

# FAQs

## Travel Insurance Business Entity Producer

West Virginia Offices of the Insurance Commissioner

**1. How do I apply for a Travel Insurance Business Entity Producer license.**

- ) Complete *Travel Insurance Business Application Entity Producer* [application](#) or application through the National Insurance Producer Registry ([www.nipr.com](http://www.nipr.com)).
- ) **License fee** in the form of a credit card if applying electronically at [www.nipr.com](http://www.nipr.com) or by check for \$200 made payable to West Virginia Insurance Commission (WVOIC).

**2. What are the fees associated with the license.**

The application fee is \$200. The license renews annually on June 30<sup>th</sup> regardless of when the application is made. The renewal fee is \$200. If the renewal fee is paid after the June 30<sup>th</sup> deadline a penalty of \$50 is required with the renewal fee.

**3. Do travel agents need a license to sell or distribute travel insurance?**

Yes. Either the agent needs to be licensed as an individual insurance producer with the travel line of authority, or the individual must be employed by a business entity that offers and disseminates travel insurance on behalf of and under the direction of an appropriately licensed travel insurance producer. The individual is required to be in compliance with House Bill 2536.

Unlicensed employees or representatives of the retailer may make available to prospective purchasers brochures or other written materials that:

- ) State the identity and contact information of the insurer and the travel insurance entity producer;
- ) Describe the material terms, or contain the actual material terms, of the travel insurance coverage;
- ) Describe the process for filing a claim under the travel insurance policy;
- ) Describe the review and cancellation processes for the travel insurance policy;
- ) Explain that the purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer; and
- ) Explain that a travel retailer not licensed by the commissioner may provide general information about the travel insurance offered, including a description of the coverage and price, but is not qualified or authorized to answer technical questions about the travel insurance or to evaluate the adequacy of a prospective purchaser's existing insurance coverage.

**4. If I become an employee of a travel retailer, can I keep my individual producer license?**

- a. Yes.

**5. Do individual insurance producers who sell, solicit, or negotiate travel insurance in the course of their insurance business still need a license?**

- a. Yes.

6. I am [*one of the following*: the designated responsible producer, president, secretary, treasurer, or any other officer or person who directs or controls the travel insurance producer's insurance operations] and must now comply with the fingerprinting requirements applicable to insurance producers in my company's resident state, which is not West Virginia. How do I find out what those requirements are?
- You may contact the department of insurance in the company's resident state.
7. I am [*one of the following*: the designated responsible producer, president, secretary, treasurer, or any other officer or person who directs or controls the travel insurance producer's insurance operations] and must now comply with the fingerprinting requirements applicable to insurance producers in my company's resident state. My company's resident state is West Virginia. Does West Virginia require resident insurance producers to be fingerprinted for a criminal history background check?
- Yes.
8. What should I do to meet the requirement to submit fingerprints?
- ) Fingerprints will be captured by MorphoTrust at an Identogo Center, which electronically captures and transmits the digital fingerprints to the West Virginia State Police (WVSP) and the Federal Bureau of Investigation (FBI) for a criminal history and a federal background check.
  - ) To schedule an appointment you may go online at [www.identogo.com](http://www.identogo.com) and select West Virginia or contact MorphoTrust Customer Service at 1-855-766-7746. You must indicate that your fingerprinting results are to be returned to the WV Insurance Commission.
  - ) You may schedule an appointment up to 2 weeks in advance.
  - ) MorphoTrust does accept walk-ins at each location on a first come first serve basis. It is strongly recommended that the applicant schedule an appointment prior to going to the site in order to avoid long waits due to prime appointment slots being taken or having no appointment times available.
  - ) The applicant will be required to pay a fingerprinting fee of \$8.85, a WVSP fee of \$20.00 and a FBI fee of \$14.75, totaling \$43.60 at the time of scheduling.
  - ) Prepayment options: e-check and credit card (Visa and MasterCard)
  - ) Onsite payment options: personal check, credit card (Visa and MasterCard) and money order
9. Is the Travel Insurance Entity required to be appointed?
- A travel insurance business entity may not act as an agent of an insurer unless the insurer appoints the travel insurance entity.
10. Is the Travel Insurance Producer required to obtain an appointment(s) to maintain a license?
- No, however, the producer must be appointed with the company within fifteen (15) days of execution of a policy.
11. Is the Travel Insurance Business Entity required to have at least one designated responsible producer (DRP)?
- Yes, there must be at least one designated responsible producer and that producer must be licensed in the travel line of authority in West Virginia. The designated responsible producer must also be appointed with the insurer offering the travel insurance.
12. What type of training is required?
- The travel insurance business entity requires each employee and authorized representative of the travel retailer whose duties include offering and disseminating travel insurance to receive a program of instruction or training. The training program shall, at a minimum, contain instructions

on the types of insurance offered, ethical sales practices and required disclosures to prospective customers.