

# THE BEST OF BENELUX

April 17-27, 2026

## TOUR HIGHLIGHTS

- Cruise Along Canals of Amsterdam
- Rijksmuseum
- Heineken Experience
- Keukenhof
- Delft Factory
- Bastogne War Museum
- The Mardasson Memorial
- Grounds of Grand Ducal Palace
- Cistercian Orval Abbey
- Cable Car to the Citadel
- Roose's Chocolate World
- Cruise Along Canals of Bruges
- Ghent City Tour
- Brussels City Tour

## TOUR ACTIVITY LEVEL

EASY **1** **2** **3** **4** **5** ACTIVE



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

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

To register online, visit:

<https://www.stardestinations.com/travel-club/>

Password: corclubSD

## TOUR PRICING

**\$7,489** per person, double occupancy  
with insurance: **\$8,194**

**\$8,825** per person, single occupancy  
with insurance: **\$9,624**





Amsterdam



Keukenhof



Delft factory



The Mardasson Memorial

## BENELUX ITINERARY

### DAY 1 FRIDAY, APRIL 17

### OVERNIGHT FLIGHT

Today, we will transfer to the airport for our overnight flight to **Amsterdam, Netherlands**.

### DAY 2 SATURDAY, APRIL 18

### AMSTERDAM, NETHERLANDS

(D)

We arrive this morning in the bustling city of Amsterdam in the Netherlands. After meeting our guide and motorcoach, we'll get acquainted with the city on a **panoramic sightseeing tour**. Known as one of the greatest small cities in the world, Amsterdam charms visitors with its calm and cozy atmosphere. The city is made up of a network of picturesque canals with small streets lining each side. The little squares, many bridges, and tall, thin houses lend a unique intimacy to the place, earning Amsterdam the nickname "Venice of the North." We will check in to our hotel for a three-night stay right in the heart of the city and then gather for a wonderful welcome dinner.

### DAY 3 SUNDAY, APRIL 19

### AMSTERDAM, NETHERLANDS

(B, D)

Today is a full day of sightseeing, beginning with the city's charming canals. We will board a boat for a **relaxing cruise along the canals** past the colorful gabled houses, arched drawbridges, and strikingly modern buildings of this young-at-heart city (*the cruise is dependent on the weather*). Next is the famous **Rijksmuseum**, which houses priceless paintings by Rembrandt and other Dutch artists. Moving on from traditional art to the art of brewing, we will learn about the history of beer and the brewing process at the **Heineken Experience** in the original factory. This afternoon, we'll head to a farm in the countryside south of Amsterdam. Here, we will **meet a cheesemaker** who will share his trade secrets with us and a clog maker who will transform wood blocks into footwear before our eyes! We will then return to the city and enjoy dinner in one of the many eateries just steps from the hotel.

### DAY 4 MONDAY, APRIL 20

### AMSTERDAM, NETHERLANDS

(B, D)

Following breakfast, we will head out of the city to marvel at field after field of brightly-colored tulips in bloom. It is truly a fantastic sight! Upon entering **Keukenhof**, the Netherlands' most famous garden, the beauty will envelop us, where over seven million bulbs from 800 varieties of tulips bloom in the spring. Plenty of time will be available to explore the acres of gardens and admire the kaleidoscope of flowers. We'll then continue to another important city, **The Hague**. Known as the "International City of Peace and Justice," it is the seat of the World Court. We continue to De Porceleyne Fles (The Porcelain Jar) to tour the Netherlands' most famous **Delft factory**. Founded in 1635, this is the only Delft factory remaining and is recognized as the standard against which all **Delftware** is judged. Following our tour, we will return to the city for dinner.

