



RESPONSE TO CORONONA VIRUS – COVID-19
HCI BANKER RALLY CALLS
877-256-0794
April 29, 2020 – 10am CT

Purpose of the call:

Let loose your imagination!

Representation:

19 bankers, 16 Partners, 8 PTOs, 2 staff – 13 states/provinces
GA, ID, IL, IA, KS, MA, MN, MO, NE, NH, VT, WI
New Brunswick, Canada

AGENDA

I What is the most important benefit you offer your customers? How can you provide this in these uncertain times?

Bankers:

Customer service remains the most important benefit the club offers its members. Most of the banks are continuing to provide that service, even though they can't gather or travel. Delivering meals and shopping for groceries for home bound members without family nearby is being done by some. Most are continuing to contact their members by telephone, email and some snail mail. Those times of communications are mostly to inform the members about what is happening at the bank, what is happening with future tours and checking in to see how the member is doing. Seems to be a good time to get caught up on office things like managing the member database and cleaning up files. Most are continuing their research into new trip destinations and participating in virtual tours until they can actually be confident in booking trips based on the lifting of government travel restrictions and their own sense of safety amidst customer concern for traveling too soon.

A number of our bankers are helping with the PPP loan program, which has been overwhelming to most bank loan departments.

They also reported that none of them are using Zoom to meet with their members yet.

Partners:

Our partners are so varied and their comments reflect that. The CVB members are serving two constituents – their local members and visitor marketing and ultimate experience. With everything closed they are more focused on their local membership. At the same time, they are trying to prepare for returning to business. However, there is little they can do as they don't know what form that new business will take. Will there be government restrictions on social distancing, large gatherings, capacities of facilities and so on. Once these are better known they can let the future visitors know what to expect. States are reopening at different times and what is learned from those who open earliest will help direct those who open later. All of these CVB members have deep concerns about funding shortages, especially those whose funding comes from room taxes.

On the hotel side, they are wanting to be certain that the customer experience is top notch once they do open, so the momentum will continue. National brands are setting standards that some of our hotels have to follow as to sanitizing surfaces, general cleanliness. During this time that occupancy remains very low, some are allowing 48 hours after a guest checks out before allowing another guest to check into that room. They are eliminating some unnecessary objects in the room that could be contaminated and have to be sanitized. Breakfast is being delivered to rooms rather than gathering in restaurants or hotel lobbies.

In general, ownership of cruise vessels, hotels and regular restaurants are looking to stop serving buffets and return to the traditional plated meals/

Canada reports that the government has a well coordinated and well articulated plan. Everyday at 12:10 Prime Minister Trudeau speaks to the nation, followed each provinces Premiers and finally the National minister of health. Each gives their situation and it is all coordinated around a phase in process that must be met before a Province can open and a larger one before National borders can be opened. Time will tell how the government will direct size of gatherings and perhaps even the number of passengers allowed on a motorcoach.

PTOs

All recognize their obligation to serving the needs of our banker members. At this time, that is mostly as it involves rebooking cancelled trips, refunding payments, and direct communication with our bankers as to when trips need to be cancelled and which trips are still be planned. All our PTOs have cancelled all trips through June 30th and some of cancelled through the summer as well. Most are hopeful to have some Fall trips

operating. Some PTOs are seeing some increase in web activity and new bookings for 2021 are picking up. So far, all of our PTOs are reporting that all trips that have been cancelled have either been rebooked or refunds have been distributed or promised to our banker.

II With predictions of the Corona virus returning in the Fall, what are banks doing?

The worry about this appears to be on the planner's part – tour operators, bank club directors and so on. Our bankers are saying that their members don't seem have this on their radar and are still hoping very much to travel again in the Fall. Several bankers are not requesting final payment for those fall trips, so they don't have to deal with refunds. They will allow the customers to pay much later when they know the trip will run.

III What does the capacity of a motorcoach look like when travel resumes?

The great unknown question. It is possible even likely that government may put travel restrictions in place that would dictate a maximum number in a certain space. This would impact airlines and motorcoaches. To keep some reasonable social distancing, this may reduce capacity for a full size 55 pax coach to around 20 people. Should we start planning for a new group size using the traditional sized motorcoaches? This is very likely to drive up costs, but may be more important than cost. PTOs are prepared to change how they offer their trips so as to be certain that the new sizes can be operated successfully.