



The foremost bank marketing organization in North America

RESPONSE TO CORONONA VIRUS – COVID-19
HCI RALLY CALLS
877-256-0794

BANKER RALLY CALL - May 19, 2020

Purpose of the call:

The purpose of these "Ask the Panel" sessions will be to learn what precautions are being taken in preparation for travel that will inspire confidence for bank club directors and ultimately for your travelers themselves.

Representation:

16 bankers, 2 staff – 9 states

GA, ID, IL, IA, KS, MA, MN, MO, WI

AGENDA

I What questions would you like to ask our PTOs?

Forecasting the future of group travel

Please tell us what your company's position is on the future of group travel in 2020, in 2021 and in 2022.

Financial

How are each of our PTOs holding up financially? Our bankers expressed genuine concern that the PTOs who mean so much to HCI and our banker members are struggling.

Policies

How are you changing your policies during this time? Specifically:

- ✓ How are your contracts different?
 - Have deposit dates become more reasonable?
 - Are deposits refundability more liberal now?
- ✓ How has policy verbiage changed?
 - To anticipate events like the pandemic
 - To give customers more reassurance that deposits would be returned.
- ✓ How has your comprehensive travel insurance changed?
 - Will it cover refunds due to government closures?
 - Will it cover refunds due to airlines changing schedules or cancelling flights?
- ✓ What advice can you give as the best time to cancel to get the most certain refunds?
 - Our senior management is looking at contracts and policies for every trip. Will the PTOs be acceptable so we can choose them as our tour operators?
 - I don't know how long to wait before cancelling. The longer it goes the more uncomfortable I am becoming to doing a trip, but I am becoming more concerned if I want to take my folks on a trip.

- ✓ Will prices increase with lower numbers and if so to what likely percentage?

Safety

By far the most important consideration for all our bankers was the safety measures being taken for them and their guests on your tours. It is fully understood that National, State and local regulations will determine the minimum safety standards once business is operating again. It is also understood that those will be minimal requirements and it is very likely that the travelers will require greater protection than suggested by legislation. Here are the questions specifically looking at safety measures PTOs may be implementing to assure that safety:

- ✓ Will you be reducing the number of passengers on a given tour due to motorcoach capacities?
- ✓ What requirements do PTOs have as far as medical conditions – temperatures, vaccines, etc.?
- ✓ What PPE (masks, gloves), hand sanitizer, and other safety equipment will you be providing?
- ✓ If you are not providing all the PPE necessary, will it be provided by the suppliers – hotels, restaurants, attractions and so on or should the guest be required to bring their own?
- ✓ How can they bring hand sanitizer with them if they have to fly?
- ✓ What are your bus company requirements going to be?
- ✓ What will group business look like in a restaurant? Can we look like a group?
- ✓ What will it look like going into an attraction?
- ✓ How are you making sure the guidelines are being met with each part of the tour?
- ✓ After a tour returns home and it is learned that someone becomes ill, will the PTO notify the bank and those they had been traveling with that they had been in contact with an infected person?
- ✓ How can you reassure us that we won't be bringing back the virus when we return home?
- ✓ Would you require a passenger to show proof of vaccine?
- ✓ What happens when someone gets sick on a trip? How is this handled?
- ✓ Will your tour directors or drivers distribute medicine as needed?

Logistics

Assuming social distancing will be needed in the immediate future, how will the tours differ?

- ✓ How many guests will now be on a group tour?
- ✓ Will you be using new attractions that you couldn't use for larger groups?
- ✓ How will pricing be affected by the lower numbers?
- ✓ Will this impact the length of tours?
- ✓ Will you adjust the time on board the coach or in between rest stops?
- ✓ How can we come up with a new high value tour for a smaller group and still make it affordable?
- ✓ Are you considering doing away with the Single Supplement pricing to make it more attractive for single travelers to fill out the smaller groups?
- ✓ What will the impact be at the places we visit such as theaters, restaurants and even restroom breaks?
- ✓ How will the hotel experience be different?
 - Hotel greeting often done on the coach?
 - Welcome receptions? Welcome baskets in each room instead?
 - Luggage Handling – loading and unloading the coach and delivery and pick up at room?
 - Elevator usage?
 - Check in procedures? Distribution of keys through some sort of automated process?
 - Swimming pools and fitness centers?
 - How will lobby breakfasts or other group breakfasts be handled?
 - What amenities will be eliminated at hotels and what will remain but look different?
- ✓ What will the airline experience be like?