### DAY 5 TUESDAY, APRIL 21

### LUXEMBOURG CITY, LUXEMBOURG

(B, D)

We bid farewell to Amsterdam this morning as we head south to **Luxembourg City** with a fascinating stop at the **Bastogne War Museum**. Bastogne is a city that was integral in the Battle of the Bulge, fought toward the end of World War II. After months of fierce fighting, the American military pushed back German forces despite tremendous losses. The Battle of the Bulge ended on January 25, 1945, but came at an enormous cost. Described as one of the largest and bloodiest battles ever fought by the US, approximately 19,000 were killed and many more injured. **The Mardasson Memorial** is a tribute to those who died fighting for our freedom. After paying our respects, we will move on to Luxembourg City and check into our lovely accommodations for the next two nights. Dinner will be enjoyed as a group this evening.

## ACCOMMODATIONS

- 3 Nights - Amsterdam, Netherlands - DoubleTree by Hilton Amsterdam Centraal Station
- 2 Nights - Luxembourg City, Luxembourg - Meliá Luxembourg
- 2 Nights - Bruges, Belgium - Hotel Le Bois De Bruges
- 2 Nights - Brussels, Belgium - Hotel NH Collection Brussels Centre



**DAY 6 WEDNESDAY, APRIL 22 LUXEMBOURG CITY, LUXEMBOURG (B)**

Get to know lovely Luxembourg City as we embark on a **panoramic tour** this morning. The city is the capital of the Grand Duchy of Luxembourg, which lies at the crossroads of Germanic and Latin cultures. Luxembourg City is home to a superb UNESCO fortification, a fascinating pedestrian Old Town, Place Guillaume, and the Place d'Armes, to name just some of its notable sights. We'll visit the **grave of General Patton**, see the turreted **Grand Ducal Palace** (grounds only), and **tour Notre Dame Cathedral** (subject to availability). After lunch, we will visit the **Cistercian Orval Abbey**, famous for its history, brewery, and cheese factory. The rest of the day is yours explore and have dinner on your own.

**DAY 7 THURSDAY, APRIL 23 BRUGES, BELGIUM (B, D)**

We will drive through the Belgian countryside today to the riverside village of Dinant and **take a cable car to the citadel** perched high above the Meuse Valley. Step back in time as we explore the dungeons, kitchens, and weapons museum, uncovering the gripping history of trench warfare at Yser. Enjoy lunch on your own before we drive the short distance to the legendary site of the **Battle of Waterloo**, where we'll relive Napoleon's defeat by visiting the Memorial, Lion's Mound, and historic Hougomont Farm before moving on toward **Bruges**. As a special treat tonight, we will stop at a charming eighteenth-century bed and breakfast farmhouse where the owners will share the story of **Stamper Farm** and invite us to enjoy a delightful dinner!

**DAY 8 FRIDAY, APRIL 24 BRUGES, BELGIUM (B)**

After breakfast, we will head out to learn about the famous Belgian chocolate. At **Roose's Chocolate World**, we will learn how the chocolates are made before taking to the water on a **canal cruise** to appreciate the city's picturesque views from an entirely new perspective. Next is a visit to the **Lace Center** in the old lace school of the Sisters of the Immaculate Conception. Spend the rest of the day at leisure, soaking up the old-world charm of this beguiling city.

**DAY 9 SATURDAY, APRIL 25 BRUSSELS, BELGIUM (B, D)**

We'll head toward Brussels this morning with a stop midway through the UNESCO World Heritage-listed city of **Ghent**, considered one of Belgium's most beautiful cities. Here, we will **embark on a city overview tour** to see some of the city's most legendary landmarks, such as the sacred structure of **St. Bavo's Cathedral**, the **Castle of the Counts of Flanders**, **St. Nicholas' Church**, and the **ancient port of Graslei**. Following our tour, we'll continue on to the vibrant city of **Brussels**. After lunch at your leisure, we will enjoy a **panoramic tour of the highlights of Brussels** before checking in for a two-night stay in our city-center hotel. Get ready for a fun dinner experience!

**DAY 10 SUNDAY, APRIL 26 BRUSSELS, BELGIUM (B, D)**

Today, we will delve deeper into Brussels on another **sightseeing tour** before participating in a **chocolate-making workshop**. The remainder of the afternoon is yours to explore the city before our group gathers for a delicious farewell dinner.

