

Schedule of Benefits and Services

Maximum Benefit (Per Traveler) Up To:

Part A. Travel Arrangement Protection

	Basic Plan	Enhanced Plan
Trip Cancellation.....	Total Trip Cost*	Total Trip Cost*
Trip Interruption.....	Total Trip Cost*	150% of Trip Cost**
Trip Delay.....	\$500	\$1,000

Part B. Medical Protection

	Basic Plan	Enhanced Plan
Emergency Evacuation/ Repatriation of Remains.....	\$50,000	\$100,000
Accident Medical Expense.....	\$10,000	\$20,000
Sickness Medical Expense.....	\$10,000	\$20,000

Part C. Baggage Protection

	Basic Plan	Enhanced Plan
Baggage/Personal Effects.....	\$1,500	\$1,500
Baggage Delay.....	\$500	\$500

**Part D. Worldwide Emergency Assistance
(On Call International)**

	Basic Plan	Enhanced Plan
Emergency Cash Transfer Assistance.....	24/7	24/7
Medical Consultation & Monitoring.....	24/7	24/7
Emergency Legal Assistance.....	24/7	24/7
Emergency Medical & Dental Assistance.....	24/7	24/7
Lost Travel Documents Assistance.....	24/7	24/7

Part E. Optional Flight Benefit

(If purchased with plan - may not be purchased separately)

	Basic Plan	Enhanced Plan
Benefit Amount.....	\$300,000	\$300,000

The Flight Accident Plan may be purchased with either the Basic or Enhanced Plan.

* Not to exceed maximum benefit amount purchased; maximum benefit limit is \$10,000.

** Maximum benefit limit is \$15,000.

Sales, Customer Service, & Claims:

1.800.388.1470 or 1.516.742.9283

For enrollment instructions, please see Pages 9 and 10.

Part A. Travel Arrangement Protection

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Trip because: (a) You, a Traveling Companion, or an Immediate Family member suffers an Injury, Sickness, or death; or (b) You or Your Traveling Companion: (i) is hijacked, quarantined, required to serve on a jury, or subpoenaed as a witness in a legal action in which You or Your Traveling Companion is not a party; (ii) has a home made uninhabitable by fire, flood, volcano, earthquake, or other natural disaster; or (iii) is directly involved in a documented traffic accident while en

route to point of departure; or (c) a Travel Supplier, other than with whom You have directly booked Your Trip, is unable to deliver contracted prepaid and pre-booked trip arrangements solely due to the Financial Insolvency of that Travel Supplier and You have purchased this plan within 14 days of initial Trip deposit or initial payment of Your Trip; or (d) Terrorism occurs in a country which is part of the Trip that causes the United States Department of State to issue a travel warning that You should not travel within that country for a period of time that would include the Trip; or (e) arrangements are canceled by a cruise line due to inclement weather, mechanical breakdown, fire or other disablement of the ship on which You are scheduled to travel. Itinerary changes by the cruise line are not covered; (f) weather which causes a complete cessation of services of Your Common Carrier for at least 48 consecutive hours; or (g) cancellation due to Job Loss; benefits will be paid up to the amount listed in the Schedule of Coverages.

Important: In all circumstances, benefits do not apply for Financial Insolvency if Financial Insolvency occurred, or a petition for bankruptcy protection was filed by the Travel Supplier, before Your effective date of coverage, or a Financial Insolvency occurs within 10 days of Your effective date of coverage. **Benefits only apply when You have purchased this plan within 14 days of the initial Trip deposit or the initial payment of Your Trip.**

You, Your Traveling Companion or Your Immediate Family member booked to travel with You must be medically capable of travel on the day You purchase this plan. All reasons for cancellation or interruption of Your Trip must first occur after Your effective date of Trip Cancellation benefits (see "Term of Benefits" on Pages 7 & 8).

Benefits payable include:

Trip Cancellation – non-refundable cancellation charges imposed by Your NTA Member Tour Operator and/or airfare cancellation charges for flights joining or departing Your Land/Sea Arrangements, provided that the cost of these flights has been included in the total Trip cost for purposes of determining the applicable plan cost; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a Traveling Companion cancels his/her Trip for a covered reason and You do not cancel.

