

COSTA RICA DISCOVERY

March 1 - 10, 2023

Spectacular landscapes, exotic animals, and thrilling adventures abound in Costa Rica. The secrets of the rainforest canopy will reveal themselves as you explore via hanging bridges, gondolas, and zip lines, and a priceless collection of pre-Columbian gold artifacts will dazzle. Visit the locals; learn how coffee, chocolate, and sugarcane go from farm to finished product; and encounter diverse wildlife from the tops of the trees down into the pristine waterways! Plus, three nights at an all-inclusive resort cap off this incredible experience!

INCLUSIONS

- Round-trip airport transfers
- Round-trip air to San Jose
- Private motorcoach transportation
- 9 nights' accommodations
- 22 meals (9 breakfasts, 5 lunches, 8 dinners)
- Admission to attractions as stated on itinerary
- Porter service of one bag per person at hotels
- Taxes and gratuities for included services
- Professional tour manager

Not included in the price of this tour:

Meals/beverages other than those listed on the itinerary, beverages other than tea or coffee with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, certain optional activities at the resort such as spa services or excursions, travel protection plan, passport fees, visa fees (if applicable), current baggage fees at the airport as assessed by the airline, fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.

Activity Level: Moderate to Energetic

In order to participate in this tour, **you must:**

- Be able to walk/stand 4-6 hours at a time at a moderate pace in all weather conditions
- Be able to regularly maneuver frequent stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:
Star Destinations at (712) 792-9793
or info@stardestinations.com



TOUR PRICING

\$4,628 per person, double
with insurance: \$5,092

\$5,369 per person, single
with insurance: \$5,921

OPTIONAL TRAVEL PROTECTION

Hills Bank RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a travel protection plan provided by Travelex Insurance Services:

\$464 per person, double
\$552 per person, single

(Payment may be sent with your deposit or with final payment to Star Destinations)

Travel Protection Plan may be purchased any time before or with final payment to Star Destinations.

To view state specific fraud warnings, visit:

<https://www.travelexinsurance.com/company/fraud-warning>. Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Visit <https://travelexinsurance.com/docs/ny-phn-covid-19-comp> to view a special notice for NY residents regarding coverage related to COVID-19. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. 716

A \$500 deposit per person is required with your registration form in order to reserve your spot.
(\$100 becomes non-refundable October 25, 2022)

**FINAL PAYMENT IS DUE:
DECEMBER 1, 2022**

To register online, visit:
www.stardestinations.com/travel-clubs

Password: FriendsClub

DAY 1 WEDNESDAY, MARCH 1**SAN JOSÉ****(Dinner)**

Today we will transfer to the airport for our flight to **San José, Costa Rica**. Upon our arrival, we will meet our English-speaking guide and driver and enjoy a **panoramic view of the colorful city** en route to our overnight accommodations. Time will be available after check-in to freshen up for a lovely welcome dinner.

DAY 2 THURSDAY, MARCH 2**ARENAL REGION****(Breakfast, Lunch, Dinner)**

After breakfast we begin our Costa Rican adventure with a guided tour of **San José's Pre-Columbian Gold Museum** with its priceless collection of thousands of gold artifacts and artworks from the pre-Columbian period. We will then make our way to the **Toucan Rescue Ranch** to tour the facilities and meet some of the toucans, sloths, monkeys, and other wildlife the center cares for. Lunch will be enjoyed together before we head to the **Arenal region** for a two-night stay.

