

RAILS THROUGH THE SCENIC CANADIAN ROCKIES

July 12-18, 2025

Spend your days exploring Canada's breathtaking Rocky Mountains! The beauty of spectacular national parks will be revealed as we wind past sparkling lakes by motorcoach, across a glacier by Ice Explorer, and to the top of a mountain by gondola. Stunning vistas and majestic wildlife can be found around every turn!

Space is limited.
**Register
today!**

1. Rocky Mountaineer

DAY 1 SATURDAY, JULY 12

VANCOUVER

(Dinner)

Today, we will transfer to the airport for our flight to **Vancouver, Canada**, where we'll be met by our local guide and motorcoach. If time permits on the way from the airport, we'll tour the iconic neighborhoods of Gastown and Chinatown and do a little sightseeing before arriving at **Rosedale on Robson Suite Hotel** (or similar) for the next two nights. After settling in and freshening up, our group will gather for a lovely welcome dinner.

DAY 2 SUNDAY, JULY 13

VANCOUVER

(Breakfast)

We will depart for the BC Ferry terminal after an early breakfast and embark on a wonderful **cruise through the Gulf Islands to Vancouver Island**. Upon arrival, we'll first stop at the world-famous **Butchart Gardens** to explore the fifty acres of color and floral beauty. Next, we will travel a short distance to **Victoria**, the capital city of British Columbia and one of the most beautiful cities in Canada. After a brief city tour, there will be time to explore the shops, museums, and galleries of this little bit of "Old England." Late in the afternoon, we will board our deluxe BC Ferry and enjoy dinner on our own while soaking in the stunning coastal scenery.

DAY 3 MONDAY, JULY 14

KAMLOOPS

(Breakfast, Lunch)

Our motorcoach will transfer us to the rail station early this morning to **board the famous Rocky Mountaineer** for our spectacular two-day journey by train from Vancouver to Jasper. We'll ride in the luxury of SilverLeaf Service with comfortable reserved seating and amazing views of the Canadian wilderness from the domed windows. A hot gourmet breakfast will be served as the train pulls out of Vancouver and heads east through the lush Fraser River Valley. Soon, we will be traveling along the rugged cliffs of the Fraser River, surrounded by the peaks of the Coastal and Cascade mountains. A hot lunch will be served during the journey, along with plentiful snacks and fresh cookies, a complimentary bar, and non-alcoholic drinks. As the day progresses, we'll join the Thompson River system and climb to the desert-like environment of British Columbia's interior plateau. Our day concludes as we travel along the shores of Lake Kamloops to the city of **Kamloops**. We'll transfer to our overnight accommodations provided by **Rocky Mountaineer** and enjoy dinner on our own.

DAY 4 TUESDAY, JULY 15

BANFF

(Breakfast, Lunch, Dinner)

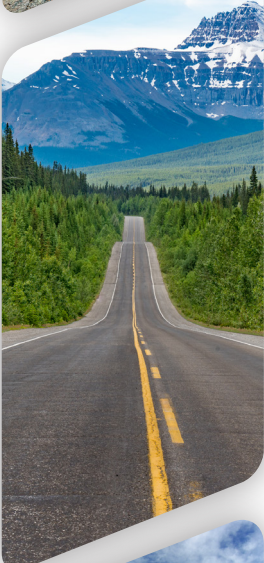
We head out early this morning for our second day aboard the Rocky Mountaineer. As a hot breakfast is served, we'll depart from Kamloops and work our way east along the South Thompson River Valley. Passing along the shores of Shuswap Lake, our train will take us through the Purcell Mountains and cross the majestic Columbia River near the alpine community of Revelstoke. We'll then tunnel under Rogers Pass and follow the rugged Illecillewaet River into Yoho National Park. Traveling through the famous Spiral Tunnels, the train will enter the province of Alberta and Banff National Park and move along the banks of the Bow River to bring us to Jasper and the end of our memorable rail journey. We'll transfer by coach to the alpine resort town of **Banff**. After checking into **Mount Royal Hotel** (or similar), we'll enjoy a relaxing dinner as a group.

DAY 5 WEDNESDAY, JULY 16

BANFF

(Breakfast, Dinner)

Another spectacular day lies ahead as we travel through the heart of the Canadian Rockies along the world-famous **Icefields Parkway**. This road boasts a unique and irreplaceable landscape rich in history and natural beauty. Today's journey will traverse two 6,000-ft mountain passes, five separate river systems, dozens of mountain streams and lakes, and the largest glacial mass south of the Arctic Circle. Our adventure begins with a visit to the azure-blue Bow and Peyto Lakes, renowned for its mesmerizing turquoise waters set against a backdrop of majestic mountains, offering an ideal setting for capturing stunning pictures. Continuing onward, at the top of the Sunwapta Pass, we'll enter Jasper National Park and catch our first glimpse of the massive Columbia Icefield, where we will have the opportunity to **ride on the Athabasca Glacier in a specially built Ice Explorer**. During the ride, our driver/guide will teach us about the incredible geological history of the glaciers and mountains. Afterward, our journey continues along glacial rivers, returning to our overnight accommodations.



