

NTA TRAVEL PROTECTION PLAN



Questions?
Please call 1-800-388-1470

Product # **NTA12**
Tour Operator Location # **386014**

With NTA Travel Protection, you may choose between two plans, **Basic and Enhanced**, to receive the following benefits. Please go to nta.aontravelprotect.com for plan details and specific state certificates.

Insurance Benefits	Basic Plan	Enhanced Plan
	Per Person Benefit Limit Up To:	Per Person Benefit Limit Up To:
Trip Cancellation	Total Trip Cost (Up to \$10,000)	Total Trip Cost (Up to \$10,000)
Trip Interruption	Total Trip Cost (Up to \$10,000)	150% of Total Trip Cost (Up to \$15,000)
Travel Delay	\$500	\$1,000
Emergency Medical Evacuation/Medically Necessary Repatriation/Return of Remains	\$50,000	\$100,000
Accident/Sickness Medical Expense	\$10,000	\$20,000
Baggage and Personal Effects	\$1,500	\$1,500
Baggage Delay	\$500	\$500
Accidental Death & Dismemberment (Optional)	\$300,000 Principal Sum	\$300,000 Principal Sum
Non-Insurance Emergency Assistance Services provided by On Call International	24/7	24/7

The Enhanced Plan includes a waiver of the Pre-Existing Condition exclusion if your enrollment is completed and paid for within 14 days of the date you made a deposit and you've purchased coverage for the full cost of your trip.

WHY SHOULD I BUY?

- May reimburse non-refundable cancellation penalties if you cancel or interrupt your trip for a wide range of covered reasons
- May cover expenses due to travel delays; baggage loss, damage or delay; and medical services plus coordinate and pay for emergency medical evacuations
- 24/7 non-insurance worldwide emergency assistance

HOW TO ENROLL

Online:

nta.aontravelprotect.com

(also to view plan details and specific state certificates)

Phone:

1-800-388-1470

Sales, Customer Service and Claims

Rates are subject to change. Protection Plan costs are non-refundable.

This plan is only available for purchase by US residents who have booked a Trip with a US NTA Member Tour Operator. Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages and insurance. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction.

You may cancel this plan by giving Aon Affinity written notice within 10 days from the Effective Date of Your insurance.

Travel Insurance Benefits of this Plan are underwritten By: United States Fire Insurance Company, 5 Christopher Way, 3rd Floor, Eatontown, NJ 07724. Policy form number T210-CER and TP401). On Call 24-Hour Assistance Services is a service and not underwritten by United States Fire Insurance Company.

This program was designed and is administered by Aon Affinity.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY and NH, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in the section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on the behalf of our carrier partner.

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Rates for Individual Plans	Basic Plan	Enhanced Plan*
Trip Cost per person	Plan Cost per person	Plan Cost per person
\$0-\$250	\$32	\$42
\$251-\$500	\$38	\$51
\$501-\$750	\$59	\$79
\$751-\$1,000	\$71	\$92
\$1,001-\$1,250	\$90	\$119
\$1,251-\$1,500	\$110	\$145
\$1,501-\$1,750	\$130	\$171
\$1,751-\$2,000	\$150	\$199
\$2,001-\$2,500	\$196	\$259
\$2,501-\$3,000	\$245	\$318
\$3,001-\$3,500	\$290	\$380
\$3,501-\$4,000	\$335	\$438
\$4,001-\$4,500	\$379	\$499
\$4,501-\$5,000	\$429	\$559
\$5,001-\$10,000	9% of trip cost	11.75% of trip cost
Optional Flight Benefit - \$300,000 Must be purchased with the Basic or Enhanced Plan	\$12	\$12

***Other conditions include:**

- Plan must be purchased within 14 days of initial trip payment
- Plan must be purchased for the full cost of the trip

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The process can be completed in 3 easy steps:

1. Tell us About Your trip

- Tour Operator location number
- Travel Dates
- Product Code – pre populated
- Citizenship
- Resident State
- Number of Travelers

2. Calculate trip cost & Billing Information

- Names of Travelers
- Date of Birth (*optional*)
- Trip Cost
- Select plan
- Decline Flight Option
- Complete mailing, billing and email addresses
- Enter credit card information

3. Review and Confirm Order

- Please note Reference number appears
- Confirmation and Description of Coverage are emailed within minutes

Please go to nta.aontravelprotect.com for full plan details, exclusions and specific state certificates.

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NTA ENHANCED



TRAVEL PROTECTION PLAN

NTA Travel Protection Plan Helpline:

1-800-388-1470

What are some highlights of the Travel Protection Plan?

- Trip Cancellation includes Job Loss
- Covers cruise line cancellation
- Covers cancellation due to weather
- Includes terrorism benefit
- Covers supplier bankruptcy
- Option to waive the Pre-Existing Condition exclusion
- Optional flight benefit
- Available for both domestic and international travel

Benefits	Per Person Benefit Limit Up To:	Benefits	Per Person Benefit Limit Up To:
Trip Cancellation	Total Trip Cost*	Accident/Sickness Medical Expense	\$20,000
Trip Interruption	Total Trip Cost**	Baggage/Personal Effects	\$1,500
Trip Delay	\$1,000	Baggage Delay	\$500
Emergency Evacuation/Repatriation of Remains	\$100,000	Accidental Death & Dismemberment (Optional)	\$300,000
24/7 Non-Insurance Emergency Assistance Services	In the event of an emergency while traveling, contact On Call International at the following numbers: Within the U.S. & Canada: 1-877-543-7548 Outside the U.S. & Canada, call collect: 1-603-898-8752		

* Not to exceed the maximum benefit amount purchased. Maximum benefit is \$10,000.

