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Q. Who is Insubuy®?

A. Insubuy® specializes in travel medical insurance market.

- Insubuy® has over a decade of exclusive experience in travel medical insurance and visitor's insurance market.
- Insubuy® works with many different insurance companies and is a leading firm with many of those companies.
- As of early 2011, Insubuy® is a winner of 8 awards from the insurance companies.
- Insubuy® has the technology and extensive business knowledge in this market segment.

Q. Why should I work with Insubuy®?

A. There are many advantages in working with Insubuy®.

- You get your full commissions, often times more than you would otherwise receive directly from the insurance companies.
- As licensed insurance agents specializing in international travel and medical insurance, we understand the insurance products very well and help you understand them.
- If you already have a website, we can make a new section that matches the look & feel of your overall website, at no cost. We maintain it, host it and you can just concentrate on sales.
- If you don't have a website, we can make one for you, maintain it and host it, for FREE.
- You will get the fully functional web site, just like our own. You or your customers can get instant quotes from various companies, compare plans side by side and make instant purchase for the plan you or your customer likes. Everything is online and transparent. You either get paid commissions directly from the insurance companies or we send you one consolidated check, choice is yours!!
- We provide training, ongoing support and service to you. This may be difficult to get from several companies if you only sell few policies a year. Most importantly, we help you learn provide the most suitable plan from the most suitable company, for a given situation. You can never get that from the insurance company as every company will only talk about their products.

- Insubuy® is based in Plano, Texas, USA in Dallas area and is available for help 7 days a week.
- There is absolutely no cost to you or any disadvantages to you.

Q. I already have a potential client who is ready to buy the insurance from me. The paperwork and setting up my web site will take some time. How long do I have to wait before I can offer insurance to my client?

A. This is the most frequently asked question by most new agents. You should direct your customer to buy the insurance from our web site (or do it on their behalf), just like any other customer and inform us by sending an email who your customer is. Once you are correctly set up, we will get it adjusted manually.

Q. Is there any minimum production criteria?

A. No.

Q. Do you put any restrictions in doing other business such as domestic health, life, auto, home, disability, annuity or anything else that I am already doing or planning to do ?

A. Absolutely not. You can continue to sell other types of insurance plans that you have already been selling or are planning to. If you offer all different travel insurance plans through us, it would be the easiest for you as we can embed all of the plans into your web site, all in one place.

Q. Can I send the quotes to my clients from the web site?

A. Yes. Those quotes will be coded to you automatically. Therefore, if a customer ends up buying through that quote, you will automatically get compensated.

Q. How will I know which customers have purchased insurance through my web site?

A. As soon as a customer purchases the insurance through your web site, you will get the confirmation email, directly from the respective insurance company. You will also get the access to online agent area from each insurance company (available in most companies) where you can check your production.

Q. What if I am already signed up with some of the insurance companies to sell travel insurance? Can I still work with you?

A. Yes. We can easily arrange for you to work with us for the companies you are already signed up to sell. For rest of the companies, we can still get you signed up. And we would be able to display the products from several companies, all in one place, on your web site.

