



TRIP DETAILS

Cat. IA* \$4,365 DOUBLE
with insurance: **\$4,812**

\$5,639 SINGLE
with insurance: **\$6,227**

Cat. OB* \$4,749 DOUBLE
with insurance: **\$5,196**

\$6,405 SINGLE
with insurance: **\$6,993**

Cat. BA* \$5,775 DOUBLE
with insurance: **\$6,363**

\$8,459 SINGLE
with insurance: **\$9,258**

**All cruise ship staterooms subject to availability at time of registration.*

Single pricing available upon request.

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.

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
OCTOBER 13, 2025**



DAY 1: WEDNESDAY, FEBRUARY 11

SAN DIEGO, CA

Today, we will transfer to **San Diego, CA**, where we'll settle into our hotel and enjoy the evening at leisure.

DAY 2: THURSDAY, FEBRUARY 12 (D)

SAN DIEGO, CA

Enjoy a leisurely morning before we go to the pier to **board the Norwegian Jade for the next fifteen nights**. We'll settle into our staterooms and explore everything this impressive ship offers!

DAY 3: FRIDAY, FEBRUARY 13 (B, L, D)

AT SEA

What a great day to get acquainted with some of the facilities aboard the Jade. Shop the beautiful fine jewelry, watches, fragrances, and latest trends in fashion in the ship's boutiques, relax during a massage at the spa, or take a dip in one of the fabulous pools.

DAY 4: SATURDAY, FEBRUARY 14 (B, L, D)

CABO SAN LUCAS, MX

The signature landmark of **Cabo San Lucas** is El Arco, a rock formation at the tip of Land's End. The jewel of the Baja Peninsula is famous for its world-class sportfishing, as well as its high-end resorts and exclusive gated communities that line an area simply called "the Corridor." Snorkeling is incredibly popular in Cabo, but whale watching, dolphin encounters, and sailing are great water adventures. If you prefer to stay on dry land, consider an off-road adventure or a camel ride!



DAY 5: SUNDAY, FEBRUARY 15 (B, L, D)

AT SEA

Enjoy another day aboard the ship! Grab a delicious drink and settle into a lounge chair by the pool, try your luck at the casino, or enjoy the great dishes at one of the restaurants you have yet to visit.

DAY 6: MONDAY, FEBRUARY 16 (B, L, D)

ACAPULCO, MX

As one of Mexico's oldest coastal tourist destinations, **Acapulco** has much to offer. Shop, swim, or simply take a siesta on the beach. But be sure not to miss the legendary La Quebrada cliff divers! These world-famous divers leap from cliffs over 100 feet high and must time their jumps to the waves so the waters in the cove are deep enough when they hit them. Snorkeling, a tropical nature preserve, San Diego Fort, and driving tours are also available.

DAY 7: TUESDAY, FEBRUARY 17 (B, L, D)

AT SEA

Entertainment aboard the Jade is nonstop excitement! Enjoy a mesmerizing magician and comedy show, the stunning acrobatics of Elements, or the high-energy spectacle of Blazing Boots, blending music video visuals, powerhouse vocals, and dynamic choreography into pure fun.

DAY 8: WEDNESDAY, FEBRUARY 18 (B, L, D)

PUERTO QUETZAL, GT

Puerto Quetzal was constructed in 1984 to help connect nearby cities. A popular excursion option is the journey to Antigua, where seventeenth-century colonial facades beckon and Guatemalan history comes alive. Taste the fantastic craft beers or discover how two of the country's signature products – rum and jade jewelry – are made.

**Each U.S. citizen must
have a passport valid
through Aug. 27, 2026**

Light Activity Level: This level is ideal for relaxed exploration, with short walks, minimal standing, and simple activities like boarding a motorcoach and strolling through historic sites.

