



## TRIP DETAILS

**\$2,350 DOUBLE**  
**\$2,935 SINGLE**

A credit card convenience fee of 3% will be applied to all transactions. This fee is charged to cover the processing costs associated with credit card payments. Please note that this fee is non-refundable if a credit card refund is processed.

If you would like to enroll in the travel protection plan, please visit:

<https://stardestinations.travelexinsurance.com/index.aspx?location=150164&go=bp&navigation=off>

### Includes:

- Private motorcoach
- 6 nights' hotel w/  
1 bag porter service
- 12 meals
- All listed admissions
- Professional tour manager
- Gratuities and driver tip

### Departs:

Colby • Cadott • Eau Claire

## BOOKING IS EASY!

Call 715-220-4597  
for reservations.

Make TOUR check payable to:  
Star Destinations

Mail payment(s) and  
registration form(s) to:  
Star Destinations  
PO Box 456,  
Carroll, IA 51401

A minimum \$500 deposit  
per person is required with  
your registration form.

**FINAL PAYMENT IS DUE**  
**JULY 15, 2025**

# CINCINNATI RIVER ROOTS FESTIVAL

October 7-13, 2025

## DAY 1: TUESDAY, OCTOBER 7 (D) NAPERVILLE, IL

Today, we begin our exciting journey to Cincinnati, OH! Along the way, we'll visit the **National Mustard Museum**, home to the world's largest collection of mustards and memorabilia, showcasing over 6,000 jars from around the globe. Explore mustard's quirky history and cultural significance through engaging exhibits, and enjoy sampling unique flavors at the tasting bar. Our day ends in **Naperville, IL**, where we'll check into our hotel and come together for a wonderful welcome dinner.

## DAY 2: WEDNESDAY, OCTOBER 8 (B, L) FLORENCE, KY

After breakfast, we continue to Indianapolis, IN, for a tour of the **Indianapolis Motor Speedway**. This thrilling experience includes a thirty-minute bus tour around the legendary 2.5-mile oval track, culminating in a stop at the iconic **Yard of Bricks**. Step onto the track and join the cherished tradition of "kissing the bricks," a tribute to race winners since 1996. Following this fascinating glimpse into racing history, our adventure continues to **Florence, KY**. Upon arrival, we'll check into **Drury Plaza Cincinnati Florence (or similar)** for a relaxing four-night stay, with the remainder of the evening free to enjoy at your leisure.

## DAY 3: THURSDAY, OCTOBER 9 (B, D) FLORENCE, KY

Enjoy a captivating **city tour of Cincinnati** this morning, where you can discover its rich history, fascinating folklore, and intriguing past stories. Next, explore a vibrant signage and advertising art celebration at the **American Sign Museum**. Covering over 20,000 square feet, the museum will take us through the evolution of American business and culture with iconic signs, including a recreated Main Street where vintage signs illuminate the history of roadside America. After lunch on your own, we'll join **America's River Roots Festival**, a signature event celebrating America's 250th anniversary along the riverfronts of Cincinnati, Covington, and Newport. This exciting festival highlights the profound impact of river cities on the nation's history and culture, featuring performances by national and emerging musical talents, river-inspired cuisine, cultural attractions, and unforgettable river cruises. The day will conclude with a group dinner at a local restaurant.



## DAY 4: FRIDAY, OCTOBER 10 (B, D) FLORENCE, KY

Enjoy a relaxing morning to unwind and recharge before the day's adventures begin. Later, we'll head back to the River Roots Festival for another day filled with fun, food, music, and rich cultural experiences. In the afternoon, prepare for a unique and exhilarating adventure as we **participate in an authentic riverboat race**. Step aboard the **Steamboat Natchez** for a thrilling race down the river against the Celebration Belle, where you'll have a front-row seat to all the excitement and energy. While cruising, enjoy regionally inspired fare, a fully stocked bar, and a variety of beverages available for purchase on this two-hour journey. After an action-packed day, we'll gather for a delicious dinner.