Q. What if I don't want all the products or all the companies to be displayed on my web site?

A. You can choose the products and the companies that you want to be displayed on your web site.

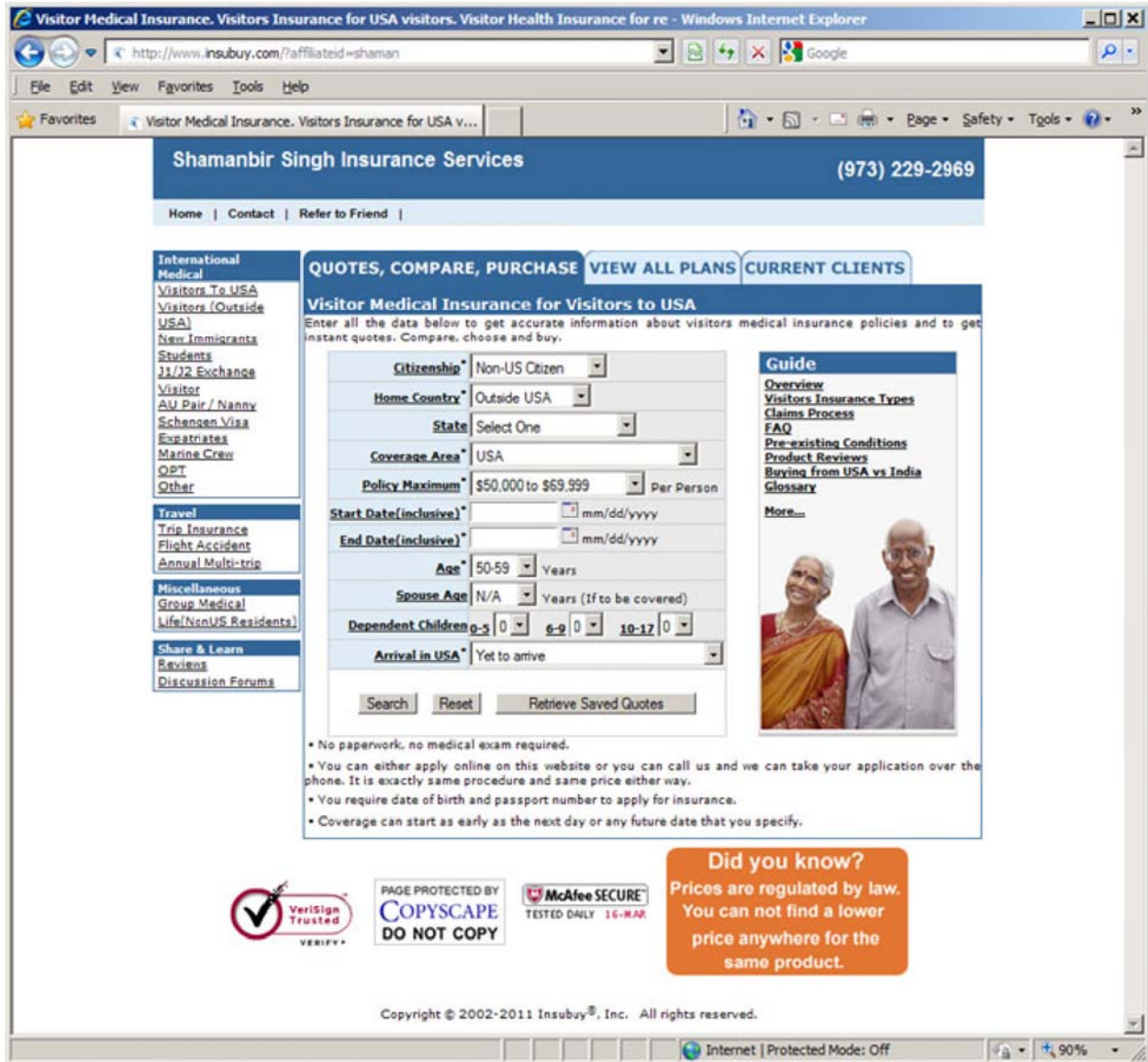
Q. I am ready to sign up. How do I do it?

A. Visit <http://www.insubuy.com/misc/contact.jsp> and fill the form.

Q. What if I don't have a web site?

A. No problem, at no cost to you, we will make one for you, maintain it and host it. The web site will have your name and contact information. All the products will have your agent codes embedded into it so that all of your sales are automatically tracked to you, directly by the insurance company and you will get paid directly from them.

The standard web site will look like below:



You don't require any technical expertise. You simply concentrate on your sales.

Q. What if I want my own header at the top?

A. No problem, we can embed it. The sample web site is shown below:

The screenshot shows a web browser window displaying the AIS Insurance Agency website. The page title is "Visitor Medical Insurance. Visitors Insurance for USA visitors. Visitor Health Insurance for re". The URL is "http://www.insubuy.com/?affiliateid=aisusa". The website features a navigation menu with "HOME", "SERVICES", "COVERAGES", and "CONTACT US". The main content area is titled "VISITOR MEDICAL INSURANCE FOR VISITORS TO USA" and includes a form for entering personal and travel information to get quotes. The form fields include: Citizenship (Non-US Citizen), Home Country (Outside USA), State (Select One), Coverage Area (USA), Policy Maximum (\$50,000 to \$69,999), Start Date (inclusive), End Date (inclusive), Age (50-59), Spouse Age (N/A), Dependent Children (0-2, 6-9, 10-17), and Arrival in USA (Yet to arrive). A "Search" button is provided. To the right of the form is a "Guide" section with links to "Overview", "Visitors Insurance Types", "Claims Process", "FAQ", "Pre-existing Conditions", "Product Reviews", "Buying from USA vs India", and "Glossary". Below the form, there are several bullet points: "No paperwork, no medical exam required.", "You can either apply online on this website or you can call us and we can take your application over the phone. It is exactly same procedure and same price either way.", "You require date of birth and passport number to apply for insurance.", and "Coverage can start as early as the next day or any future date that you specify." At the bottom of the page, there are logos for VeriSign Trusted, PAGE PROTECTED BY COPYSCAPE DO NOT COPY, and McAfee SECURE TESTED DAILY 16-MAR. A red box contains the text: "Did you know? Prices are regulated by law. You can not find a lower price anywhere for the same product." The footer includes "Copyright © 2002-2011 Insubuy®, Inc. All rights reserved." and "Internet | Protected Mode: Off".

