

Everything you need to know about joining the herd.

A 15-minute read covering what **GOwithHIPPO** is, what it costs, how you get paid, and how we'll support you. Honest answers, real numbers.

What's in this guide

1. What **GOwithHIPPO** is/does
2. You're an IC (what does that mean)?
3. What it costs
4. How you get paid
5. The Perks
6. Training & Support

Section 1

What is **GOwithHIPPO**?

GOwithHIPPO is a Canadian **host agency**. We give you the tools, training, supplier connections, and support to run your own home-based travel business – without the overhead of building it from scratch.

You won't be our employee. You'll be the founder of your own travel business, and we'll be the platform underneath you. We call our agents **HIPPOs**, our community the **herd**, and our small ops team the **HIPPOhq**.

You're an independent contractor — what that means

When you join the herd, you're starting your own business. [GOwithHIPPO](#) provides the platform; you run the show.

Your hours

No shifts, no manager checking when you log on. Mornings, evenings, school hours, weekends — whatever fits.

Your pace

Five hours a week as a side hustle, or 30 hours a week building a full income. Plenty of agents do each.

Your goals

No quotas. No annual targets. No commitment to stay. Cancel any time with written notice.

Your taxes

More deductions available to you (home office, internet, travel expenses) — but you're responsible for setting aside taxes yourself.

Independent contractor vs. employee

As an employee

- On company payroll
- Mandatory EI contributions
- Hours set by employer
- Time off needs approval
- Often required onsite
- Employer-led training
- Equipment provided
- Bonuses at employer's discretion
- Basic personal tax deductions

As a [HIPPO](#)

- Paid based on commissions earned
- Exempt from Employment Insurance
- You set your own hours and schedule
- Take time off whenever you want
- Work remotely, from anywhere
- Self-led, self-directed training
- You choose and buy your own equipment
- You benefit directly when your business grows
- Additional business deductions available



A note on provincial licensing

Travel licensing in Canada varies by province. In Ontario, TICO certification is required before you can sell travel. We'll walk you through anything that applies to where you live as part of your onboarding — no need to figure it out alone.

What it costs

Two fees. No hidden charges. No surprise bills later.

One-time startup fee

\$198 + GST

- Canadian criminal record check
- Soft credit inquiry (no credit score impact)
- Initial setup of your tools
- **Your first month of HIPPOaccess fees**

Monthly access fee (HAFs)

\$98 + GST / month

- All your business tools — CRM, email, phone #, agent profile
- **HIPPOcampus** training platform
- Direct support from **HIPPOhq**
- Membership in the **Watering Hole** community

Why we run background and credit checks

GOwithHIPPO is one of the few host agencies in Canada that requires both. We think it matters:

Criminal record check. You'll handle credit cards, passports, addresses, and birthdays for clients. We want every **HIPPO** in the herd to be someone our clients can trust. We consider unique circumstances (like youthful offences) on a case-by-case basis.

Soft credit inquiry. Won't affect your credit score. Running a small business takes financial discipline — keeping fees current, managing client payments responsibly. The check confirms you've demonstrated that.

Section 4

How you get paid

Commission is already built into the trip price

Every vacation price you see online — booking sites, TV ads, supplier websites — has commission baked in. The question is who keeps it.

Direct to supplier

Supplier keeps it as extra profit.

Online booking site

Expedia/Travelocity/Costco keeps it.

Through a travel professional

Goes to the agency — and that's how you get paid.

The 70/30 split

70%

to you

On every booking you make for a client.

30%

to **GOwithHIPPO**

Covers licensing, supplier consortiums, your tools, training, support staff.



Exception — personal travel.

When you book travel for yourself or your immediate household through one of our preferred suppliers, you keep **100%** of the commission. No split.

Payout timing

Suppliers typically pay commission *after* your client travels. Once we receive a commission, your share pays out on the **15th of the following month**. October commission = November 15th payout.

Two prerequisites: **all trips logged in our CRM within 48 hours**, and **your monthly access fees up to date**.



Heads up about timing

Because commissions land *after* travel, your first sale in month one might pay out in month three or four. If a client books in January for a July trip, that commission lands in late July or August. The agents who succeed treat the first few months as building inventory — stacking up future payday.