In no event shall the amount reimbursed exceed Your total Trip cost (as indicated on your enrollment form). Note: Maximum benefit is \$10,000.

Trip Interruption – unused, non-refundable land or sea expenses prepaid to Your NTA Member Tour Operator for Your Trip and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return to Your city of residence or rejoin the original Land/Sea Arrangements (limited to the cost of one-way economy airfare by a scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets). Benefits will also be provided, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred to remain near a traveling Immediate Family member or Traveling Companion who is hospitalized during Your Trip.

In no event shall the amount reimbursed exceed Your total Trip cost. Note: Maximum benefit is \$15,000.

Special Conditions: You must advise Your NTA Member Tour Operator and Berkely as soon as possible in the event of a claim. Benefits will not be paid for additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible.

Travel Delay

Benefits will be paid for Eligible Expenses, up to \$500 per person (\$1,000 for Enhanced Plan), if Your Trip is delayed for 12 hours or more en route to or from Your Land/Sea Arrangements due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; a traffic

accident en route to a departure in which You or Your Traveling Companion is not directly involved; lost or stolen passports, travel documents, or money; quarantine; hijacking; natural disaster; civil commotion or riot.

Eligible Expenses include any prepaid, unused, non-refundable Land/Sea Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Land/Sea Arrangements or return to the place of origin shown on the travel documents. This benefit is in excess of any benefits provided by a Common Carrier or another party at no cost to You.

Part B. Medical Protection

Emergency Evacuation/Repatriation of Remains

Benefits will be paid for Eligible Expenses up to \$50,000 per person (\$100,000 for Enhanced Plan), if an Injury or Sickness commencing during the course of Your Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation. Emergency Evacuations must be verified, approved, and arranged in advance by On Call International. Repatriation of Remains benefits will also be provided for Transportation to return Your body to Your point of origin in the event of Your death during Your Trip. Benefits will not cover any expenses provided by another party at no cost to You or already included in the cost of the Trip.

Emergency Evacuation means:

a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or b) after being treated at a local hospital, Your medical condition warrants Transportation to Your origination point to obtain further medical treatment or to recover.

Eligible Expenses are reasonable and customary expenses for Transportation, medical services, and medical supplies necessarily incurred in connection with Your Emergency Evacuation AND recommended by the attending Physician. All Transportation arrangements made for Your evacuation must be by the most direct and economical route possible. Expenses for Special Transportation must be: a) recommended by the attending Physician; b) required by the standard regulations of the conveyance transporting You; AND c) verified, approved, and arranged in advance by On Call International.

Transportation means any land, water, or air conveyance required to transport You during an Emergency Evacuation. *Special Transportation* includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

Additional Covered Expenses: If You are hospitalized for more than seven days following an Emergency Evacuation, benefits will be paid: (a) to return Your accompanying dependent children under age 25 to their home, limited to the cost of one-way economy airfare, less the value of applied credit from an unused return travel ticket, with an attendant if necessary; and/or (b) up to the cost of round-trip economy airfare to bring a person chosen by You to and from Your bedside if You are alone. These expenses must be authorized in advance by On Call International. Benefits will not be paid for expenses provided by another party at no cost to You or already included in the cost of the Trip.

Repatriation of Remains means the cost, according to airline tariffs, of the shipment of Your deceased body to the point of origin shown on the original travel tickets. *Eligible Expenses* include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation.

Note: In no event will Eligible Expenses for Emergency Evacuation/Repatriation of Remains exceed the amount listed in the Schedule of Benefits.

Accident & Sickness Medical Expense

Benefits will be paid, up to \$10,000 per person (\$20,000 for Enhanced Plan), if You incur necessary Eligible Medical Expenses as a result of an Injury, or as a result of Sickness, occurring while on Your Trip. The accident causing such Injury must occur while You are covered under the plan, and the Sickness must first occur during Your Trip. You must receive initial treatment within ninety (90) days of the accident which caused the Injury or the onset of the Sickness. All services, supplies, or treatment must be received within fifty two (52) weeks of the date of the accident or the onset of the Sickness.

