



## Cancellation Protection & Travel Insurance Agreement

### Cancellation Protection Plus

#### Highlights

- Cancel any time for any reason and incur no Cancellation Fees as described below
- Covers cost of airline delays
- Job Loss Protection
- Covers teacher's emergency expenses
- Covers emergency flight for parent/spouse

Cancellation Protection Plus costs \$25 for each day of your program. The protection provided is in addition to the insurance coverage included in Tuition and described below.

#### **Cancellation - NO CANCELLATION FEES**

##### **a) Cancel for a Covered Reason**

If you cancel for a reason covered by the Travel Insurance, NETC will refund all Tuition payments made in excess of the coverage limit, less Non-Refundable Fees.

##### **b) Cancel for a Non-Covered Reason**

If you cancel for any reason not covered by the Travel Insurance, your Cancellation Fees (in the chart in "Cancellation" in the Agreement) will be refunded in the form of fully transferrable travel vouchers. In the event Cancellation Fees exceed \$900, the difference will be refunded by check.

To receive this benefit, you must have made all scheduled Tuition payments. Vouchers must be used for travel on an NETC program in either of the following two years. Some restrictions apply.

The Non-Refundable Fees described in "Cancellation," are not covered by Cancellation Protection Plus.

#### Travel Insurance

The Travel insurance described below is included in the Tuition for all participants. NETC strongly recommends that all participants take advantage of the additional protection provided by Cancellation Protection Plus.

### **Cancellation Insurance**

If you are prevented from traveling due to a covered injury, sickness, or death of either yourself, your traveling companion, or a member of your immediate family, then you may receive a PARTIAL REFUND of Cancellation Fees up to \$200. This reimbursement is increased to \$3,000 if you cancel due to "terrorism," as defined below. No coverage is provided for the Non-Refundable Fees as described in "Cancellation".

### **Health Insurance**

If you become sick or injured for a covered reason, the insurer will reimburse a maximum of \$1,000 for hospital and medical expenses. There is a \$300 deductible. Benefits are payable in excess of amounts paid by other health insurance plans.

### **Trip Interruption**

If you are prevented from continuing your program due to a covered injury, sickness or death of either yourself or a member of your immediate family, the insurer will reimburse up to \$250 for the extra economy-class fare to return home or to rejoin the trip.

### **Travel Delay**

NETC will reimburse pre-approved out-of-pocket expenses for meals, and will provide necessary hotel accommodation and transportation up to a combined total of \$100 per day (\$200 maximum), resulting from an airline delay in excess of 24 hours.

When all members of the group select Cancellation Protection Plus, this will be increased to \$100 per day (\$500 maximum).

Note that NETC will not reimburse expenses that are not pre-approved, and will not reimburse the cost of hotels or transportation that is not booked by NETC. The total aggregate payments that will be made as a result of a single accident or event will be \$50,000.

### **Travel Assistance**

Passengers are enrolled in Europ Assist, a worldwide organization that provides travelers with multilingual assistance in locating medical assistance, arranging emergency transportation, liaising between family and physicians at home and overseas, and much more.

### **Insurance Carrier**

The included Travel Insurance, excluding the Job Loss Protection, is underwritten by ACE American Insurance Company. This summary contains a brief description of the insurance plan. Additional details of the insurance coverage are set forth in the pamphlet, which is available at My ALP, click Important Documents and download the PDF file *Travel Insurance*, or call 1-800-989-0888. The summary and the pamphlet are not a contract of insurance. Complete details of the terms and conditions of coverage, including eligibility requirements, term of coverage, and exclusions and limitations, are included in the policy. Participants cancelling for a covered reason (payable trip cancellation claim) will receive their insurance refund from the insurer. (Participants enrolled in Cancellation Protection Plus will receive any additional refund from NETC after the claim has been approved by the insurer). NETC reserves the right to change the insurance carrier and the coverage provided.

### **Parent/Spouse Emergency Flight**

If you are under 21 years of age and are hospitalized for 48 hours or more (7 days in the case of an adult aged 21 or older) and are unable to continue the NETC trip, NETC will provide an economy-class airline ticket for one parent/guardian or spouse, up to a maximum value of \$1,000, to fly from the USA to join you. The total aggregate value of tickets provided as the result of a single accident or event will not exceed \$10,000.

### **Teacher Emergency Expenses**

If a passenger under 21 years of age is required to stay behind to receive medical attention while the tour continues, a teacher or responsible adult will be required to stay with that passenger. NETC will reimburse the teacher/adult for pre-approved out-of-pocket expenses for meals and reasonable telephone charges, and will provide hotel accommodation and transportation to rejoin the group to a combined total of \$100 per day (\$700 maximum).

Note that NETC will not reimburse expenses that are not pre-approved, and will not reimburse the cost of hotels or transportation that is not booked by NETC. The total aggregate payments that will be made as a result of a single accident or event will be \$10,000.

### **Definition of "Terrorism" for Purposes of Trip Cancellation**

Any one or more of the following events must take place:

An act of violence against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within the country scheduled to travel to and after the effective date of the Insured's Trip Cancellation coverage and within 45 days of the date the Insured is originally scheduled to travel. Or:

An act of violence directed at or occurring in an aircraft traveling or scheduled to travel between the United States and Western Europe in either direction, or between the United States and a country where the Insured is originally scheduled to travel that is determined by United States officials to be a terrorist act. The terrorist act must occur after the effective date of the Insured's Trip Cancellation coverage and within 45 days of the date the Insured is originally scheduled to travel.

Or:

The issuance of a Travel Warning, due to a terrorist act, by the United States State Department recommending that travel to a country where the Insured is originally scheduled to travel and during the time the Insured is scheduled to travel, be avoided. The Travel Warning must be issued after the effective date of the Insured's Trip Cancellation coverage.

Notification of cancellation due to "terrorism" must be received within 21 days of the issuance of a Travel Warning, or within 7 days of a covered event that occurs within 45 days of your scheduled departure. No insurance is provided for declared or undeclared war or any act thereof.

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