Includes:

- Round-trip airfare & motorcoach transfers in San Diego
- 1 night's hotel
- 15-night cruise in stateroom category of choice
- All meals on board
- Taxes and gratuities for included services on land and cruise
- Star Destinations tour manager
- Balcony guests pick one of the amenities package below:

PACKAGE 1:

- Premium Beverage Package* (Excludes \$345/person gratuities)
- Ultimate Dining Package* (5 specialty dinners for Balcony; excludes \$100/person gratuities; 3 specialty dinners for Oceanview & Inside; excludes \$60/person gratuities)
- 150-Minute Internet Package (Per stateroom)
- \$50 Shore Excursion Credit (Per stateroom, per port)

**Payment is due with final payment*

PACKAGE 2:

- \$50 Shore Excursion Credit (Per stateroom, per port)
- 150-Minute Internet Package (Per stateroom)
- 10-Photos Package (Per stateroom)
- \$100 Onboard Credit (Per stateroom)
- Inside guests pick two amenities from one of the above packages

DAY 9: THURSDAY, FEBRUARY 19 (B, L, D) AT SEA

Admire the stunning views from the Spinnaker Lounge or sip cold cocktails out in the sunshine. The day is yours to enjoy the ship!

DAY 10: FRIDAY, FEBRUARY 20 (B, L, D) PUNTARENAS, CR

Just a few miles from Puerto Caldera, **Puntarenas** welcomes you with stunning beaches, vibrant wildlife, and lively streets filled with restaurants, bars, and cafés. Explore Carara National Park, a paradise for nature lovers with ancient trees and lush forests, or head south to Jaco, where the party scene comes alive.

DAY 11: SATURDAY, FEBRUARY 21 (B, L, D) AT SEA

Take advantage of another day at sea as we begin sailing through the Pacific. Delight in sizzling Japanese dishes at Teppanyaki, savor authentic Italian flavors at La Cucina, or discover the perfect wine at Magnum's Champagne & Wine Bar.

DAY 12: SUNDAY, FEBRUARY 22 (B, L, D) PANAMA CITY, PA

A vibrant metropolis, historic city, and your gateway to tropical adventures – Panama City has it all, and it's all waiting for you to discover. Founded in 1519, Panama City is the oldest continuously occupied European settlement on the Americas' Pacific Coast. Lose yourself in the region's dramatic past while touring historic sites intertwined among the buzzing cosmopolitan atmosphere.

DAY 13: MONDAY, FEBRUARY 23 (B, L, D) PANAMA CANAL TRANSIT



Today, we will experience one of the world's best shortcuts as we **journey forty miles through the Panama Canal**. Witnessing firsthand this modern marvel that has changed travel and the transport of goods worldwide is unforgettable. It's the perfect day to relax by the pool with a cold drink and watch the Panama landscapes slide by!

DAY 14: TUESDAY, FEBRUARY 24 (B, L, D) CARTAGENA, CO

The old walled city of **Cartagena** reflects a turbulent history of conquistadors and pirates. The colonial architecture and impressive fortifications are certainly the city's highlights, with the military fort of San Felipe de Barajas considered the most outstanding feat of Spanish military engineering in the New World. Capture its magic through your lens on a photo tour, sample street food, or explore the city with its pirate history in mind. Shop for emeralds and leather goods along the cobblestone streets or try out the art of cumbia dancing.

DAY 15: WEDNESDAY, FEBRUARY 25 (B, L, D) AT SEA

Today will be a relaxing day of sailing through brilliant blue waters as far as the eye can see. Soak up the sunshine with a good book, pick up a souvenir in one of the shops, or gather with friends to reminisce on our adventure over drinks in one of the bars.

DAY 16: THURSDAY, FEBRUARY 26 (B, L, D) AT SEA

There's still so much left to see and do aboard the *Jade*. It's our last day and night on board, so grab a table in a restaurant you have been wanting to try or a bar you have yet to experience!

DAY 17: FRIDAY, FEBRUARY 27 (B) HOME

This morning, we will disembark in Miami, Florida, and transfer to the airport for our flight home.

TERMS & CONDITIONS

For full tour terms and conditions, please visit www.stardestinations.com/terms-on-the-go-star-panama-canal

PANAMA CANAL CRUISE



February 11-27, 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: _____

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: _____

On The Go Bus powered by 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.**

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

* 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. *

Please choose a stateroom:

Trip Costs Per Person

☐ Cat. IA* Inside Stateroom	\$4,365 DOUBLE	\$5,639 SINGLE
	with insurance: \$4,812	\$6,227
☐ Cat. OB* Oceanview Stateroom	\$4,749 DOUBLE	\$6,405 SINGLE
	with insurance: \$5,196	\$6,993
☐ Cat. BA* Balcony Stateroom	\$5,775 DOUBLE	\$8,459 SINGLE
	with insurance: \$6,363	\$9,258

*Staterooms subject to availability at time of registration.
Single pricing available upon request.