**Not to exceed the maximum benefit amount purchased. Maximum benefit is \$15,000.

The Enhanced Plan includes a waiver of the Pre-Existing Condition exclusion if your enrollment is completed and paid within 14 days of the date you made a deposit and you've purchased coverage for the full cost of your trip.

Summary of Plan Benefits and Services

Important: This is a brief description of the program. For plan details, refer to the Certificate of Insurance at nta.aontravelprotect.com.

Trip Cancellation/Interruption reimburses up to the Total Trip Cost pp, of unused, prepaid, non-refundable land/sea expenses and/or the airfare paid, less the value of the applied credit from an unused return travel ticket, if a passenger cancels or interrupts their trip due to one of the following covered reasons:

- Trip Cancellation due to Job Loss.
- Injury, Sickness, or Death of the Insured passenger, a Traveling Companion, or an Immediate Family member.
- Insured passenger and/or Traveling Companion is required to serve on a jury, subpoenaed, involved in a traffic accident en route to departure or has their home made uninhabitable by a natural disaster.
- Financial Insolvency of the Travel Supplier - other than the NTA Tour Operator.
- Cruise Line cancellation – due to inclement weather, mechanical breakdown, fire, etc. Itinerary changes by the cruise line are not covered.
- Inclement Weather which causes complete cessation of common carrier services for at least 48 hours.

Note: A Pre-Existing Condition Exclusion applies to Trip Cancellation, Interruption and Medical claims. Under the Pre-Existing Condition Exclusion, the insurer will not pay benefits on claims arising from a condition of the insured or a traveling companion, which manifests itself or worsens during the 60 days immediately preceding the effective date of coverage. The Pre-Existing Condition Exclusion does not apply to Emergency Evacuations or conditions of non-traveling Family members.

Waiver Option if the plan is purchased within 14 days of initial trip deposit or payment, and plan is purchased for the full cost of the trip, we will waive the Pre-Existing Condition exclusion.

Travel Delay covers up to \$1,000 pp for the prepaid, unused portion of an insured passenger's trip, plus additional accommodations and traveling expenses, if a person is delayed for 12 or more hours en route to their trip due to inclement weather, strike, or equipment failure of an air carrier.

Emergency Evacuation provides coverage up to \$100,000 pp for immediate transportation from the place where an insured passenger is injured or sick to the nearest medical facility where appropriate treatment may be obtained. This benefit also provides transportation home if necessary, including medical escort and supplies.

Repatriation of Remains provides coverage \$100,000 pp for preparation and transportation of the insured's remains if the insured dies during the trip.

Accident and Sickness Medical Expense covers expenses up to \$20,000 pp for necessary medical services or supplies if an insured passenger suffers an injury or illness while on the trip.

Baggage and Personal Effects covers expenses up to \$1,500 pp for loss, theft, or damage to baggage and personal effects while on the trip.

Baggage Delay covers expenses up to \$500 pp for necessary personal effects if an insured passenger's luggage is delayed by the airline for more than 24 hours.

Accidental Death & Dismemberment (Optional) provides coverage for up to \$300,000 pp if an insured passenger sustains an injury during the trip on an air common carrier resulting in loss of life, limb, or eyesight.

NTA Travel Protection Plan Helpline:

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NTA BASIC



TRAVEL PROTECTION PLAN

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- Optional flight benefit
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Trip Interruption	Total Trip Cost*	Baggage/Personal Effects	\$1,500
Trip Delay	\$500	Baggage Delay	\$500
Emergency Evacuation/Repatriation of Remains	\$50,000	Accidental Death & Dismemberment (Optional)	\$300,000
24/7 Non-Insurance Emergency Assistance Services	In the event of an emergency while traveling, contact On Call International at the following numbers: Within the U.S. & Canada: 1-877-543-7548 Outside the U.S. & Canada, call collect: 1-603-898-8752		

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- Trip Cancellation due to Job Loss.
- Injury, Sickness, or Death of the Insured passenger, a Traveling Companion, or an Immediate Family member.
- Insured passenger and/or Traveling Companion is required to serve on a jury, subpoenaed, involved in a traffic accident en route to departure or has their home made uninhabitable by a natural disaster.
- Financial Insolvency of the Travel Supplier - other than the NTA Tour Operator.
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Repatriation of Remains provides coverage \$50,000 pp for preparation and transportation of the insured's remains if the insured dies during the trip.

Accident and Sickness Medical Expense covers expenses up to \$10,000 pp for necessary medical services or supplies if an insured passenger suffers an injury or illness while on the trip.

Baggage and Personal Effects covers expenses up to \$1,500 pp for loss, theft, or damage to baggage and personal effects while on the trip.

Baggage Delay covers expenses up to \$500 pp for necessary personal effects if an insured passenger's luggage is delayed by the airline for more than 24 hours.

Accidental Death & Dismemberment (Optional) provides coverage for up to \$300,000 pp if an insured passenger sustains an injury during the trip on an air common carrier resulting in loss of life, limb, or eyesight.

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