DAY 3 FRIDAY, MARCH 3**ARENAL REGION****(Breakfast, Lunch, Dinner)**

Our adventure today takes us into the jungle to enjoy the sights and sounds of Costa Rica's wildlife during a **safari float on the Peñas Blancas River**. This peaceful tour will allow us to enjoy the tranquility of Costa Rica's tropical rainforest. Be on the lookout for small crocodiles that duck into the water as we pass and keep an eye on the trees for a glimpse of howler monkeys swinging from the branches. With monkeys, caimans, iguanas, Jesus Christ lizards, and a wide assortment of colorful bird species making their home here, there's sure to be something exciting at every turn! Our naturalist guide will share local history and interesting facts about the plants and animals we encounter. We'll spend around two hours exploring the river banks at a relaxing paddle pace before returning to the docks to head to a **tortilla-making experience and visit with a local family**. A tropical drink will welcome us to the home of Doña Mara and her family, where we will try our hand at making fresh tortillas and enjoy a delicious lunch prepared on Doña Mara's rustic wood-fired stove. Our time at Doña Mara's home will truly give us a better understanding of the meaning of "Pura Vida" experienced by rural Costa Ricans! The afternoon is ours to enjoy the resort's hot springs and other amenities before a group dinner at a local restaurant.

DAY 4 SATURDAY, MARCH 4**MONTEVERDE****(Breakfast, Dinner)**

Today's touring begins with an extraordinary bird's-eye view of the rainforest, Arenal volcano, and lake from the **Sky Tram gondolas** (*perfect for all ages and abilities*). Accompanied by a bilingual guide, the ride takes around twenty minutes with the possibility of short stops to take one-of-a-kind photographs or to spot a tropical bird. We'll then switch to the **Sky Trek zip lines** and slide along cables that extend through the trees and over canyons, offering views of the tropical forest that only a bird could experience! The canopy tour includes eight cross-sectional cables with a total length of 1.7 miles and a maximum height of 660 feet. Those who choose not to participate in the zip lining will walk through the gardens and the hanging bridges. After lunch we will travel to a **family farm to learn about traditional Costa Rican crops** such as sugarcane, coffee, bananas, oranges, macadamia nuts, and arracache. Our guide will share the history of sugarcane and explain the process of farming this important crop, including the milling of cane juice with the help of oxen! An ox cart will then take us from the sugarcane plantation to the area of the farm where the cocoa process is demonstrated. To end this interesting visit, we will have the opportunity to **make our own candy**, or sobado, and taste a delicious gallito de arracache hash with an exquisite cup of coffee. From here we'll head to **Monteverde** for the next three nights.

DAY 5 SUNDAY, MARCH 5**MONTEVERDE****(Breakfast, Lunch, Dinner)**

After breakfast we will venture along the **Selvatura hanging bridges in the cloud forest canopy** for a peaceful look at the flora and fauna of the treetops from a completely different perspective. A naturalist will entertain and educate us with narration throughout. Cloud forests are a rare occurrence around the world due to the particular atmospheric conditions required for consistent cloud cover. The clouds often hang as low as the tree canopy, making this walk an otherworldly experience! Time will be available for lunch back at our hotel before we make our way to the **Monteverde Butterfly Gardens** to learn about Costa Rica's insects and arachnids. With over thirty species of butterflies in four different habitats, over twenty species of live insects and arachnids, and an active leaf-cutter ant colony, there is plenty to explore. We will then make our way to Sofia, a local restaurant featuring eclectic Costa Rican and fusion cuisine in a lovely tropical setting.

DAY 6 MONDAY, MARCH 6**MONTEVERDE****(Breakfast, Lunch, Dinner)**

We will rise early today and head to the **Monteverde Cloud Forest Biological Preserve** protecting a wide variety of endangered species. More than 2,500 plant species, 100 mammal species, 400 bird species, 120 amphibian and reptile species, and thousands of insect species draw scientists and tourists alike! Rare and unusual wildlife such as jaguars and pumas call this home, as does the world's largest population of quetzal birds. As a cloud forest with nearly 100% humidity year-round, it is almost always bathed in a soft mist, and it receives an incredible four meters of rain every year! We will also visit **Don Juan for a tour of the coffee plantation** that begins with the history of coffee around the world, its importance in Costa Rica's development, and the process of turning a seed into a delicious cup of coffee. The focus will then shift to chocolate with a look at how a cacao seed is turned into pure and ground cocoa. The afternoon is ours to relax back at our hotel. Dinner at the hotel will be followed by a **night walk along natural trails** through an incredible variety of habitats. These areas bordering the Monteverde Cloud Forest are inhabited by a great variety of bird and mammal species.