DAY 6 THURSDAY, JULY 17**BANFF****(Breakfast, Dinner)**

Enjoy breakfast this morning before departing on a wonderful day of sightseeing around Banff. Today's journey leads along the picturesque banks of the Bow River towards the awe-inspiring "Jewel of the Rockies," **Lake Louise**. Here, soak in the lake's breathtaking vistas and the Victoria Glaciers' grandeur, admiring the captivating natural beauty surrounding us. We'll take some time to explore the magnificent lake and visit the iconic **Chateau Lake Louise**, a historic hotel originally constructed as a modest log cabin in 1890. We'll return to Banff for free time to explore the shops and galleries and enjoy lunch on our own. Later, we'll embark on a brief tour of the iconic Banff resort town, beginning with a glimpse of the world-famous **Banff Springs Hotel**, a historic luxury landmark nestled in the heart of the Rockies. Our tour will also include visits to the thundering **Bow Falls**, the mysterious **Hoodoos**, and the picturesque gardens of the **Park Headquarters**. This evening, we will travel in an enclosed **gondola to the top of the 7,500-foot-high Sulphur Mountain**, taking in the amazing mountain vistas surrounding us on all sides. Once we arrive at the top, there will be time available to explore the museum and gift shop, capturing breathtaking panoramic photos. Afterward, we will gather for a delightful farewell dinner at the beautiful Northern Lights restaurant. It will truly be an amazing evening!

DAY 7 FRIDAY, JULY 18**HOME****(Breakfast)**

After breakfast, we will say goodbye to Banff and head east through the prairies of Alberta to Calgary for our flight home.

TERMS & CONDITIONS

For full tour terms and conditions, please visit www.stardestinations.com/terms-star-canadian-rockies

INCLUSIONS

- Round-trip airport transfers
- Round-trip air to Vancouver & return from Calgary (air allowance of \$750)
- Private motorcoach transportation
- 6 nights' accommodations
- 12 meals (6 breakfasts, 2 lunches, 4 dinners)
- Admission to attractions as stated on itinerary
- Porter service of one bag per person at hotel
- Taxes and gratuities for included services
- Professional local tour manager

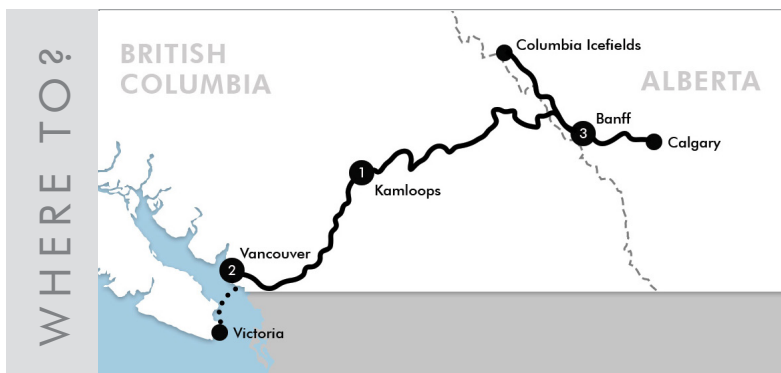
Not included in the price of this tour: meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, travel protection plan, passport fees, visa fees (if applicable), current baggage fees at the airport as assessed by the airline, and any service not listed in the above inclusions.

Activity Level: Moderate

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

- Be able to walk/stand 3-4 hours at a time at an easy pace in all weather conditions
- Be able to regularly maneuver stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:

Star Destinations**(712) 792-9793****starsales@stardestinations.com****TOUR PRICING*****\$7,129 per person, double****\$8,249 per person, single**

*Tour cost subject to 3% credit card transaction fee

OPTIONAL TRAVEL PROTECTION

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

See the included Travelex Insurance Services flyer for pricing.

(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.

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). 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 and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

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).

A \$500 deposit per person is required with your registration form in order to reserve your spot.

(Deposit becomes non-refundable December 20, 2024)

**FINAL PAYMENT IS DUE:
FEBRUARY 25, 2025**

RAILS THROUGH THE SCENIC CANADIAN ROCKIES



July 12-18, 2025

PASSENGER INFORMATION (1st Traveler)

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

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, passport card, or passport application. Passport information may be sent later if you have yet to apply.

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: _____

Star Destinations **RECOMMENDS** all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.

Yes, I would like to purchase the offered plan.
See the included Traveler Insurance Services flyer for pricing.
(Payment may be sent with your deposit or with final payment to Star Destinations)

No, I decline the offered plan.

Tour Cost*: per person, Double: \$7,129 Single: \$8,249

Cost includes air allowance of \$750.
*Tour cost subject to 3% credit card transaction fee.

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). 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.travelersinsurance.com/company/fraud-warning>. Traveler Insurance Services Inc. ("Traveler Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelersinsurance.com/customer-service/travel-alerts/travel-supplier>.