Q. What if I just want my logo on my web site? I don't really want the complete custom header (or I don't have one)?

A. No problem. We can add your logo at the top. The sample web site is shown below:

The screenshot shows a web browser window displaying the EB Solutions website. The page features a navigation menu on the left with categories like International Medical, Travel, and Miscellaneous. The main content area is titled "Visitor Medical Insurance for Visitors to USA" and contains a detailed quote form. The form includes fields for Citizenship (Non-US Citizen), Home Country (Outside USA), State (Select One), Coverage Area (USA), Policy Maximum (\$50,000 to \$69,999), Start and End Dates (mm/dd/yyyy), Age (50-59 Years), Spouse Age (N/A), and Dependent Children (0-5, 6-9, 10-17). A "Guide" section on the right lists various insurance topics. At the bottom, there are security logos for VeriSign, Copyscape, and McAfee, along with a "Did you know?" banner stating that prices are regulated by law.

EB Solutions
EMPLOYEE BENEFITS

(614) 850-8958

QUOTES, COMPARE, PURCHASE | VIEW ALL PLANS | CURRENT CLIENTS

Visitor Medical Insurance for Visitors to USA
Enter all the data below to get accurate information about visitors medical insurance policies and to get instant quotes. Compare, choose and buy.

Citizenship* Non-US Citizen
Home Country* Outside USA
State* Select One
Coverage Area* USA
Policy Maximum* \$50,000 to \$69,999 Per Person
Start Date(inclusive)* mm/dd/yyyy
End Date(inclusive)* mm/dd/yyyy
Age* 50-59 Years
Spouse Age* N/A Years (If to be covered)
Dependent Children* 0-5 0 6-9 0 10-17 0
Arrival in USA* Yet to arrive

Guide
Overview
Visitors Insurance Types
Claims Process
FAQ
Pre-existing Conditions
Product Reviews
Buying from USA vs India
Glossary
More...

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PAGE PROTECTED BY COPYSCAPE DO NOT COPY
McAfee SECURE TESTED DAILY 16-MAR

Internet | Protected Mode: Off

Q. What if I don't like your blue color themed web site? I like the green color or rest of my existing web site (for other products as life, auto, annuity etc.) is in green color and I would like the matching theme for travel medical insurance as well.

A. No problem. We can certainly have the color you like. The sample web site is shown below:

The screenshot shows a web browser window displaying the website <http://www.insubuy.com/?affiliateid=medmanager>. The website has a green and white color scheme. At the top, the logo for **medimanager.com** is displayed with the tagline "Jiyo Healthy!". Navigation links include Home, Feedback, and Contact Us. The main content area is titled "Visitor Medical Insurance for Visitors to USA" and includes a form for entering personal and travel details to generate quotes. The form fields include:

- Citizenship: Non-US Citizen
- Home Country: Outside USA
- State: Select One
- Coverage Area: USA
- Policy Maximum: \$50,000 to \$69,999 Per Person
- Start Date (inclusive): mm/dd/yyyy
- End Date (inclusive): mm/dd/yyyy
- Age: 50-59 Years
- Spouse Age: N/A Years (If to be covered)
- Dependent Children: 0-5, 6-9, 10-17
- Arrival in USA: Yet to arrive

Buttons for Search, Reset, and Retrieve Saved Quotes are provided. To the right of the form is a "Guide" section with links for Overview, Visitors Insurance Types, Claims Process, FAQ, Pre-existing Conditions, Product Reviews, Buying from USA vs India, and Glossary. Below the form, there are several disclaimers and a "Did you know?" callout box stating: "Prices are regulated by law. You can not find a lower price anywhere for the same product." Security logos for VeriSign, Copyscape, and McAfee are also visible. The footer contains the copyright notice: "Copyright © 2002-2011 Insubuy®, Inc. All rights reserved."

Q. What if I don't like the web site URL you create for us such as <http://www.insubuy.com?affiliateid=shaman> ? I don't want to market that. I would like to have my own web site address.

A. No problem. You can register any web site domain you like with any registrar (such as GoDaddy.com) and you can simply forward that domain to the web site we create.

E.g., <http://www.lowtravelinsurance.com> is simply redirected to <http://www.insubuy.com?affiliateid=ishani> This particular agent would simply market her own URL, lowtravelinsurance.com to all her customers, provide that in the business cards, in email or any other way she chooses.

Q. What if I do not want to have my home page point to the insurance for visitors to USA? My primary market is Students, for example.

A. We can provide you the direct link to point to any of the market segments you would like to concentrate on. You can directly link to any of the web pages that we provide to you.

Q. What if I would like to set up in a way that is not described here?

A. Please contact us and we will be glad to discuss your requirements with you. As long as it is technically and financially feasible, we would be glad to work with you to meet your requirements.