DAY 7 TUESDAY, MARCH 7**JACO****(Breakfast, Lunch, Dinner)**

Today we will journey south to **Jaco** to settle into our the spectacular **Hotel Punta Leona** resort for three all-inclusive nights!

DAY 8 WEDNESDAY, MARCH 8**JACO****(Breakfast, Lunch, Dinner)**

Hotel Punta Leona is nestled on a unique tropical rainforest with part of the property declared a Wildlife Reserve thanks to its incredible biodiversity. The resort boasts so much to see and do, whether you wish to simply relax or get out and explore. Soak in the sun on the beautiful white-sand beaches with a drink in hand or go kayaking or snorkeling in the emerald green waters of the Pacific. Get pampered at the spa or play a round on the mini-golf course. When you've worked up an appetite, three unique dining experiences await – along the beach, in the middle of the rainforest, or poolside. And when your thirst needs quenched, the resort's two bars offer a wide range of beers, cocktails, and more.

DAY 9 THURSDAY, MARCH 9**JACO****(Breakfast, Lunch, Dinner)**

Enjoy another day to do as little or much as you wish! Consider taking part in a dance or aerobics class, joining a boccia tournament, or stepping into the beautiful world of butterflies in the butterfly garden. Head out on a guided walk along the resort's trails to discover the flora and fauna of the reserve, including capuchin and spider monkeys, kinkajous, and more than 300 species of birds. If you're looking to be even for adventurous, a number of one-day tours are available to popular attractions such as Arenal volcano and hot springs, Manuel Antonio National Park, and Tortuga Island.

DAY 10 FRIDAY, MARCH 10**HOME****(Breakfast)**

Following breakfast we will transfer to the airport for our flight home.

A COVID-19 vaccination is not required to participate in this tour. Vaccination status requirements for 2023 tours are determined by the destination and the tour's suppliers. Requirements are subject to change. We do our best to stay as up to date as possible on COVID-19 guidelines for this destination. If necessary, we will provide an update regarding any changes to COVID-19 guidelines closer to final payment, but please check the guidelines yourself regularly. This will help you remain informed.

TERMS & CONDITIONS

For full tour terms and conditions, please visit www.stardestinations.com/terms-hills-costa-rica.

Dear Traveler,

Thank you for choosing to travel with Hills Bank Friends Club! We can't wait to travel with you, and maintaining your reservation is important to us. Before you pull out your suitcase and think about what to pack, you need to secure your spot with a deposit. Upon receiving this letter, please return the following items **within two weeks to Star Destinations**:

Star Destinations
Attn: Kasey Soyer
PO Box 456
Carroll, IA 51401

To Complete and Return:

_____ Pay a deposit of \$500 per traveler payable to Star Destinations to secure your reservation (\$100 becomes non-refundable October 25, 2022)

_____ Completed registration form with date and signature

_____ Friends Club's terms and conditions with date and signature

_____ Selection on the offered Travel Protection Plan provided by Travelex Insurance (either opt-in or opt-out)

_____ Photocopy of each traveler's government-issued photo ID (Domestic travel: Driver's License and International travel: Passport)

Friends Club will send details about final payment, additional trip information, and a copy of Hills Bank's Terms and Conditions for your records.

In the meantime, if you have any questions about your tour, please call Star Destinations at 712-792-9793 or 800-284-4440 or email us at info@stardestinations.com.

We look forward to traveling with you,



Katie Harris
Hills Bank Friends Club Director

COSTA RICA DISCOVERY



Travel arrangements
provided by



To register online, visit:

www.stardestinations.com/travel-clubs

Password: FriendsClub

March 1-10, 2023

PASSENGER INFORMATION (1st Traveler)

Full name must be exactly as it appears on your passport or passport application.
Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Passport #: _____

Passport Expiration Date: _____ / _____ / _____
month / day / year

Date of Birth: _____ / _____ / _____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

PASSENGER INFORMATION (2nd Traveler)

Full name must be exactly as it appears on your passport or passport application.
Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Passport #: _____

Passport Expiration Date: _____ / _____ / _____
month / day / year

Date of Birth: _____ / _____ / _____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

Hills Bank RECOMMENDS all travelers purchase a
Travel Protection Plan. For your convenience, we offer a Travel
Protection Plan provided by Travel Insurance Services.

