

# NTA GROUP ENHANCED TRAVEL PROTECTION PLAN



## What are some highlights of the Travel Protection Plan?

- Trip Cancellation includes Job Loss
- Covers cruise line cancellation
- Covers cancellation due to weather
- Covers supplier bankruptcy
- Includes terrorism 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	24/7 Non-Insurance Emergency Assistance Services provided by On Call International	In the event of an emergency while traveling, contact: 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.

## Summary of Plan Benefits and Services

Important: This is only a brief description of the program. For plan details, please refer to the Certificate of Insurance.

**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.