**DAY 11 MONDAY, APRIL 27 HOME (B)**

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



Grand Ducal Palace



Lion's Mound



Brussels



St. Nicholas' Church

## INCLUSIONS

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- Round-Trip Airport Transfers
- Round-Trip Air to Amsterdam & Return From Brussels
- Private Motorcoach Transportation
- 9 Nights' Accommodations
- 16 Meals (9 Breakfasts, 7 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels When Available
- Taxes & Gratuities for Included Services
- Star Destinations Tour Manager

# WHERE TO?



For further information or questions, please contact:

**Cindy Torgerson - Mitchell/Sioux Falls Area**  
**(605) 996-5910**

**Becky Randall - Aberdeen Area**  
**(605) 225-3130**

**Joan Anderson - Freeman**  
**(605) 925-4226**

**Diane Guthmiller - Yankton/Vermillion**  
**(605) 668-0800**



## OPTIONAL TRAVEL PROTECTION

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

**See the included Travel Insurance Services flyer for pricing.**

Travel Protection Plan may be purchased any time before or with final payment to CorTrust Bank.

Travel Insurance Services Inc. CA Agency License #0D10209 ("Travel Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

**DOCUMENTATION:** Each U.S. citizen must have a valid passport through October 27, 2026, 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. Effective mid-2025 (Expected): All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver and enter through the new Entry/Exit System (EES).

**OPTIONAL TRAVEL PROTECTION PLAN:** CorTrust 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, 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 included product flyer. If you would like to purchase the offered plan, please check the applicable box 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 for such fees 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.travelinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travelinsurance.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 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. Travel Insurance is offered on behalf of and under the direction of Travel Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to CorTrust Bank prior to final payment. 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 AND 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, health concerns, 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 US Dollar exchange rate at the time of the creation of the tour. 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.

**TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.**



# THE BEST OF BENELUX



To register online, visit:  
<https://www.stardestinations.com/travel-club/>  
 Password: corclubSD

Travel arrangements  
 provided by



**April 17-27, 2026**

## 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: \_\_\_\_\_

**CorTrust 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.  
 See the included Travel Insurance Services flyer for pricing.  
 (Payment may be sent with your deposit or with final payment to CorTrust Bank)

☐ No, I decline the offered plan.

**Tour Cost\*: per person, Double: \$7,489 Single: \$8,825**  
 with insurance: **\$8,194 \$9,624**

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

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

## 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: \_\_\_\_\_

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): \_\_\_\_\_

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

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

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

### DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: CorTrust Bank

In the amount of: \_\_\_\_\_

Mail Check to: CorTrust Bank  
 719 N Main St, Mitchell, SD 57301

PLEASE TURN OVER FOR SIGNATURE

# THE BEST OF BENELUX

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**For more information, please contact:**

**Cindy Torgerson - Mitchell/Sioux Falls Area - (605) 996-5910**

**Becky Randall - Aberdeen Area - (605) 225-3130**

**Joan Anderson - Freeman - (605) 925-4226**

**Diane Guthmiller - Yankton/Vermillion - (605) 668-0800**

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

Balanced blend of activity and relaxation with walks or stands of 60-90 minutes, occasional stairs, and daily walks of two to three miles.

**Signature (1st Traveler):** \_\_\_\_\_

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

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

**If applicable:**

**Frequent Flyer #s:** \_\_\_\_\_

**KTN #:** \_\_\_\_\_

**Global Entry #:** \_\_\_\_\_

## CREDIT CARD PAYMENTS:

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

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

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

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

**Signature (2nd Traveler):** \_\_\_\_\_

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

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

**If applicable:**

**Frequent Flyer #s:** \_\_\_\_\_

**KTN #:** \_\_\_\_\_

**Global Entry #:** \_\_\_\_\_

*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 #0D10209. 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-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-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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