- Yes, I would like to purchase the offered plan.
\$464 per person, double; \$552 per person, single
(Payment may be sent with your deposit or with final payment to Star Destinations)
- No, I decline the offered plan.

Trip Costs: per person, Double: \$4,628 Single: \$5,369
with insurance: **\$5,092 \$5,921**

To view state specific fraud warnings, visit: <https://www.travelinsurance.com/company/fraud-warning>.
Travel Insurance Services Inc. ("Travel Insurance") maintains an updated list of alerts and financial defaults
on its website available at <https://www.travelinsurance.com/customer-service/travel-alerts/travel-supplier>.

Visit <https://travelinsurance.com/docs/ny-phn-covid-19-comp> to view a special notice for NY residents
regarding coverage related to COVID-19. Travel Insurance Services, Inc. CA Agency License #0D10209.
Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. 716

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

Pick-up Location: (please check one)

- Hills Bank (3905 Blairs Ferry Road NE, Cedar Rapids)
- Johnson County Fairgrounds (3109 Old Highway 218 South, Iowa City)

* Travel Protection Plan may be purchased any time
before or with final payment to Star Destinations *

PLEASE TURN OVER FOR SIGNATURE

COSTA RICA DISCOVERY

DOCUMENTATION: Each U.S. citizen must have a valid passport through September 10, 2023, to participate. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding.

OPTIONAL TRAVEL PROTECTION PLAN: Hills Bank recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, 360° Group Premier provided by Travel Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/GPB-0521>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travel Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travel Insurance Services. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276.7D4

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Star Destinations prior to October 25, 2022. If cancellation is received between October 25, 2022, and final payment, full refund of all monies is made, less the non-refundable \$100. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS & CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, we are unable to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or to himself or herself; (2) is engaged in, or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

A \$500 deposit and a signed copy of Friends Club's terms and conditions are required per person with your registration form in order to reserve your spot.

(\$100 becomes non-refundable October 25, 2022)

**FINAL PAYMENT IS DUE TO STAR DESTINATIONS:
DECEMBER 1, 2022**

A copy of your passport is required with registration or as soon as possible.

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: **Star Destinations**

In the amount of: _____

Mail Check to: **Star Destinations**
PO Box 456, Carroll, IA 51401

CREDIT CARD PAYMENTS:

(Please Note: The charge will appear on your statement as Star Destinations)

Visa Mastercard In the amount of: _____

Credit Card Number: _____

Exp. Date: _____ / _____ Security Code: _____
month / year

Name as it appears on card: _____

By registering for this tour and signing below, **you acknowledge that Hills Bank reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither Hills Bank nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

Activity Level: Moderate to Energetic

In order to participate in this tour, **you must:**

- Be able to walk/stand 4-6 hours at a time at a moderate pace in all weather conditions
- Be able to regularly maneuver frequent stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:

Star Destinations at (712) 792-9793

or info@stardestinations.com

Signature (1st Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions above: _____

Signature (2nd Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions above: _____

A COVID-19 vaccination is not required to participate in this tour. Vaccination status requirements for 2023 tours are determined by the destination and the tour's suppliers. Requirements are subject to change. We do our best to stay as up to date as possible on COVID-19 guidelines for this destination. If necessary, we will provide an update regarding any changes to COVID-19 guidelines closer to final payment, but please check the guidelines yourself regularly. This will help you remain informed.

Friends Club Travel Terms and Conditions

Participants are required to sign and return these terms and conditions with their registration in order to travel with Friends Club. In addition, please refer to the back of your registration form or the trip brochure for the tour operator's terms and conditions, which also govern your travel.