**DAY 5: SATURDAY, OCTOBER 11**

(B, D)

**FLORENCE, KY**

Following breakfast, we'll travel to Williamstown, KY, to visit the **Ark Encounter**. The centerpiece of this park is a full-scale representation of Noah's Ark as described in the Genesis Flood narrative of the Bible. The Ark is massive at 510 feet long, eighty-five feet wide, and fifty-one feet high! Numerous teaching exhibits about the Flood, Noah, and the animals are designed to answer your questions about the biblical account of Noah's Ark. After some free time for lunch on your own, get ready for the pages of the Bible to come to life at the **Creation Museum**! Venture through biblical history as you marvel at the Garden of Eden alongside Adam and Eve, walk through stunning botanical gardens as animatronic dinosaurs munch on leaves around you, and sit in the special effects theater to get a first-hand experience in the story of the Flood. With state-of-the-art exhibits, a full-size Allosaurus skeleton, a petting zoo, and much more, this museum has plenty to enjoy. Our day ends back in Florence with a lovely group dinner.

**DAY 6: SUNDAY, OCTOBER 12**

(B, D)

**JANESVILLE, WI**

Today, our journey home begins with a unique stop at **Wolf Park** in Battle Ground, IN, where we'll have the chance to connect with and learn about wolves, foxes, and bison in a conservation-focused environment. The tour will provide an insightful look into these incredible animals' behaviors and ecological importance. We'll travel as far as **Janesville, WI**, where our overnight accommodations and beautiful farewell dinner await.

**DAY 7: MONDAY, OCTOBER 13**

(B)

**HOME**

Enjoy a relaxing breakfast at the hotel this morning before we go to the **House on the Rock**. This expansive complex features themed rooms, galleries, and exhibits, including the stunning Infinity Room that stretches high above the treetops. Marvel at the world's largest indoor carousel, explore the eclectic Streets of Yesterday and discover fascinating curiosities like the Organ Room and the Heritage of the Sea exhibit. After some time for lunch on your own, we'll complete our journey home.

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**Activity Level: To participate you must be able to walk/stand for 2-3 hours at an easy pace in all weather conditions and maneuver some stairs, inclines, and uneven surfaces without assistance.**

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**CANCELLATION POLICY:**

Full refund of all monies is made if cancellation is received in writing to Star Destinations prior to final payment, less the 3% credit card transaction fee (if credit card is used). A 100% fee is charged if the cancellation occurs between final payment and departure.

**TRAVEL INSURANCE:**

**On The Go Bus recommends all travelers purchase an optional travel protection plan from the provider of their choice.**

For your convenience, Star Destinations offers a travel protection plan provided by Travelex Insurance Services. Travel insurance must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement from your Travel Protection Plan provider. If you would like to enroll in the plan, please visit: <https://stardestinations.travelexinsurance.com/index.aspx?location=15-0164&go=bp&navigation=off>

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. 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, restricted destinations, and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Coverage and rates may vary by state. Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**TERMS & CONDITIONS**

For full tour terms and conditions, please visit [www.stardestinations.com/terms-on-the-go-bus-cincinnati](http://www.stardestinations.com/terms-on-the-go-bus-cincinnati)

# CINCINNATI RIVER ROOTS FESTIVAL



**October 7-13, 2025** (One form required for *each* traveler)

## PASSENGER INFORMATION (Please PRINT)

(Name *MUST* be written *EXACTLY* as it appears on your government-issued ID)

First Name: \_\_\_\_\_

Middle Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Gender (circle one): M F

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
month / day / year

Dietary Needs: \_\_\_\_\_

Additional Special Requests/Needs: \_\_\_\_\_

\_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Relationship: \_\_\_\_\_

Emergency Contact's Phone: \_\_\_\_\_

Is there a special occasion you would like to recognize on tour?  
\_\_\_\_\_

Sleeping Preference (circle one): Two Beds One Bed

Roommate name (if applicable): \_\_\_\_\_

Pick-up Location: (please check one)

