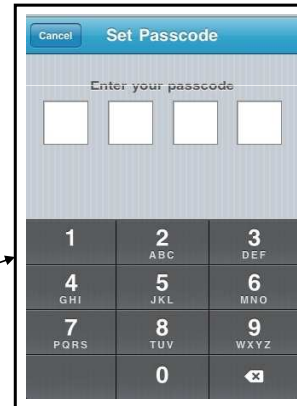
- Plan details tab
 - Shows the difference between Deluxe and Elite plan



Profiles & Security



- Tap '+' to create profile
- Security Function available to limit the access to Profiles



Profiles – new profile



- You can create profile for:
 - Self (1)
 - Your Spouse (1)
 - Your Children (unlimited number)



Profiles

- All * Fields are compulsory

Intermediary code to assign all policies issued from this App to your insurance advisor (please ask them for their Tenet intermediary code)

About TravelJoy

Profiles

Quote and Purchase

Profiles & Security

- An example of Profiles created for Self, Spouse and Child

About TravelJoy

Profiles

Quote and Purchase

Quote and Purchase

Generating a Quotation

- Step 1:** Choose Plan (Deluxe or Elite)
- Step 2:** Choose the countries that you are visiting (multiple selection available)
- Step 3:** Choose the number of adults
- Step 4:** Choose the number of children (up to 10)
- Step 5:** Choose Period of Travel by
 - Selecting the Travel Dates OR
 - Duration of travel (move the 'plane' to select number of days of travel, up to 182 days)

About TravelJoy

Profiles

Quote and Purchase

Generating a Quotation

Best Rate based on number of persons travelling

Step 6: Select / Create Profile(s) before you purchase

Check out 'Who Can Apply' here

About TravelJoy

Profiles

Quote and Purchase

Purchase - Step 6: Select Profiles



- Application will prompt you to select the number of adults and children (*in this case, 1 adult*)
- If you have not created your profile, application will prompt you to create your profile now

About TravelJoy

Profiles

Quote and Purchase

Purchase - Payment



- **Final Step:** You are now **Ready for Purchase!**

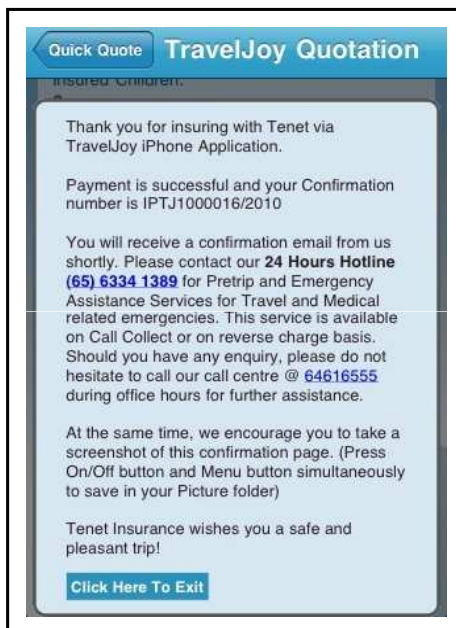
- You will then be directed to **WorldPay**, a third party website for payment

About TravelJoy

Profiles

Quote and Purchase

Purchase - Successful



- e.g. of Confirmation page
 - You are encouraged to take a screenshot of the confirmation page
- On successful submission, the following emails will be sent:
 - Confirmation of Submission
 - Payment confirmation
- You will receive Policy documents via email within 5 working days

- Have a Great Trip! -

About TravelJoy

Profiles

Quote and Purchase