Hills Bank Friends Club

Hills Bank and Trust Company ("Hills Bank"), through its Friends Club, acts as a facilitator with tour operators, like Star Destinations, with whom participants make arrangements for completing travel. All references in these Terms and Conditions to Hills Bank Friends Club are referring to Hills Bank.

Activity Level

Many Hills Bank Friends Club programs involve walking over uneven surfaces, climbing stairs, and navigating areas that are not accessible for people with mobility issues. Participants must review the activity level rating and definition provided on the trip brochure to become familiar with activity level of our programs. (Please note: activity levels vary per excursion. Additional walking and fitness may be required.). Hills Bank Friends Club and its tour operators reserve the right to accept or decline any participant at any time for any activity, or to require any participant to withdraw from a program at their own expense, when such an action is determined by the operator or Hills Bank Friends Club to be in the best interest of the participant's health and safety, or the general safety or welfare of the other participants.

Health and Medical Requirements

Hills Bank Friends Club requests that participants be in good health to join the trip and be physically able to participate in all stated itinerary items. If you cannot participate in all activities, then you must be willing to stay back so the group is not affected. You will not be reimbursed for the activities you miss. Hills Bank Friends Club offers tours to exciting destinations, and in some places there are very limited accommodations for wheelchairs, walkers, or people with limited mobility. Any condition that may require assistance or special medical attention must be reported at the time a reservation is made or as soon as possible thereafter by emailing info@stardestinations.com or calling 712-792-9793.

Every effort will be made to address special dietary requirements with notice given to venues: however, no guarantees can be made on behalf of the venue. Neither Hills Bank Friends Club employees nor its vendors or operators may assist with medications or physically aid participants on tours, including administering medications, physically lifting or assisting participants into transportation vehicles, or assisting with wheelchairs. Persons who cannot travel independently and who would need special assistance must be accompanied by a companion who will be able to assist and assume responsibility for this person. The companion will be treated as any other participant and will be subject to the same policies and program rates. If applicable, please provide the name of the traveling companion who will be assisting you, to Star Destinations by emailing info@stardestinations.com or calling 712-792-9793.

Medical Information

For extended travel, Hills Bank Friends Club strongly recommends that you complete the medical information card inside your name badge holder (please keep the completed form in the holder). In case of an emergency, this card will be very helpful to Hills Bank Friends Club employee hosts, its tour operators, and medical personnel. The insurance portion of this card should list your primary personal health insurance policy information. Emergency contact information, including the cell number for your tour manager, is also included inside the name badge holder.

Cancellations

Most of our trips and programs require a minimum number of travelers to operate. Hills Bank Friends Club or its travel operator reserve the right to cancel or reschedule any trip or program due to insufficient demand, unsafe conditions, events beyond our control, or any other reason.

Hills Bank Friends Club will adhere to the written cancellation policy of the travel operator. In most cases, cancellations prior to the final payment due date allow for a refund. In some cases, including most cruises, the required deposit may be non-refundable, which will be noted on the brochure and registration materials. Hills Bank Friends Club encourages you to familiarize yourself thoroughly with the tour operator's cancellation and refund policies included on the back of the trip brochure and registration form.

If you cancel after the final payment deadline, you will not receive a refund unless your reason for cancellation is covered in your (optional) purchased Travel Protection Plan. If cancellation is necessary after final payment due to a covered reason, the traveler can submit an insurance claim if they purchased a Travel Protection Plan was purchased for this trip. Hills Bank Friends Club and the tour operator make no determination whether the claim will be approved. More details regarding insurance will be provided upon request.

Hills Bank Friends Club is not responsible for any incidental expenses or consequential losses that you incur as a result of a cancelled trip or program, including, but not limited to, loss of earnings, loss of enjoyment, or the cost of any connecting flights, accommodations, airport transportation, visas, document fees, vaccinations, or other services you may purchase that are dependent upon the operation of your trip or program.