Colby  Eau Claire  Cadott

## PAYMENT INFORMATION

**Tour Cost:** per person, Double: \$2,350 Single: \$2,935

**A minimum \$500 deposit per person is required with your registration form.**

**FINAL PAYMENT IS DUE: JULY 15, 2025**

Make TOUR check payable to: **Star Destinations**

Mail ALL payment(s) and registration form(s) to:  
**Star Destinations, PO Box 456, Carroll, IA 51401**

## CREDIT CARD PAYMENTS

A credit card convenience fee of 3% will be applied to all transactions. This fee is charged to cover the processing costs associated with credit card payments. Please note that this fee is non-refundable if a credit card refund is processed.

Visa  Mastercard In the amount of: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Exp. Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Security Code: \_\_\_\_\_  
month / year

Name as it appears on card:  
\_\_\_\_\_

**On The Go Bus RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, Star Destinations offers a Travel Protection Plan provided by Travellex Insurance Services.**

**Yes, I would like to enroll in the offered plan.**

To enroll, please visit:

<https://stardestinations.travellexinsurance.com/index.aspx?location=15-0164&go=bp&navigation=off>

**No, I decline the offered plan.**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit:  
<https://www.travellexinsurance.com/company/fraud-warning>. Travellex Insurance Services Inc. ("Travellex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travellexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Travellex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**\* While the offered travel protection plan can be purchased up until the day prior to departure, we recommend purchasing at or before final payment to be eligible for a waiver of pre-existing medical conditions. \***

For further information or questions, please contact:  
**On The Go Bus Powered By Star Destinations**  
**(715) 220-4597 or [onthegobus@stardestinations.com](mailto:onthegobus@stardestinations.com)**  
**[www.OnTheGoBus.com](http://www.OnTheGoBus.com)**

PLEASE TURN OVER FOR TERMS & CONDITIONS

# CINCINNATI RIVER ROOTS FESTIVAL

**DOCUMENTATION:** A current government-issued photo ID is required for this trip.

**OPTIONAL TRAVEL PROTECTION PLAN:** On The Go Bus 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, provided by Travelex 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 included product flyer. If you would like to enroll in the offered plan, please check the applicable box and visit the link on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/3852A-1224>. 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 Travelex 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. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to Star Destinations prior to final payment, less the 3% credit card transaction fee (if credit card is used). A 100% fee is charged if the cancellation occurs between final payment and departure.

**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.

## Activity Level: Moderate

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

- Be able to walk/stand 2-3 hours at a time at a moderate pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

By registering for this tour and signing below, **you acknowledge that On The Go Bus reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements listed.** Neither On The Go Bus 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.

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Please initial to indicate you have read/agree to the terms and conditions: \_\_\_\_\_

*By registering for this trip, I agree to grant to Star Destinations and its authorized representatives permission to record on photography film and/or video, pictures of my participation. I further agree that any or all of the material photographed may be used, in any form, as part of any future publications, brochure, or other printed or digital materials used to promote Star Destinations, and further that such use shall be without payment of fees, royalties, special credit or other compensation.*





## Star Destinations | Travel Protection

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel protection plan helps ensure that you and your trip investments are protected if something doesn't go as planned. Adding travel protection to your trip can help you travel with confidence, so you can dream, explore, and travel on.

