

Producer Travel: (P.A. - 187 Limited Lines)

FAQs

Producer Travel: (P.A. - 187 Limited Lines): Limited lines travel insurance producers must obtain a limited lines travel license (P.A. - 187 Limited Lines) to sell, solicit or negotiate travel insurance policies, including the sale solicitation and negotiation affected through designated travel retailers. The Act defines “designated travel retailers” as business entities that arrange or offer travel services and are designated by a duly licensed limited lines insurance producer to offer and disseminate travel insurance to residents of Connecticut on such producer’s behalf.

Bulletin L-22: [Changes to the License Requirements Applicable to Individuals and Business Entities Marketing Travel Insurance Products](#)

Public Act 17-187: [An Act Regulating the Offer and Dissemination of Travel Insurance](#)

Limited Lines Travel License: An individual or business entity that is authorized to sell, solicit or negotiate travel insurance.

Travel Insurance: Insurance, provided under an individual or a group or master insurance policy, for the following personal risks incident to planned travel: (A) Interruption or cancellation of a trip or an event; (B) loss of baggage or personal effects; (C) damage to accommodations or rental vehicles; or (D) sickness, accident, disability or death occurring during travel.

Travel Retailer: A business entity that makes, arranges, or offers travel services.

Designated Travel Retailer: A travel retailer designed by a limited lines travel insurance producer to offer and disseminate travel insurance to residents of this state on such producer’s behalf.

Q: Who needs the Producer Travel: (P.A. - 187 Limited Lines)?

A: Any business entity with Travel Only authority.

Any individual who will be operating under the Public Act Model law provisions (i.e., has designated retailers)

Q: What is Offer and Disseminate, with respect to travel insurance?

A: The provision of general information about or general services for travel insurance, including: (A) a description of the coverage and price of a travel insurance policy; (B) the processing of an application for a travel insurance policy; (C) the collection of a premium for a travel insurance policy; or (D) the performance of other activities not requiring a license and permitted in this state concerning a travel insurance policy.

Q: For the Producer Travel: (P.A. - 187 Limited Lines) business entity license, what authority does the designated responsible licensed person (DRLP) must hold in Connecticut?

A: The individual would be required to hold an active/good standing Producer license with Property, Casualty, Life and Accident & Health authority.

Q: **For the Producer Travel: (P.A. - 187 Limited Lines), what is the fee?**

A: Individuals:

Initial application fee: \$750.00

Renewal fee: \$650.00

Late Renewal fee: \$1,300.00 (*late renewal fee: one year after the expiration date, the licensee must late renew the license, by paying the fee through NIPR. After the one-year late renewal period, the licensee would then submit the reinstatement application.*)

Business Entities:

Initial application fee: \$750.00

Renewal fee: \$650.00

Late Renewal fee: \$1,300.00 (*late renewal fee: one year after the expiration date, the licensee must late renew the license, by paying the fee through NIPR. After the one-year late renewal period, the licensee would then submit the reinstatement application.*)

The Department does NOT pro-rate fees.

Q: **For the Producer Travel: (P.A. - 187 Limited Lines) individual license, what lines of authority (LOA) are required?**

A: Limited Lines Travel Only authority

Q: **For the Producer Travel: (P.A. - 187 Limited Lines), what is the expiration date?**

A: Business Entity: January 31st each even year

Individual: Birth month every other year

Q: **How can I apply for the Producer Travel: (P.A. - 187 Limited Lines)?**

A: Both business entities and individual may apply by going to NIPR's website at www.nipr.com. Under Licensing Center, select "Apply for a New License."

Q: **Can a regular Business Entity have Limited Lines Travel authority on its license?**

A: Yes. If the DRLP holds an active Producer license with ALL 4 lines of authority: Property, Casualty, Life and Accident & Health. The DRLP is the ONLY person in the agency who will be allowed to sell the travel authority.

Q: **Our business entity would like to obtain the Limited Lines Travel Only authority, we currently have 2 DRLP licensed in Connecticut. One individual holds Life authority and the other holds Accident & Health, Property and Casualty authority. Are we able to obtain the Limited Lines Travel Only license?**

A: No. One individual (DRLP) must hold all four lines of authority, for the business entity to obtain/maintain the Limited Lines Travel Only license.

Q: **Can a regular individual (one who holds a standard line license) have Limited Lines Travel Only line of authority added to their license?**

A: Yes. As long as the producer holds the 4 lines of authority (Property, Casualty, Life and Accident & Health).

Q: **I am a non-resident of Connecticut; can I apply for the Limited Lines Travel Only license?**

A: Yes. You must be actively licensed in good standing in your resident state with either Travel Only **OR** Property, Casualty, Life and Accident & Health authority.
Go to www.nipr.com.
Select "Apply for License"
The initial application fee is \$140.00 plus the NIPR transaction fee.

Q: **If an individual currently holds the Limited Lines Travel Only license, may he/she still maintain this license?**

A: Yes.

