

NTA TRAVEL PROTECTION PLAN



Help protect your trip payment with added value.

With NTA Travel Protection, you may choose between two plans to receive the following benefits. To obtain your state-specific plan details containing the terms, conditions and exclusions, visit <https://affinitytravelcert.com/docs/NTA>

Tour Operator Location #

436061

| | Basic Plan | Enhanced Plan |
|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------|
| Travel Insurance Benefits <i>Underwritten by United States Fire Insurance Company</i> | Maximum Benefit Amount/ Principal Sum Per Person | Maximum Benefit Amount/Principal Sum Per Person |
| Cancel For Any Reason (Optional) | Not Available | 75% of Total Trip Cost*** |
| Trip Cancellation | Total Trip Cost (Up to \$20,000) | Total Trip Cost (Up to \$20,000) |
| Trip Interruption | Total Trip Cost (Up to \$20,000) | 150% of Total Trip Cost (Up to \$20,000) |
| Trip Delay | \$500 | \$1,000 |
| Emergency Medical Evacuation and Repatriation of Remains | \$50,000 | \$100,000 |
| Accident Medical Expense | \$10,000 | \$20,000 |
| Sickness Medical Expense | \$10,000 | \$20,000 |
| Baggage and Personal Effects | \$1,500 | \$1,500 |
| Baggage Delay | \$500 | \$500 |
| Air Flight Only Accidental Death & Dismemberment (Optional) | \$300,000 Principal Sum | \$300,000 Principal Sum |
| Emergency Assistance <i>Non-insurance services provided by CareFree Travel Assistance™</i> | | |
| Travel assistance, medical assistance and emergency services | 24/7 | 24/7 |

Why should I buy?

- May reimburse non-refundable cancellation penalties if you have to 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 as well as coordinate and pay for emergency medical evacuations
- Non-insurance emergency assistance services provided by CareFree Travel Assistance™

HOW TO ENROLL

<https://nta.aontravelprotect.com>

(also, to view plan details and specific state plan documents)

The Enhanced Plan includes a waiver of the Pre-Existing Condition exclusion if you purchase your plan within 14 days of the date your initial trip deposit is received and you are not disabled from travel when your plan cost is paid. Additional terms apply.

***Optional Cancel for Any Reason upgrade is available on the Enhanced Plan within 14 days of the date your initial trip deposit is received. Cancellation must be made no later than 48 hours prior to your scheduled departure. Conditions, limitations, and exclusions do apply. This Optional Cancel for Any Reason Benefit does not cover failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

Questions? Please call Aon Affinity at 1-800-388-1470.

Rates are subject to change. This plan is only available for purchase by US residents who have booked a Trip with a US NTA Member Tour Operator. The plan cost is refundable within 10 days of purchase provided you have not already left on your trip or filed a claim.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Aon Affinity | 900 Stewart Avenue, Garden City, NY 11530 - 1.800.388.1470 | travelprotect@aon.com

NTA TRAVEL PROTECTION PLANS

Plan cost consists of insurance benefits and non-insurance assistance services.

| Plan Cost | Basic Plan | Enhanced Plan* | Enhanced Plan with Cancel For Any Reason |
|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------------|------------------------------------------|
| Trip Cost per person | Plan Cost per person | Plan Cost per person | Plan Cost per person |
| \$0-\$250 | \$32 | \$42 | \$64 |
| \$251-\$500 | \$38 | \$51 | \$78 |
| \$501-\$750 | \$59 | \$79 | \$121 |
| \$751-\$1,000 | \$71 | \$92 | \$140 |
| \$1,001-\$1,250 | \$90 | \$119 | \$181 |
| \$1,251-\$1,500 | \$110 | \$145 | \$221 |
| \$1,501-\$1,750 | \$130 | \$171 | \$260 |
| \$1,751-\$2,000 | \$150 | \$199 | \$303 |
| \$2,001-\$2,500 | \$196 | \$259 | \$394 |
| \$2,501-\$3,000 | \$245 | \$318 | \$484 |
| \$3,001-\$3,500 | \$290 | \$380 | \$578 |
| \$3,501-\$4,000 | \$335 | \$438 | \$666 |
| \$4,001-\$4,500 | \$379 | \$499 | \$759 |
| \$4,501-\$5,000 | \$429 | \$559 | \$850 |
| \$5,001-\$10,000 | 9% of trip cost | 11.75% of trip cost | 17.85% of trip cost |
| Optional Air Flight Only Accidental Death and Dismemberment (AD&D) Benefit - \$300,000 Must be purchased with the Basic or Enhanced Plan | \$12 | \$12 | |

***Includes a Waiver of the Exclusion for Pre-Existing Conditions if the following conditions are met:**

- Plan must be purchased within 14 days of the date your initial trip deposit is received
- You are not disabled from travel when your plan cost is paid
- Additional terms apply

The process can be completed in 3 easy steps:

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Provide trip information <ul style="list-style-type: none"> • Tour operator location number • Travel dates • Product code (pre-populated) • Citizenship • Resident state • Number of travelers | 2. Calculate trip cost & billing information <ul style="list-style-type: none"> • Names of travelers • Trip cost • Select plan • Add or decline Air Flight Only AD&D option option • Complete mailing, billing and email • Enter credit card information | 3. Review and confirm order <ul style="list-style-type: none"> • Reference number will appear • Confirmation will be emailed within minutes |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member scheduled and booked to travel with You.

The following exclusion(s) apply to the Trip Cancellation and Trip Interruption and Medical Expense.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the certificate;
2. being arrested for a DUI/ DWI and as result, being admitted into a (i) drug, marijuana or alcohol treatment facility; (ii) jail; or (iii) awaiting trial;
3. Your inability to travel on Your Trip after court mandated treatment at a drug, marijuana or alcohol treatment facility;
4. Your inability to travel on Your Trip to provide the emotional support for someone who is in court mandated treatment at a drug, marijuana or alcohol treatment facility.

The following exclusions apply to the Medical Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the certificate is in effect;
3. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator;
4. traveling for the purpose or intent of securing medical treatment or advice;
5. any Trip taken against the advice of a Physician and any losses occurred during such Trip;
6. care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease that first manifests or occurred during Your Trip;
7. any medical service provided by You, a Family Member, or Traveling Companion;
8. any treatment or medication which, at the time of Your Scheduled Departure Date, is required to be continued during Your Trip;
9. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption, or elective abortion.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane. This exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;
2. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Financial Insolvency or Financial Default. Important: there is no coverage for losses due to, arising or resulting from the Financial Insolvency or Financial Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this certificate to You;
7. gross negligence, or Willful and Wanton conduct by You or Your Traveling Companion.

The plan also contains exclusions specific to the Baggage and Personal Effects & Baggage delay.

Excess Insurance: Insurance provided by this certificate shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et.al, T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by CareFree Travel Assistance™. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Aon Affinity.

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