How much commission is in a trip?

Cruises	14–18%
All-inclusives & tours	8–17%
Hotels	5–8%
Flights	Typically 0% (some fares allow add-on)
Travel insurance	10–45% — the highest in the business

Real trip examples

All-inclusive in Mexico

2 adults, 9 nights, Grand Palladium Resort

Trip value \$7,639 CAD
Commission \$540.52

Your share \$378.36

Guided tour in Thailand

2 adults, 11 days, Bangkok & Phuket

Trip value \$15,398 CAD
Commission \$2,463.68

Your share \$1,724.58

Disney World

2 adults + 2 kids, 8 nights, dining + 6-day tickets

Trip value \$8,285.80 USD
Commission \$644.78 USD

Your share \$451.35 USD

Caribbean cruise

2 adults, 4 nights, ocean-view balcony

Trip value \$2,607.52 CAD
Commission \$197.34

Your share \$138.14

Insurance pays even more

Travel insurance carries the highest commission rates in the business — and the rates climb when you become a licensed insurance agent yourself.

Amsterdam · Premium 24-day plan

1 adult, age 61, \$2,083 premium

Non-licensed
\$145.81

Licensed
\$510.34

Mexico · 8-day all-inclusive plan

2 adults, ages 65 & 73, \$387 premium

Non-licensed
\$54.18

Licensed
\$121.91

Becoming insurance-licensed is optional, and we'll walk you through it if you go that route.

The Perks

1) The **HIPPObonus** — get paid when friends join

Refer someone to **GOwithHIPPO**. Once they finish onboarding, it counts as a referral. No limit. No ongoing requirement.

Twice a year — every January and July — you receive 2% of your referrals' paid-out commissions from the previous six months. The bonus comes out of **GOwithHIPPO's** 30% share, never your referrals' commissions. Their cheque doesn't shrink.



Example:

You refer a friend in January. Jan–June they earn **\$15,432.56** in commissions. The following July, you receive a **HIPPObonus** of **\$308.65** — just for the introduction.

2) 100% commission on personal travel

Book travel for yourself or your immediate household through one of our **preferred suppliers** — the ones our consortium **TravelSavers** has negotiated the best rates with — and you keep **100% of the commission**. No 70/30 split. Booking with a non-preferred supplier still earns you the regular split.

3) FAM trips — the industry's best-kept perk

FAM stands for **familiarization trip** — exclusive trips offered to travel professionals at deeply discounted rates. You experience properties firsthand so you can confidently sell them.

Suppliers typically have mandatory expectations (site visits, training sessions) but there's plenty of free time. Meet both their requirements and our **HIPPO** Code of Conduct, and any **HIPPO** is welcome to apply.

4) Other supplier perks

Hotel brands like Marriott and Best Western often offer **50%+ off** nightly rates for personal use.

Disney rewards agents who keep their Disney University training current with free park tickets, ticket discounts, and special agent benefits.

Other suppliers offer points programs, training perks, and exclusive rate cards.

For many of our agents, these perks pay for the access fees several times over.

Section 6

How you'll learn the business

You're starting a business, but you're not starting alone. Training and support are built into your membership.

HIPPOcampus — our training platform

Course 1

QuickLaunch Course

Designed to get you up and running fast. Basics, confidence-builders, your first booking.

Course 2

The Big Course

A deeper dive into running your business, growing your client base, and mastering supplier tools.

Both courses include video lessons, written guides, quizzes, and downloadable resources. Accessible online or via the **GOwithHIPPO** app on iOS and Google Play.

Supplier-run training (often with bonuses)

- **Disney University** — keep current and earn free park tickets and discounts
- **Marriott Training Course**
- **ManuLife's Manu-versity** — for travel insurance

Four ways to get help when you're stuck

The Watering Hole

Our private agent-only community. Ask questions, share wins, swap advice with experienced advisors.

The Operations Team

A real human at **HIPPOhq** via the support form. We aim to reply within 24 hours.

Travel Suppliers

Agent-direct phone numbers and emails for trip questions, plus Business Development Managers for each region.

The Herd

Watering Hole conversations, FAM trips, the relationships you'll build. The herd looks out for the herd.

Have more questions?

We're a small team and we read every message ourselves.

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