

New!!!

Travel Insurance Benefit

Summary of the New Travel Insurance Benefit

Purposeful Journeys will now offer Cancel-For-Any-Reason (CFAR) NTA Travel Protect Insurance for about the cost of Basic NTA Travel Protection. The major difference in these two policies is that the Basic plan offers 100% reimbursement for specific, enumerated events and circumstances as explicitly set forth in the policy. The CFAR plan covers all events enumerated in the Basic plan, but also includes coverage for pre-existing conditions and literally any reason that leads you to cancel your journey. If you cancel as a result of a pre-existing condition or for any reason not covered in the basic plan, you will be reimbursed for 75% of your journey cost upon a successful claim.

To be eligible for this benefit, Purposeful Journeys **MUST** purchase travel insurance on your behalf. Once you submit your application, Purposeful Journeys will send you an invoice for travel insurance based on the cost of your journey. The cost of your Cancel-For-Any-Reason (CFAR) NTA Travel Protect Insurance policy will be about the same cost as a Basic travel insurance policy.

Background

Purposeful Journeys is offering this new travel insurance benefit to solve future problems based on experiences of the past faced by both Purposeful Journeys and fellow travelers. Basic travel insurance policies, no matter the carrier, do not cover certain catastrophic events such as worldwide economic shutdowns due to global pandemics or fear of travel such as has been the case for many after the events in Israel following October 7, 2023.

Purposeful Journeys will always seek to postpone, reschedule, or adjust itineraries, and will rarely cancel a journey. A CFAR travel insurance policy offers peace of mind to a traveler who may want to cancel their journey for reasons not covered under a Basic travel insurance policy.

Our New Application Process

Our journey application process has changed. We now offer Cancel-For-Any-Reason (CFAR) travel insurance for about the cost of Basic travel insurance. We no longer collect any deposit at the time you originally submit your application. We do require a decision on travel insurance to complete your application.

Your application will not be deemed complete until you have either declined to purchase NTA Travel Protect travel insurance or paid your travel insurance invoice. Once you submit your application form, you will receive an invoice from Purposeful Journeys for CFAR travel insurance unless you have previously indicated your decision to decline to purchase NTA Travel Protect insurance through Purposeful Journeys. Your invoice will reflect the cost of a CFAR policy for about the cost of Basic Travel insurance when compared to the full cost of a CFAR policy. By utilizing this process Purposeful Journeys can ensure that fellow travelers purchase their CFAR travel insurance policy within the 14-day window allotted for purchasing CFAR travel insurance.

Details Including Terms and Conditions of the New Travel Insurance Benefit

Purposeful Journeys will now offer Cancel-For-Any-Reason (CFAR) NTA Travel Protect Insurance for about the cost of Basic NTA Travel Protection compared to the full cost of a CFAR policy. To be eligible, Purposeful Journeys **MUST** enroll each fellow traveler in the NTA Travel Protection Plan.

The NTA Travel Protection Plan Cancel-For-Any-Reason that includes the Enhanced Plan with the waiver of the Pre-Existing Condition exclusion **MUST** be purchased within 14 days of initial payment for your journey. Your application will be deemed complete once Purposeful Journeys has either received payment for Cancel-For-Any-Reason (CFAR) travel insurance or you have declined to purchase travel insurance through Purposeful Journeys. When a fellow traveler submits payment for the Cancel-For-Any-Reason option, Purposeful Journeys will complete the enrollment in the NTA Travel Protection Plan on behalf of the fellow traveler and will do so in accordance with the policies of AON NTA Travel Protect including the 14-day purchase requirement.

Travel Insurance Benefits

For description purposes ONLY. For full terms and conditions of NTA Travel Protection, please contact Aon Affinity

	Basic Plan	Cancel-For-Any-Reason Including Pre-Existing Waiver Covered by the Basic Plan
For a Covered Reason Under the Basic Plan	100% of Total Trip Cost (Up to \$20,000)	
Cancel-For-Any-Reason <u>NOT</u> Covered Reason Under the Basic Plan	Not Available	75% of Total Trip Cost
Trip Interruption	100% of 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 Expenses	\$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 and Dismemberment	\$300,000 Principal Sum	\$300,000 Principal Sum
Non-insurance services provided by CareFree Travel Assistance™ Travel Assistance, medical assistance and emergency services	24/7	24/7

Fellow Traveler Cost Illustration

(Examples below are **based on fully discounted journey price** including airfare. Actual price may vary depending on the total cost of your journey depending, for instance, upon the discounts you choose to take or travel options you choose to purchase)

	Basic Plan	With Cancel-For-Any-Reason Including Pre-Existing Waiver	Cost of CFAR travel insurance with New Travel Insurance Benefit
Travel Insurance Retail Cost (Israel Only)	\$466	\$933	\$570 (Save \$363)
Travel Insurance Retail Cost (with Egypt extension)	\$591	\$1,159	\$700 (Save \$459)

A fellow traveler may decline to purchase NTA Travel Protection insurance. Fellow travelers who decline to purchase Aon NTA Travel Protection through Purposeful Journeys are reminded of the policies set forth in the Purposeful Journeys Terms and Conditions, especially in reference to Traveler Cancellations as well as Itinerary Changes or Journey Postponement.

Purposeful Journeys is not an agent for Aon NTA Travel Protection Plans. Purposeful Journeys merely offers to purchase NTA Travel Protection on behalf of fellow travelers. All policies, prices, terms, and conditions for NTA Travel Protection Plans are at the discretion and governed solely by AON NTA Travel Protect. For specific questions about coverage included in your plan, contact **Aon Affinity** at 1-800-388-1470 or <https://affinitytravelcert.com/docs/NTA>.