Eligible Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist, or osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration, x-ray examinations or treatments, and laboratory tests); ambulance service; drugs, medicines, and therapeutic services and supplies. Benefits are not paid in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished.

Important: Benefits are subject to the Pre-Existing Condition Exclusion detailed below and other exclusions listed on Page 7.

Pre-Existing Conditions

Benefits will not be paid under Parts A & B (except Emergency Evacuation and Repatriation of Remains) for any claims arising from any Injury, Sickness, or other condition affecting You, a Traveling Companion, or an Immediate Family member booked to travel with You which, within the 60-day period before Your Trip Cancellation Benefits began under this plan:

- (a) first manifested itself, became acute, or had symptoms which would prompt a reasonable person to seek diagnosis, care, or treatment;
- (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine was taken remained controlled without any change in the required prescription; or
- (c) required treatment or treatment was recommended by a Physician.

We will **WAIVE** the above Pre-Existing Condition exclusion if:

- (1) You purchase the Enhanced Plan (see Page 10),
- (2) Your enrollment form is postmarked or Your sale is completed within fourteen (14) days of the date You make deposit or initial payment for Your Trip, AND
- (3) You purchase coverage for the full cost of Your Trip.

Satisfaction of this prerequisite will be verified during claim processing.

Part C. Baggage Protection

Baggage/Personal Effects

Benefits will be paid, up to \$1,500, for loss, theft, or damage to Your baggage and/or personal effects occurring during Your Trip. Benefits will be paid for the lesser of the following: original cash value of the item less depreciation as determined by the Administrator; or cost of repair or replacement. The maximum benefit per article is \$250. There will be a combined maximum limit of \$500 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold, or platinum; furs, articles trimmed with or made mostly of fur; and cameras and their related equipment.

Baggage Delay

You will be reimbursed for expenses of necessary personal effects, up to \$500, if Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from the time You arrived at the destination stated on Your ticket. You must be a ticketed passenger on a Common Carrier.

Excess Insurance Provision

The benefits provided under Parts A, B, and C shall be in excess of all other valid and collectible insurance or indemnity and shall apply only when such other benefits are exhausted. Recovery of losses under Parts A, B, & C from other parties does not result in a refund of your plan cost.

Part D. Worldwide Emergency Assistance (On Call International)

On Call International provides a 24-hour emergency telephone assistance service for Your benefit so that, in the event of an emergency during the term of these benefits, English-speaking help and advice may be furnished. Services may include:

- **Pre-Trip Health, Safety, & Weather Information**
- **Travel Changes**
- **Lost Luggage Assistance**
- **Emergency Cash Transfer Assistance**
- **Medical Consultation and Monitoring**
- **Emergency Legal Assistance**
- **Coordination of Medical Payments**
- **Lost Travel Documents Assistance**

Emergency Assistance only: 1-(877) 543-7548; from outside the U.S. or Canada, call collect* 1-(603) 328-1729

**If You have any difficulty making this collect call, contact the local phone operator to connect You to a U.S.-based, long-distance service. In this case, please let the Assistance Provider answering the phone know the number You are calling from, so that he/she may call You back. Any charges for the call will be considered reimbursable benefits.*

Travel assistance services are provided by an independent organization and not by United States Fire Insurance Company or Berkely. There may be times when circumstances beyond On Call's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help You resolve Your emergency situation. In all cases, You are still responsible for obtaining, using, and paying for Your own required services of all types.