Travel Protection Plan

Hills Bank Friends Club recommends that you carry travel insurance or equivalent coverage. For your convenience, Star Destinations offers a Travel Protection Plan, 360° Group Premier provided by Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense, emergency evacuation coverage, and more. Participants may purchase this coverage from the provider of your choice. Purchase of the plan is not required to purchase any other travel product or service. For more information, please see the product flyer included with this packet or direct questions to the insurance provider.

If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment.

To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/GPB-0521>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>.

COVID-19

Any public interaction carries a risk of exposure to COVID-19 or other illness. Participants assume this risk upon registration and attendance, and Hills Bank Friends Club will not be responsible in the event of COVID-19 exposure, illness, or other health risk.

For the health and safety of all of our travelers, and to comply with the requirements of many destinations, all 2022 tour participants must be fully vaccinated against COVID-19 at least 14 days prior to departure. Hills Bank Friends Club will require proof of vaccination status at the time of registration.

Vaccination status requirements for 2023 tours are determined by the destination and the trip's tour operators. Individual tour requirements will be stated in the trip brochure and the tour operator's terms and conditions.

Hills Bank Friends Club reserves the right to change its requirements regarding COVID-19 at any time without advance notice to you.

Responsibilities and Limitation of Liability

Hills Bank, through Friends Club, acts as a facilitator with tour operators, with whom participants make arrangements for completing travel. Hills Bank Friends Club encourages you to familiarize yourself thoroughly with the tour operator's terms and conditions located on the trip brochure and registration form.

Certain unexpected circumstances may arise during travel, including, but not limited to, weather events, pandemics or epidemics, quarantines, border closures, acts of governments or authorities, wars, hostilities, political uprisings or civil disturbances, riots, strikes, terrorist activities or the threat of terrorist activities, criminal acts committed by third parties, defects of vehicles or breakdown in equipment, or an Act of God, that are beyond the control of Hills Bank Friends Club. Any such circumstance may force a cancellation or disruption of the trip or program. Hills Bank Friends Club will not be held responsible or liable in any way for such events, including any death, bodily injury, illness, damage, delay, or other losses caused by such event. Any losses or costs resulting from these events will be the responsibility of the participant.

Additionally, Hills Bank Friends Club is not responsible for changes to flight times, fare changes, dishonor of airline, hotel or other reservations, or delays. Although every effort is made to handle passengers' luggage as carefully as possible, Hills Bank Friends Club cannot be responsible, assume liability, or accept claims for loss of or damage to luggage due to breakage, theft, wear and tear, or by hotel or group carrier handling. The liability of carriers for baggage or other property accompanying passengers is limited to their liability as common carriers.

The itinerary is subject to change at the discretion of Hills Bank Friends Club or the tour operator, including, but not limited to, changes to program dates, staff (including Hills Bank Friends Club representatives), itineraries, or accommodations as conditions warrant. Deviations from the scheduled itinerary are at the expense of the participant.

Acceptance of Risk

You acknowledge that travel, especially to foreign and remote destinations, may involve some risk to your health and safety. The degree and nature of personal risk involved depends on the products or services booked and the location(s) in which a tour or program operates. There may be a significant degree of personal risk involved in participating in physical and/or high-risk activities (such as ziplining, snorkeling, or hot air balloon rides), carriage by watercraft, or traveling to high altitudes, remote locations, or countries with developing infrastructure.

By traveling on a tour or program, you acknowledge that you have considered the potential risks, dangers and challenges, and your own personal capabilities and needs, and you assume responsibility for all such risks. You agree to take all prudent measures in relation to your own safety while traveling, including, but not limited to, the proper use of safety devices (including seatbelts, harnesses, flotation devices, and helmets), following all local health and safety rules and regulations, and obeying all posted signs and oral or written warnings regarding health and safety. Absent any gross negligence on our part, Hills Bank Friends Club and our representatives will not be held liable for any claims or causes of action arising from any losses, damages, injuries, or death resulting from failure to comply with safety instructions or warnings or the risks inherent in travel or participating in adventurous activities included in our itineraries or otherwise offered by us, our tour operators, or our representatives.

