

NTA Travel Protection Plan

Quick Reference
November 2010



What are some highlights of the Travel Protection Plan?

- 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

	Basic Plan	Enhanced Plan
Benefits	Per Person Benefit Limit Up To:	Per Person Benefit Limit Up To:
Trip Cancellation	Total Trip Cost	Total Trip Cost
Trip Interruption	Total Trip Cost	150% of Total Trip Cost
Trip Delay	\$500	\$1,000
Emergency Evacuation/Repatriation of Remains	\$50,000	\$100,000
Accident/Sickness Medical Expense	\$10,000	\$20,000
Baggage/Personal Effects	\$1,500	\$1,500
Baggage Delay	\$500	\$500
Accidental Death & Dismemberment (Optional)	\$300,000	\$300,000
Emergency Assistance Services	24/7/365	24/7/365

*Not to exceed the trip cost benefit amount purchased; maximum trip cost is \$10,000 for Trip Cancellation and \$15,000 for Trip Interruption.

How much does the NTA Travel Protection Plan cost?

- Plan cost is based on the client's trip cost. Please refer to the brochure for current rates.

How may the NTA Travel Protection Plan be purchased?

- **Via Phone:** Call 1-(800) 388-1470
- **Via Mail:** Complete the enrollment form and return it with payment to:
BerkelyCare
Attn: NTA Protection Plan Desk
P.O. Box 9024
Jericho, NY 11753

Summary of Plan Benefits and Services

The following is a brief description of the coverages in the NTA Travel Protection Plan. Please refer to actual policy wording for specific terms, conditions and exclusions.

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:

- 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 Enhanced 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 \$500 pp (\$1,000 pp for Enhanced Plan)** 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 \$50,000 pp (\$100,000 pp for Enhanced Plan)** 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 **\$50,000 pp (\$100,000 pp for Enhanced Plan)** 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 (\$20,000 pp for Enhanced Plan)** 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.

Whom do you call in an emergency?

24/7 Worldwide Emergency Assistance.

If an insured suffers a medical or other emergency while on their trip, **On Call International** should be contacted at the following numbers:

- Within the U.S. & Canada: **1-877-543-7548**
- Outside the U.S. & Canada, call collect: **1-603-898-8752**