



June 4, 2019

## BINDER

Barry Fertel  
Brooks Group Insurance Agency, LLC  
70 Bridge Plaza Drive  
Manalapan, NJ 07726

**Re: Insured: Oriental Tour & Travel Inc.**  
37-08 Main Street  
Flushing, NY 11354

We are pleased to advise that coverage has been secured through our program as follows:

Insurer: **Zurich American Insurance Company**  
Type: **Form No. U-TAP-120-B-NY (03/06) Occurrence Form  
Travel Agents and Tour Operators Professional Liability**

New Policy Number: **EOL5988277-08**

Policy Period: **June 6, 2019 to June 6, 2020**

Limit of Liability: **\$5,000,000 per occurrence / \$5,000,000 policy aggregate  
Fire Legal Liability Limit \$50,000 Occurrence Form**

Deductible: **\$1,000 (Indemnity Only)**

Total Policy Premium: **\$2,226.00**

Commission Rate: **6%**

State Fees (if applicable): **n/a**

Policy Administrative Charge: **\$20.00**

Invoice: **An invoice will follow under separate cover showing the total billing, deposits received, if any, and the balance due.**

Terms and Conditions: **See Below**

Coverage A: **Bodily Injury and Property Damage (except automobile)**

Coverage B: **Bodily Injury and Property Damage for hired and non-owned automobile**

Coverage C: **Professional Errors and Omissions**

Coverage D: **Personal Injury**

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Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; In CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

Aon Affinity Travel Practice | 900 Stewart Avenue, P. O. Box 9366 | Garden City, NY 11530  
toll-free: (800) 803-1213 | fax: (516) 294-1821 | [AonTravPro.com](http://AonTravPro.com)



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**The following Additional Coverages have been included as per your instructions:**

- Advertising Injury
- Extended General Liability
- Travel Supplier Bankruptcy Legal Liability - \$1,000,000 Sublimit
- Sale of Travel Insurance - \$50,000 Sublimit

**As previously stated on the quotation, in addition to the policy's basic terms and conditions, the following specific provisions and exclusions will apply:**

**Provisions**

- Disclosure of Important Information Relating to Terrorism Risk Insurance Act (Form #U-GU-630-D 01/15)
- Cap On Losses from Certified Acts of Terrorism (Form #U-GU-767-B 01/15)

**Specific Exclusions**

- Scheduled Activities - All Coverage Parts (Form #U-TAP-117-A-CW)  
The following activities shall be specifically excluded from coverage on this policy: Study Abroad, College Placement and all related services

**Please see attached listing of Named Insureds to be covered under this policy.**

Thank you for participating in our program. An invoice will follow under separate cover that will state the balance due, if any, on this policy. Full payment will be due upon receipt of the invoice. The policy documents will follow in approximately 30 days. Please contact our office at 1-800-803-1213 should you have any questions.

Sincerely,

Peter F. Maidhof  
Assistant Vice President

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## **Named Insureds**

Oriental Tour & Travel Inc.  
Namei Group, Inc.

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