Group Participation

On our group tours or program, you may be traveling with individuals you do not know, and this can sometimes be challenging. To avoid any discord within our groups and to provide our travelers with a positive travel experience, Hills Bank Friends Club reserves the right to reject or remove any participant whose behavior is determined to be incompatible with the group. If you fail to comply with a decision made by our travel operator or host, behave in a way that is judged to cause or likely to cause danger, distress, or material annoyance to others, interfere with the wellbeing or mobility of the group, or are deemed to be fractious to the group, we may ask you to leave the tour or program. This decision will be made at the sole discretion of Hills Bank Friends Club and/or our tour operators and representatives. In this case, you will not receive a refund for any portion of the program/tour cost, and all expenses incurred by the termination of the tour program are your responsibility. Hills Bank Friends Club may also elect not to have you on any future trips.

Appearing in Photos and Videos

While participating in any of our tours or programs, images, photos, or videos may be taken by us, our tour operator, our representations or contractors, or other participants, that may contain or feature you. You consent to any such pictures being taken and grant us a perpetual, royalty-free, irrevocable license to reproduce for any purposes whatsoever (including marketing, promotions, and the creation of promotional materials by or with sub-licenses), in any medium whatsoever, whether currently known or hereinafter devised, without any further obligation or compensation payable to you.

Signature Required

Participants are required to sign the terms and conditions in order to reserve their spot and travel with the group.

By signing these terms and conditions, the participant is certifying that they are in good health to join the trip and are physically able to participate in all stated itinerary items.

By signing, I/we acknowledge that I/we:

1. Have read the Friends Club Travel Terms and Conditions in their entirety and accept in full all conditions set forth herein.
2. Have the legal capacity to enter into this Agreement and am/are doing so voluntarily. No oral representations, statements, or inducements apart from these terms and conditions have been made.
3. Understand that these terms and conditions represent the entire agreement between me/us and Hills Bank Friends Club. In the event any portion of these terms and conditions are held invalid, the balance shall, notwithstanding, continue in full force and effect.
4. Agree that these terms will inure to the benefit of and be binding upon the parties and their respective heirs, legal and personal representatives, executors, administrators, successors, and assigns.
5. Agree that these terms and conditions shall be subject to the laws of the State of Iowa (without regard to its conflict of laws provisions) and any action to enforce these terms and conditions shall be brought in the state or federal courts located in Linn County, Iowa.

Hills Bank Friends Club reserves the right to update or modify these terms and conditions at any time. We will notify you by mail or email of any changes to the terms and conditions and notification will be effective upon mailing or on the date the email is sent, whichever is applicable.

Return this signed document to **Star Destinations, Attn: Kasey Soyer, 1903 N US Hwy 71, Carroll, IA 51401.**

Tour Destination:

*Traveler 1 Signature: _____ Date: _____

*Traveler 2 Signature: _____ Date: _____



360° GROUP PREMIER

TRAVEL PROTECTION

The 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Enjoy benefits like trip cancellation & interruption, emergency medical and 24/7 travel assistance & concierge services.

PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Pre-existing medical condition exclusion waiver³
- Trip cancellation/interruption benefit includes:
 - Sickness, injury or death⁴
 - Inclement weather
 - Financial default³ & labor strikes
 - Business reasons
 - Terrorist incident
- 3 hour missed connection benefit
- 5 hour trip delay benefit
- 12 hour baggage delay benefit
- Fast online claims⁶

PLAN BENEFITS & BONUS COVERAGES

Benefits	Coverage ¹
Trip Cancellation	100% of trip cost (\$20,000 limit)
Trip Interruption	150% of trip cost (\$30,000 limit)
Trip Delay ⁸	\$1,000 (\$250/day)
Sporting Equipment Delay	\$200
Missed Connection	\$1,000
Baggage & Personal Effects	\$1,500
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$50,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$250,000
Accidental Death & Dismemberment ⁵	\$10,000
Travel Assistance & Concierge Services ⁷	Included

BONUS COVERAGES

If plan is purchased at or before final trip payment.