Part E. Optional Flight Benefit

(applies only if additional cost has been paid)

Accidental Death & Dismemberment:

If you sustain an Injury (1) while as a passenger in, on, boarding, or while alighting from an air conveyance organized and licensed for the transportation of passengers for hire; or (2) being struck or run down by an aircraft which results in death or loss of limb, eyesight, speech, or hearing within 365 days of the date of the accident; benefits will be paid for the largest applicable amount shown as follows: the benefit amount shown in the Schedule of Benefits and Services for death, loss of speech and hearing in both ears, or loss of any combination of two hands, feet, or eyes; one-half the benefit amount for loss of any one of these; and one-quarter the benefit amount for loss of thumb and index finger of the same hand. Loss of hand or

hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. In no event will benefits be paid more than the maximum benefit \$300,000.

Beneficiary: Your estate, unless notice of designated beneficiary is provided to Berkely.

Definitions

Business Partner means an individual who is: (a) involved with You in a legal partnership; and (b) actively involved in the day-to-day management of the business.

Common Carrier means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.

Domestic Partner means a person who is at least eighteen years of age and You can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of continuous cohabitation throughout the 180-day period prior to the Effective Date of Your Plan; and 3) an Affidavit of Domestic Partnership if recognized by the jurisdiction within which they reside.

Financial Insolvency means a Travel Supplier has ceased operations, either filing a petition for bankruptcy or as a result of a denial of credit or inability to meet financial obligations.

Immediate Family means children, children-in-law, step- or adopted children, parents, parents-in-law, step-parents, siblings, siblings-in-law, step-siblings, grandparents, grandchildren, legal or common law spouse (including Domestic Partner), aunts, uncles, nieces, nephews, or a Business Partner of You or Your Traveling Companion.

Injury means bodily Injury caused by an accident occurring while this plan is in force and resulting directly and independently of all other causes in loss covered by this plan. The Injury must be verified by a Physician.

Job Loss means employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Covered Trip. Employment must have been with the same employer for at least 3 continuous years.

Land/Sea Arrangements means land and/or sea arrangements made by and paid to Your NTA Member Tour Operator.

NTA Member Tour Operator means a tour operator in good standing with the National Tour Association.

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion, or an Immediate Family member.

Sickness means an illness or disease which is diagnosed or treated by a Physician after the effective date of benefits and while You are eligible for this plan.

Travel Supplier means a tour operator, motorcoach operator, cruise line, and/or airline with whom Your NTA Member Tour Operator has contracted to provide prepaid travel arrangements for Your Trip. The Travel Supplier may not be Your NTA Member Tour Operator.

Traveling Companion means one person booked to accompany You on Your Trip. **NOTE:** A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

Trip means Land/Sea Arrangements prepaid to Your NTA Tour Operator Member and shall include flight connections to join and depart such Land/Sea Arrangements provided that the cost of any arrangements not arranged by and prepaid to Your NTA Tour Operator Member has been included in the total Trip cost for purposes of determining the applicable plan cost.

You or Your means a person who has purchased a Trip and who has paid the required plan cost for the benefits provided hereunder.

The Fine Print

Naturally, as with any protection program, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires, and to supplement Your existing insurance plans.

The Following Exclusion Applies To Benefits Provided In Parts A & B (except Trip Cancellation/Trip Interruption claims resulting from death, Emergency Evacuation, and Repatriation of Remains) unless it has been waived in accordance with the parameters set forth on Page 4:

This Insurance does not cover any loss caused by or resulting from: Pre-Existing Conditions.

In Parts A, B, & E:

This Protection Plan does not cover any loss caused by or resulting from: Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; participation in any professional, semi-professional, or inter-scholastic team sports; being under the influence of drugs or intoxicants, unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; scuba diving, skydiving; hang gliding; parachuting (not including parasailing); contests of speed; elective surgery; elective, non-emergency dental treatment or surgery; elective abortion; normal pregnancy, except if hospitalized; mental or nervous disorders, except if hospitalized.

In Part C:

Any loss of or damage to: animals; automobiles and their equipment; boats; motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with a Common Carrier); household furniture; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from: breakage of brittle or fragile articles such as cameras, musical instruments, radios, and similar property; wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

In Part E:

Any loss caused by or resulting from: suicide or attempted suicide while sane; intentionally self-inflicted injuries.

