



Travel Protection Plan

- Reimburses cancellation penalties if you have to cancel or interrupt your trip for a covered reason
- Includes a wide range of reasons for cancellation and interruption, including illness, injury, death, Supplier Bankruptcy, Terrorism, cruise line cancellation, weather causing complete cessation of services
- Option for Pre-Existing Conditions to be covered if you purchase the Enhanced plan within 14 days of your initial trip payment and cover the entire cost of your trip.
- Reimburses covered expenses due to travel delays; baggage loss, damage or delay; and medical services and treatment.
- Coordinates and pays for emergency medical evacuations.
- 24/7/365 access to multilingual worldwide emergency assistance.

For complete details of the terms, conditions and exclusions of the NTA Travel Protection Plan please refer to the [View Plan Certificate](#).

All trip protection insurance must be purchased within 14 days of deposits

On day trips costing under \$150 we have a special program we offer trip cancellation insurance only there is no additional coverage on day trips.

Day trips no tickets \$11

Day trips with tickets \$20

Day trips with theater tickets or sporting events \$40

Multi day trips

Benefits

Benefits Summary	Benefits Amount per Person up to:	
	Basic Plan	Enhanced Plan
Trip Cancellation	Total Trip Cost*	Total Trip Cost*
Trip Interruption	Total Trip Cost*	150% Total Trip Cost**
Travel Delay	\$500	\$1,000
Emergency Evacuation/Repatriation	\$50,000	\$100,000
Accident Medical Expense	\$10,000	\$20,000
Sickness Medical Expense	\$10,000	\$20,000
Baggage/Personal Expense	\$1,500	\$1,500
Baggage Delay	\$500	\$500
Worldwide Emergency Assistance	24 hours	24 Hours
Optional Flight***	\$300,000	\$300,000

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

**Maximum benefit is \$15,000

***Only applies if all enroll and additional cost has been paid

Rates

Trip Cost per person	Basic Plan	Enhanced Plan	Optional Flight Benefit	
	Pre-Existing Condition exclusion ALWAYS applies	Pre-Existing condition exclusion does NOT apply if waiver conditions are met****	Must be purchased with either the Basic or Enhanced Plan	
	Plan Cost per person	Plan Cost per person	Benefit Amount	Rate per person
\$0-\$250	\$32	\$42	\$300,000	\$12
\$251-\$500	\$38	\$51		
\$501-\$750	\$59	\$79		
\$751-\$1,000	\$71	\$92		
\$1,001-\$1,250	\$90	\$119		
\$1,251-\$1,500	\$110	\$145		
\$1,501-\$1,750	\$130	\$171		
\$1,751-\$2,000	\$150	\$199		
\$2,001-\$2,500	\$196	\$259		
\$2,501-\$3,000	\$245	\$318		
\$3,001-\$3,500	\$290	\$380		
\$3,501-\$4,000	\$335	\$438		
\$4,001-\$4,500	\$379	\$499		
\$4,501-\$5,000	\$429	\$559		
\$5,501-\$10,000	9% of trip cost	11.75% of trip cost		

Benefit Detail

Benefits	Covered reasons	Covered expenses up to the benefit limit
Trip Cancellation and Interruption	<p>*unexpected illness, injury or death to insured, a Traveling Companion or an Immediate Family Member</p> <p>*travel supplier bankruptcy;</p> <p>*cruise line cancellation;</p> <p>*weather that ceases all travel services for 48+ hours Plus other events affecting you or your Traveling Companion</p> <p>*traffic accident en route to the departure;</p> <p>*home made uninhabitable by a natural disaster;</p>	<p>Trip Cancellation - cancellation penalties or the cost of unused arrangements including airfare cancellation charges for flights scheduled to join or depart your tour. Additional costs you may incur due to a change in the per-person occupancy rate</p> <p>Trip Interruption - unused, non-refundable land or sea expenses plus the airfare paid, less the value of applied credit from an unused return travel ticket, to return to your city of residence</p>