Traveler 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).

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

For further information or questions, please contact:

Star Destinations
(712) 792-9793
starsales@stardestinations.com

A Travel Protection Plan may be purchased any time before or with final payment

PLEASE TURN OVER FOR SIGNATURE

RAILS THROUGH THE SCENIC CANADIAN ROCKIES

DOCUMENTATION: Each U.S. citizen must have a valid passport through October 18, 2025, 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.

OPTIONAL TRAVEL PROTECTION PLAN: Star Destinations 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 Travelers 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.travelersinsurance.com/GPZ-1023>. To view state specific fraud warnings, visit: <https://www.travelersinsurance.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 Travelers 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. Travelers Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelers 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 December 20, 2024, less the non-refundable 3% credit card transaction fee (if a credit card is used). If cancellation is received between December 20, 2024, and final payment, full refund of all monies is made, less the non-refundable \$500 deposit and 3% credit card transaction fee (if a credit card is used). 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 the 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, delay of baggage, cancellation, 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 or localized 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 airfare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the CAD/USD exchange rate of \$0.73 as of 6/28/24. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. 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 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 per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: FEBRUARY 25, 2025
(Deposit becomes non-refundable December 20, 2024)

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 (tour cost subject to 3% credit card transaction fee):
(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 Star Destinations reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements.** Star Destinations will not be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

Activity Level: Moderate
In order to participate in this tour, you must:
- Be able to walk/stand 3-4 hours at a time at an easy pace in all weather conditions
- Be able to regularly maneuver stairs, inclines, and uneven surfaces without assistance

Signature (1st Traveler): _____
Date: _____

Signature (2nd Traveler): _____
Date: _____

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

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

If applicable:
Frequent Flyer #s: _____
KTN #: _____

If applicable:
Frequent Flyer #s: _____
KTN #: _____

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.



Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



360° Group Premier | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment

- Primary coverage, no deductibles³
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Premier plan rates by trip cost and age³

Trip cost	0-59	60-74	75+
\$0	\$36	\$47	\$64
\$1 - \$250	\$44	\$58	\$81
\$251 - \$500	\$57	\$74	\$105
\$501 - \$1,000	\$86	\$114	\$168
\$1,001 - \$1,500	\$109	\$143	\$211
\$1,501 - \$2,000	\$149	\$191	\$215
\$2,001 - \$2,500	\$191	\$245	\$277
\$2,501 - \$3,000	\$234	\$300	\$338
\$3,001 - \$3,500	\$276	\$354	\$400
\$3,501 - \$4,000	\$319	\$409	\$461
\$4,001 - \$4,500	\$361	\$463	\$523
\$4,501 - \$5,000	\$404	\$518	\$584
\$5,001 - \$5,500	\$446	\$572	\$646
\$5,501 - \$6,000	\$489	\$627	\$707
\$6,001 - \$6,500	\$531	\$681	\$769
\$6,501 - \$7,000	\$574	\$736	\$830
\$7,001 - \$8,000	\$638	\$818	\$923
\$8,001 - \$9,000	\$723	\$927	\$1,046
\$9,001 - \$10,000	\$808	\$1,036	\$1,169
\$10,001 - \$11,000	\$893	\$1,145	\$1,292
\$11,001 - \$12,000	\$978	\$1,254	\$1,415
\$12,001 - \$13,000	\$1,063	\$1,363	\$1,538
\$13,001 - \$14,000	\$1,148	\$1,472	\$1,661
\$14,001 - \$15,000	\$1,233	\$1,581	\$1,784
\$15,001 - \$16,000	\$1,318	\$1,690	\$1,907
\$16,001 - \$17,000	\$1,403	\$1,799	\$2,030
\$17,001 - \$18,000	\$1,488	\$1,908	\$2,153
\$18,001 - \$19,000	\$1,573	\$2,017	\$2,276
\$19,001 - \$20,000	\$1,658	\$2,126	\$2,399

360° Group Premier plan benefits³

Benefits	Coverage
Trip cancellation	100% of trip cost (up to \$20,000)
Trip interruption	150% of trip cost (up to \$30,000)
Trip interruption—return air only ⁵	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay ³	\$600
Baggage delay	\$250
Emergency medical expenses ⁶	\$50,000
Emergency dental expenses ⁶	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services ⁷	Included

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption—return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

Call +1.888.574.7026 or email
360Group@travelexinsurance.com,
and reference Plan GPZ-1023.

Trip cancellation & trip interruption

Protect 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 death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if travel is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Pre-existing medical condition exclusion waiver³

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 the final trip payment

A pre-existing medical condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the insured's plan purchase date.

Plan details

View policy at policy.travelexinsurance.com/GPZ-1023

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 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, B.A.S.E. or base jumping, hang gliding, parasailing, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment, including but 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. 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 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. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravellassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as 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 #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). 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 and 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-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-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-TIGV-100-A CW; 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. 10.23 GRPFLY3



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