Term of Benefits

- 1) This plan is valid only upon applicable payment of the total required plan cost in advance of any losses and will not provide benefits for any losses suffered prior to purchase. The Trip Cancellation protection will become effective on the first day after You purchase benefits via phone or fax or mail a properly completed Enrollment Form with the correct plan payment (the date Your envelope is postmarked will be considered the mailing date).
- 2) The remaining benefits and services provided take effect at 12:01 A.M. local time at Your location on the contracted departure date of Your Trip and terminate on the earlier of the following: (a) Your return to Your origination point (as specified in the travel tickets); or (b) 11:59 P.M. local time at Your location on the day the Trip is scheduled to be completed; or (c) the date you cancel Your Trip. 3) The duration of benefits shall be extended under the following conditions: (a) when You commence air travel from Your origination point (i) within 2 days before the commencement of the Land/Sea Arrangements, benefits shall apply from the time of departure from the origination point; (ii) greater than 2 days before commencement of the Land/Sea Arrangements, the extension of benefits shall be provided only on the day of Your air travel; and (b) if You return to the origination point (i) within 2 days after the completion of the Land/Sea Arrangements, benefits shall apply

until the time of return to the origination point; (ii) greater than 2 days after the completion of the Land/Sea Arrangements, the extension of benefits shall be provided only on the day of Your air travel. 4) **Please Note:** This plan does not provide coverage for Trips in excess of 120 days.

Claims Procedure

Emergencies Arising During Your Trip: For emergencies requiring evacuation or interruption of Your Trip, call On Call International immediately at the numbers listed on Page 8. Identify yourself as an NTA Protection Plan purchaser and give the details of Your problem or medical emergency.

Trip Cancellation Claims: Contact Your NTA Member Tour Operator and Berkely IMMEDIATELY to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. Cancellations due to Financial Insolvency require copies of correspondence with Your credit card company regarding any reimbursement received or denied by Your credit card provider. You will then be forwarded the appropriate claim form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.

All Other Claims: Please call or report Your claim as soon as possible to Berkely. Identify yourself as a purchaser of the NTA Protection Plan, and provide Your confirmation number, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, You will promptly be forwarded the appropriate claim form to complete.

Online: www.travelclaim.com

Phone: 1-(800) 388-1470 or 1-(516) 742-9283

Mail: Berkely, 300 Jericho Quadrangle, P.O. Box 9022, Jericho, NY 11753

Office Hours: 8:00 am - 10:00 pm ET, Monday - Friday;
9:00 am - 5:00 Spm ET, Saturday

Important: In order to facilitate prompt claims settlement upon Your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the accident or Sickness occurred; receipts for medical services and supplies; receipts from the hospital; or police reports or claims reports from parties responsible (e.g., airline, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a Baggage Delay or a Trip Delay claim, receipts for any additional expenses will be required, as well as verification of the delay.

Notice to Residents of Florida: The benefits of this Protection Plan are governed primarily by the laws of a state other than Florida. Your homeowners policy, if any, may provide coverage for loss of personal effects provided by the Baggage and Personal Effects benefits. This insurance is not required in connection with the purchase of Your travel arrangements.

Notice to Residents of California: This Protection Plan contains disability insurance or health insurance benefits, or both, that only apply during the Trip. Because You may have coverage from other sources that already provide You with these benefits, You should review Your existing policies. If You have any questions about Your current coverage, call Your insurer or health plan. The Pre-Existing Condition limitation is waived for Medical Expenses.

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. Unless individually licensed as an insurance agent, your travel agent is not qualified or authorized to answer your technical questions about the benefits, exclusions or conditions of this plan or to evaluate the adequacy of any existing insurance coverage you may have. Questions should be directed to the plan administrator at the toll-free number provided.

Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2009. Please note that United States Fire Insurance Company's "Privacy Policy and Practices" and "Grievance Procedures" apply to the plan You have purchased. If You would like to receive a copy of this information, please contact Berkely.

This program was designed and is administered by Aon Affinity Berkely Travel.

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 behalf of our carrier partner.