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

PLEASE TURN OVER FOR SIGNATURE

PANAMA CANAL CRUISE

DOCUMENTATION: Each U.S. citizen must have a valid passport through August 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.

OPTIONAL TRAVEL PROTECTION PLAN: On The Go Bus powered by 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, 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/3852A-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 Services 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 Services, Inc. CA Agency License #0D10209. 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 Star Destinations prior to final payment, less the 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.

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, 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.

PAYMENT INFORMATION

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

FINAL PAYMENT IS DUE: OCTOBER 13, 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

For all international travel, please include a copy of your passport with your registration/payment.

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: _____

By registering for this tour and signing below, **you acknowledge that On The Go Bus powered by Star Destinations reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements.** On The Go Bus powered by 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.

Light Activity Level: This level is ideal for relaxed exploration, with short walks, minimal standing, and simple activities like boarding a motorcoach and strolling through historic sites.

Signature (1st Traveler): _____

Date: _____

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

Have you cruised with NCL in the past? ☐ YES ☐ NO

If yes, please include your Latitudes Rewards number (if known): _____

Balcony & Oceanview Guests: Select all four options in ONE column
Inside Guests: Select two options in ONE column

Package 1:

- ☐ **Premium Beverage Package***
(Excludes \$345/person gratuities)
- ☐ **Ultimate Dining Package***
(5 specialty dinners for Balcony;
excludes \$100/person gratuities;
3 specialty dinners for Oceanview &
Inside; excludes \$60/person gratuities)
- ☐ **150-Minute Internet Package**
(Per stateroom)
- ☐ **\$50 Shore Excursion Credit**
(Per stateroom, per port)

***Payment is due with final payment**

Package 2:

- ☐ **\$50 Shore Excursion Credit**
(Per stateroom, per port)
- ☐ **150-Minute Internet Package**
(Per stateroom)
- ☐ **10-Photo Package**
(Per stateroom)
- ☐ **\$100 Onboard Credit**
(Per stateroom)

Signature (2nd Traveler): _____

Date: _____

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

Have you cruised with NCL in the past? ☐ YES ☐ NO

If yes, please include your Latitudes Rewards number (if known): _____



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 benefits¹

Benefits	Coverage ¹
Trip cancellation	Up to 100% of insured trip cost
Trip interruption	Up to 150% of insured trip cost
Trip interruption–return air only ²	\$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 ³ (secondary)	\$50,000
Emergency dental expense ³ (secondary)	\$500
Emergency medical evacuation & repatriation (secondary)	\$250,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services ⁴	Included
Optional upgrades	
Cancel for any reason ⁵	Up to 75% of insured trip cost

Trip cancellation & trip interruption

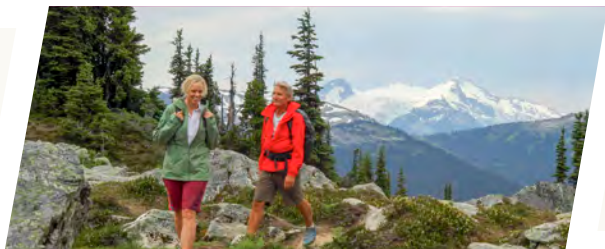
Protect your travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death⁶
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency^{7,8}
- 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 rates¹

Trip cost	Base plan cost per person	Base plan cost per person + cancel for any reason ⁵
\$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

¹Coverages, 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. ²Coverage for trip interruption and trip interruption–return air only may not be combined for residents of CT, IN, KS, MO, MT, VT, and WA. ³\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. ⁴Provided by the designated provider as listed in the policy. ⁵Cancel for any fortuitous reason for residents of NY. ⁶Of you, a traveling companion, family member, business partner, or host at destination. ⁷Must occur more than 14 days after effective date. ⁸Plan 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 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 expenses³

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 reason⁵

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 waiver⁹

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.

⁹State 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.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at 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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