- Pre-existing Medical Condition Exclusion Waiver **Included**
- Financial Default Coverage **Included**

PLAN RATES

Trip Cost	Age 0-24	Age 25+
\$0 ²	\$28	\$43
\$1 - \$500	\$28	\$80
\$501 - \$1,000	\$36	\$116
\$1,001 - \$1,500	\$52	\$160
\$1,501 - \$2,000	\$68	\$207
\$2,001 - \$3,000	\$97	\$280
\$3,001 - \$4,000	\$130	\$370
\$4,001 - \$5,000	\$164	\$464
\$5,001 - \$6,000	\$198	\$552
\$6,001 - \$7,000	\$232	\$644
\$7,001 - \$8,000	\$266	\$736
\$8,001 - \$9,000	\$299	\$826
\$9,001 - \$10,000	\$333	\$916
\$10,001 - \$11,000	\$368	\$1,038
\$11,001 - \$12,000	\$403	\$1,135
\$12,001 - \$13,000	\$438	\$1,232
\$13,001 - \$14,000	\$473	\$1,329
\$14,001 - \$15,000	\$508	\$1,426
\$15,001 - \$16,000	\$543	\$1,524
\$16,001 - \$17,000	\$578	\$1,623
\$17,001 - \$18,000	\$613	\$1,721
\$18,001 - \$19,000	\$648	\$1,819
\$19,001 - \$20,000	\$684	\$1,918

Rates are per traveler and subject to change.

Residents of PA should contact your travel professional for available plans in your state. 1 All coverages per insured up to limits listed. Coverage, rates and maximum trip length may vary by state. Please see your policy for details or call 888.574.7026. 2 Includes \$1,000 in Trip Interruption - Return Air only. Coverage for Trip Interruption and Trip Interruption - Return Air Only cannot be combined. 3 Coverage when plan is purchased at or before final trip payment. 4 Of you, a Traveling Companion, Family Member or Business Partner. 5 Not available for NH residents. 6 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim. 7 Provided by the designated provider as listed in the Policy. 8 \$200/day for IL residents 05.21

TRAVEL ASSISTANCE SERVICES⁷

Includes a wide range of services before and during trips through a 24/7 toll free number.

MEDICAL SERVICES INCLUDE:

- Medical Assistance
- Medical Consultation & Monitoring
- Medical Evacuation
- Emergency Medical Payments
- Prescription Assistance
- Dependent Transportation & Family Visits
- Repatriation of Remains

ASSISTANCE SERVICES INCLUDE:

- 24 Hour Legal Assistance
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document & Ticket Replacement
- Concierge Services
- Business Services

PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

- Plan is purchased at or before final trip payment
- Full trip cost is insured
- The traveler is medically able to travel at the time of plan purchase

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member within the 60 day period immediately preceding and including the Insured's coverage effective date.

This exclusion also applies to those not traveling.

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travellex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact Travellex Insurance Services Inc. Toll Free 888.574.7026 Email: customersolutions@travellexinsurance.com. Any inquiry regarding claims may be directed to travellex.claims@bhsspecialty.com; 855.205.6054. To view state specific fraud warnings, visit travellexinsurance.com/company/fraud-warning. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travellex Insurance Services, Inc. CA Agency License #0DI0209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MA, MN, MO, MT, OR, VA, and VT Policy Form series PG-TA-IPL-NV. In CA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, UT Policy Form # PG-TA-IPL-UTE, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEAH. 2GV 05.21



For plan questions call Travellex at 888.574.7026 or
Contact your Travel Professional to Enroll:
Plan # GPB-0521

VIEW PLAN DETAILS

View your policy: policy.travellexinsurance.com/GPB-0521



Travellex Insurance Location Number: 15-0153

PO Box 456 / 1903 N US Hwy 71 / Carroll, IA 51401

Office 800-284-4440 or 712-792-9793

www.stardestinations.com



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Travel On.**