- Check-in and baggage check?
- TSA Security
- Waiting at gate?
- Boarding aircraft?
- Aircraft cleanliness and sanitizing measures? Misting while on plane?
- Seating on aircraft?
- Disembarking from the plane?
- Luggage claim?
- ✓ What will the dining experience be like?
 - Can we have group seating? How many people can be in the same immediate area? Are we still a group if we have to sit far apart?
 - How do you eat with a mask on?
 - Will the menu options change with fewer people? More or fewer choices?
 - Will buffets be eliminated?
 - Will prices get better, worse or no difference with fewer numbers in a group?
- ✓ As PTOs are responsible for every aspect of the tours, and they want our guests to be safe and at the same time have a wonderful enjoyable trip, how will the PTOs manage to do this?

Tour Guides/Directors

Perhaps the most important part of the enjoyment on tour is the experience our guests have with the tour director/tour guide that is provided by the PTO. This may be an over-the-road tour director with us throughout the tour or perhaps local step-on guides. Regardless, our bankers want to know what changes these guides will need to prepare for once we begin traveling again.

- ✓ How often are tour guides being tested for Covid-19?
- ✓ Are the tour guides trained in how to handle social distancing and cleanliness issues?
- ✓ How will they handle facing forward when using microphone on a coach?
- ✓ What role will technology play on your tours for walking tours with the local guide? Since distance will be needed, the guide may not be able to speak to a normal tour walking around. As they will now be more spread out, will you use special listening devices to make it easier for everyone? How will these devices be cleaned after each use? Will the quality be preserved?
- ✓ How will they deal with anyone that becomes ill during the tour?

II What questions would you like to ask our Restaurants/Theaters?

Many of the same questions for the PTOs would apply for other partners. Here are a few specific questions:

- ✓ Will there be more time needed during meals and theatre productions included in our tour itineraries due to the extra time needed for safety precautions?
- ✓ How are you keeping things sanitized?
- ✓ How will you handle guests wearing masks and eating at the same time?
- ✓ How will your staff be maintaining distancing while serving guests?

III What questions would you like to ask our DMOs/CVBs?

Contacts for us to reach out to our DMOs and CVBs and their members have changed since this has started as jobs have been lost, employees furloughed and there are new people filling in those job responsibilities in that office.

- ✓ What is the best way for our bankers to get the contact information?
- ✓ What is the best way to inform our bankers with updates on closures and openings as they happen through the spring and summer?

- ✓ How are you advising your member-companies to alter their contracts to make it possible for bankers to book with them by relaxing deposit and payment guarantees?
- ✓ Bankers would like to see cash refunds as an option for all deposits and payments. Are your members offering this? Are they also offering vouchers for future booking? How are they handling refunds today?
- ✓ Will there be certain types of places and types of tours that they feel will be out of the question for a while? Parades, festivals, concerts, museums, etc.?
- ✓ How will bankers know about avoiding these and what options to consider when coming to your area?
- ✓ Do you anticipate having to break larger groups into smaller numbers when touring in your area?
- ✓ What can you tell us that we can pass along to our customers that will increase confidence that your area is a safe and enjoyable place to visit?

IV How can HCI help?

Can we come up with a best-practice for a health and wellness form that we give guests and so they know requirements when they book a trip? Some sort of recommendations and requirements that are very clear? Perhaps a minimum standard requirements and then notable guidelines for other things?

What advice can HCI give our banks on how to handle those customers who refuse to comply with the standards the bank requires?

HCI should remind bankers about the best practice document we have for the bank's waiver and indemnity, as it seems to be well received by a few bank attorneys.

HCI should include Arch Insurance in one of the Panel calls – or perhaps entirely its own call.

HCI could create a place in the Covid-19 section of the website for regular updates from our PTOs on cancellations and likely dates when trips will be running again.

HCI could create a place in the Covid-19 section of the website for regular updates from the 8 major airline companies.

Send Rob questions to ask his federal congressman – US Rep Jason Smith (R)!