	*jury duty or subpoena *hijacking *quarantine	
Travel Delay	Your trip is delayed for 12 or more hours due to: *carrier-caused delays *loss or theft of your passport(s), travel documents or money *quarantine *hijacking *natural disaster *documented traffic accident while you are en route to departure *unannounced strike *civil disorder	the cost of Any prepaid unused arrangements: "catch-up" transportation expenses, additional accommodations and meals
Medical Expense	If you become ill or injured while on your trip	the cost of medical services and treatment including physician visits prescription drugs and medicines x-rays hospital stays Medical Emergency Evacuations if one is needed.
Baggage Loss and Damage	loss, theft, damage, or destruction of your Baggage during your Trip	cost of repair or replacement
Baggage Delay	delay of bags by a common carrier for 24+ hours	reimburses the cost of necessary items you need to purchase prior to your bags arriving.

Option to add flight insurance

Both Basic and Enhanced Plans provide the option of adding Accidental Death & Dismemberment coverage to your plan in the amount of \$300,000 per person. This coverage pays out a benefit in the event of death or other specified injuries caused while on board an aircraft. This option is available at an additional cost of \$12 per person and must be purchased by all travelers listed for this enrollment.

Frequently Asked Questions

Q: Why should I consider purchasing the NTA Travel Protection Plan? A: Unforeseen events occur and plans change. 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 travel supplier bankruptcy, jury duty, terrorism, weather, cruise line cancellation, subpoena, having a home made uninhabitable by natural disaster, and being involved in a documented traffic accident en route to departure. Please see the [Plan Certificate](#) for more 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; and 24/7 worldwide emergency assistance.

Q: Is my airfare covered, even if I purchase it on my own? A: 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.

Q: Who is an "Immediate Family" member under the Plan? A: The Immediate Family member definition is quite broad. It's not just family members who reside with you, such as spouse, domestic partner and children. It also includes

grandchildren, aunts, uncles, nieces, nephews and business partners, among others. Please refer to the Definitions section of the [Plan Certificate](#) for a full listing.

Q: What if I am delayed and miss the start of my trip? A: If you miss the departure of your trip due to carrier-caused delays or other specified, covered reasons, the Plan will reimburse you (up to the limit depending on plan purchased) for any unused 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.

Q: If I am sick or injured while on my trip, will my medical expenses be reimbursable? A: Yes, the Plan reimburses (up to the limit depending on plan purchased) for covered medical treatments and expenses. Doctor visits, medicines, hospital stays and ambulance services are all covered. The Travel Protection Plan also includes coverage (up to the limits for plan purchased) for Emergency Medical Evacuation and Repatriation in the event those services are needed. The Evacuation and Repatriation are arranged and pre-paid for you by the assistance company (On Call International).

Q: What if my bags never show up? A: If your bags are lost, stolen, damaged or even 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.

Q: How do I enroll? A: Enroll online now (www.nta.aontravelprotect.com) If you prefer to enroll over the telephone, you may do so by calling the Travel Protection Plan desk at 1-(800)-388-1470

Q: How will I know that I am covered? A: If you enroll online you will receive an email confirmation of coverage upon completing the enrollment process. If you enroll via telephone, you will receive a confirmation via US mail.

Q: Are there exclusions? A: Yes. As with most insurance, benefits are provided for covered reasons, with some limitations and restrictions. In order to offer these benefits at a reasonable cost and without requiring medical exams or questionnaires, certain exclusions apply. Please see the [Plan Certificate](#) for a listing of exclusions included in this Plan.

Q: What do I do if I have a claim? A: Contact Aon Affinity to file a claim at www.travelclaim.com or call 1.800.388.1470. You will then receive the appropriate claim form which must be completed by you and the attending physician, if applicable. If you are canceling your trip, please notify your Tour Operator as soon as possible.

Q: Where can I call for more information? A: You may call Aon Affinity, the Plan administrator, toll-free at 1.800.388.1470 with any questions regarding the Travel Protection Plan. Our customer service representatives will be happy to assist you. Office Hours: Monday - Friday 8am-10pm; Saturday 9am - 5pm ET.



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