

# 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 #

386097

	Basic Plan	Enhanced Plan
<b>Travel Insurance Benefits</b> <i>Underwritten by United States Fire Insurance Company</i>	<b>Maximum Benefit Amount/ Principal Sum Per Person</b>	<b>Maximum Benefit Amount/Principal Sum Per Person</b>
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
<b>Emergency Assistance</b> <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](mailto: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:

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



## Why should I consider purchasing the NTA Travel Protection Plan?

The NTA Travel Protection Plan helps protect your investment in the event you must cancel or interrupt your trip for specified, covered reasons, such as illness, injury or death to you, your traveling companion or an immediate family member of you or your traveling companion.

Additional covered reasons for cancellation include bankruptcy of common carrier or cruise line, jury duty, terrorism, weather, subpoena, having a primary residence or scheduled destination made uninhabitable by natural disaster, and being involved in a documented traffic accident en route to departure. You may also cancel for reasons not covered under the plan if you elect to enroll in the Cancel for Any Reason Benefit Upgrade. Note that exclusions and limitations do apply. Please view your plan documentation for full details.

The Plan also provides coverage for: trip interruptions and delays; accidents and sicknesses while traveling; emergency medical evacuations and repatriations; loss, theft or damage to baggage and personal effects; delayed baggage, 24/7 non-insurance Worldwide Emergency Assistance

## Is my airfare covered, even if I purchase it on my own?

Yes! The coverages under the Trip Cancellation, Interruption & Travel Delay benefits extend to the airfare booked to join or depart your trip provided your air cost has been included in the total trip cost when determining the plan cost.

## Who is an “Immediate Family” member under the Plan?

The Immediate Family member definition includes spouse, domestic partner, children, grandchildren, aunts, uncles, nieces, nephews, among others.

## What if I am delayed and miss the start of my trip?

If you miss the departure of your trip due to carrier-caused delays or other specified, covered reasons, the Plan will reimburse you for the unused land or water travel arrangements and/or out-of-pocket expenses such as accommodation and transportation expenses to catch up to the trip or to return home if you are delayed at the end of your trip.

## If I am sick or injured while on my trip, will my medical expenses be reimbursable?

Yes, the Plan reimburses for covered medical treatments and expenses such as doctor visits, medicines, hospital stays and ambulance services. The Travel Protection Plan also includes coverage for Emergency Medical Evacuation and Repatriation in the event those services are needed.

## What if my bags never show up?

If your bags are lost, stolen, damaged or delayed, the travel protection plan reimburses covered expenses. The Plan pays up to \$1,500 per person if your bags are lost, stolen or damaged and up to \$500 per person if your bags are delayed by a Common Carrier for 24 hours or more.

## What do I do if I have a claim?

Simply file a claim at [www.aontravelclaim.com](http://www.aontravelclaim.com). If you are canceling your trip, please notify your Tour Operator as soon as possible.

## Where can I call for more information?

You may call Aon Affinity, the Plan administrator, toll-free at 1.800.388.1470 with any questions regarding the NTA Travel Protection Plan. Our customer service representatives will be happy to assist you.

**To enroll, please visit [nta.aontravelprotect.com](http://nta.aontravelprotect.com)**

To view the full details of the plan, please visit:

<https://affinitytravelcert.com/document/state.jsf?req=NTA>

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