Q: **What are the fees for the Limited Lines Travel Only license?**

Individuals:

Initial application fee: \$140.00

Amendment or Reinstatement fee: \$130.00

Renewal fee: \$160.00

Late Renewal fee: \$320.00 *(late renewal fee: one year after the expiration date, the licensee must late renew the license, by paying the fee through NIPR and completing your CE requirement (if applicable). After the one-year late renewal period, the licensee would then submit the reinstatement application.)*

Business Entities:

Initial application fee: \$130.00

Amendment or Reinstatement fee: \$130.00

Renewal fee: \$160.00

Late Renewal fee: \$320.00 *(late renewal fee: one year after the expiration date, the licensee must late renew the license, by paying the fee through NIPR. After the one-year late renewal period, the licensee would then submit the reinstatement application.)*

The Department does NOT pro-rate fees.

Q: **If an individual holds an active individual and business entity Limited Lines Travel Only, does he/she have to keep both licenses?**

A: No. You may complete the [cancellation/termination request form](#) to cancel the business entity license. You will then add the business entity name has a [DBA name](#) to your individual license.
Be advised, however, that for reciprocal licensing, some states may require the business entity to hold the Limited Lines Travel Only license. You will need to contact each state directly to find out their requirements.

Q: **Is there a continuing education (CE) requirement for the Producer Travel: (P.A. - 187 Limited Lines)?**

A: No.

Q: **Is there a continuing education (CE) requirement for the Limited Lines Travel Only license?**

A: No. CE requirements are ONLY for resident Producers who hold Life, Accident & Health, Personal Lines and/or Property, Casualty authority.

Q: **Are company appointments required for the Producer Travel: (P.A. - 187 Limited Lines)?**

A: Yes. The company will submit the appointment through NIPR, once the license has been issued.

Q: Are company appointments required for the Limited Lines Travel license?

Yes. The company will submit the appointment through NIPR, once the license has been issued.

Q: For Individuals – what are the different ways to obtain a travel license?

- A:
1. Holds an active Life, Property, Casualty and Accident & Health license.
 2. Holds an active Limited Lines Travel Only license.
 3. Holds an active Producer Travel: (P.A. - 187 Limited Lines).

Q: For Business Entities: what are the different ways to obtain the travel license?

- A:
1. The entity may hold any line of authority (Life, Accident & Health, Property, Casualty, Personal Lines, Variable Life/Variable Annuities), but the DRLP **MUST** hold an active Life, Accident & Health, Property, Casualty license.
 2. Holds an active Limited Lines Travel Only license (DRLP must hold Life, Accident & Health, Property, Casualty **OR** Limited Lines Travel Only license).
 3. Holds an active Producer Travel: (P.A. - 187 Limited Lines).

Q: I work for a travel agency; do I need to have an individual license and an agency Limited Lines Travel Only license?

A: Depends. For the entity to obtain/maintain the license, there needs to be at least one DRLP licensed in Connecticut with Life, Property, Casualty and Accident & Health **OR** a Limited Lines Travel Only authority.

You may also add the business entity name to your individual license as a DBA name.

Q: I work for a travel agency; do I need to have an individual license and an agency Producer Travel: (P.A. - 187 Limited Lines)?

A: No. The agency would maintain records of the individuals that are working under the Producer Travel: (P.A. - 187 Limited Lines).

Q: Producer Travel: (P.A. - 187 Limited Lines): Is there a pre-licensing course and examination required, prior to submitting the application?

A: No.

Q: Limited Lines Travel Only license: Is there a pre-licensing course and examination required, prior to submitting the application?

A: No.

Q: Producer Travel: (P.A. - 187 Limited Lines): How do I obtain my renewal notification?

A: The Department emails renewal notifications 90 days prior to the expiration date. You may submit the renewal 90 days prior to the expiration date, by going to www.nipr.com. Under Licensing Center, select "Renew an Existing License."

Q: Limited Lines Travel Only license: How do I obtain my renewal notification?

A: The Department emails renewal notifications 90 days prior to the expiration date. You may submit the renewal 90 days prior to the expiration date, by going to www.nipr.com. Under Licensing Center, select “Renew an Existing License.”

Q: **Producer Travel: (P.A. - 187 Limited Lines): is there a grace period for submitting the renewal?**

A: No, there are no grace periods for payments.

Q: **Limited Lines Travel Only: is there a grace period for submitting the renewal?**

A: No, there are no grace periods for payments.

Q: **Producer Travel: (P.A. - 187 Limited Lines): how do I submit my initial or reinstatement application?**

A: Go to www.nipr.com.

Under Licensing Center, select “Apply for a New License.”

Q: **Limited Lines Travel license: how do I submit my initial, amendment or reinstatement application?**

A: Go to www.nipr.com.

For Initial or Reinstatement: Under Licensing Center, select “Apply for License.”

For Amendment: Under Licensing Center, select “Add Line of Authority.”

Q: **When did the Limited Lines Travel authority change?**

A: Public Active 17-187 was effective October 1, 2017.

Notes:

The Department will be giving licensees until **March 31, 2018**, to email us requesting the Limited Lines Travel Only authority be added back to their licenses. As long as the licensee currently holds the 4 lines of authority, we will add the Limited Lines Travel Only authority. Free of charge.

After **March 31, 2018**, licensees will be required to submit an amendment application, by going to www.nipr.com. Select “Add Line of Authority.” The amendment application fee is \$130.00 plus the NIPR transaction fee.