### Star Destinations plan benefits<sup>1</sup>

Benefits	Coverage <sup>1</sup>
Trip cancellation	Up to 100% of insured trip cost
Trip interruption	Up to 150% of insured trip cost
Trip interruption—return air only <sup>2</sup>	\$750
Travel delay (6 hours)	\$750 (\$150/day)
Missed connection—air & cruise only (3 hours)	\$750
Sporting equipment delay (8 hours)	\$600
Baggage & personal effects	\$2,000
Baggage delay (12 hours)	\$250
Emergency medical expense <sup>3</sup> (secondary)	\$50,000
Emergency dental expense <sup>3</sup> (secondary)	\$500
Emergency medical evacuation & repatriation (secondary)	\$250,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services <sup>4</sup>	Included
<b>Optional upgrades</b>	
Cancel for any reason <sup>5</sup>	Up to 75% of insured trip cost

### Trip cancellation & trip interruption

Protect your travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death<sup>6</sup>
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency<sup>7,8</sup>
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA mandate (12 hours)
- Delay causing 50% loss of trip due to a travel delay covered reason

### Star Destinations base plan rates<sup>1</sup>

Trip cost	Base plan cost per person	Base plan cost per person + cancel for any reason <sup>5</sup>
\$1 – \$500	\$74	\$122
\$501 – \$1,000	\$96	\$158
\$1,001 – \$1,500	\$152	\$251
\$1,501 – \$2,500	\$188	\$310
\$2,501 – \$4,000	\$306	\$504
\$4,001 – \$5,500	\$447	\$737
\$5,501 – \$7,000	\$588	\$969
\$7,001 – \$8,000	\$705	\$1,163
\$8,001 – \$9,000	\$799	\$1,318
\$9,001 – \$10,000	\$893	\$1,473
\$10,001 – \$11,000	\$987	N/A
\$11,001 – \$12,000	\$1,081	N/A
\$12,001 – \$13,000	\$1,175	N/A
\$13,001 – \$14,000	\$1,269	N/A
\$14,001 – \$15,000	\$1,363	N/A
\$15,001 – \$16,000	\$1,457	N/A
\$16,001 – \$17,000	\$1,551	N/A
\$17,001 – \$18,000	\$1,645	N/A
\$18,001 – \$19,000	\$1,739	N/A
\$19,001 – \$20,000	\$1,833	N/A

<sup>1</sup>Coverages, rates, and maximum trip length may vary by state. The maximum trip length is 90 days. Please see your policy for details, or call +1.844.808.5950. Covered expenses will only be paid after benefits have been paid under any "in force policy" in effect for the Insured. Medical and dental coverage is primary for residents of CT. <sup>2</sup>Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>3</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>4</sup>Provided by the designated provider as listed in the policy. <sup>5</sup>Cancel for any fortuitous reason for residents of NY. <sup>6</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>7</sup>Must occur more than 14 days after effective date. <sup>8</sup>Plan must be purchased within 21 days of initial trip deposit to be eligible for this covered reason. 1224-STRFLY1\_SR\_112524\_V1



## Questions about plan benefits?

Call +1.844.808.5950 or email [CustomerSolutions@TravelexInsurance.com](mailto:CustomerSolutions@TravelexInsurance.com) and reference Plan 385ZA-1224.

### Missed connection—air & cruise only

Reimbursement for reasonable additional lodging, meal expenses, and the prepaid unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

### Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.

### Baggage delay

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier for 12 hours or more.

### Emergency medical & dental expenses<sup>3</sup>

Coverage for emergency medical and dental treatment if a sickness or injury occurs during your trip.

### Travel assistance services

Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.

### Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

### Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

### Cancel for any reason<sup>5</sup>

Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements.

- Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.
- Upgrade must be purchased 31 days or more before your departure date.
- The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

Cancellation must occur two days or more before your scheduled departure date.

### Pre-existing medical condition exclusion waiver<sup>9</sup>

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase.
- The plan is purchased at or before final trip payment.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

A pre-existing medical condition is a sickness, disease, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 120-day look-back period (in most states) immediately preceding your plan purchase date.

### Plan details

View the description of coverage at [Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC](https://Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC).

<sup>9</sup>State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex 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.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at [TravelexInsurance.com/Company/Privacy](https://TravelexInsurance.com/Company/Privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto:Support@ZurichTravelClaims.com); P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0DI0209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIV-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT.

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