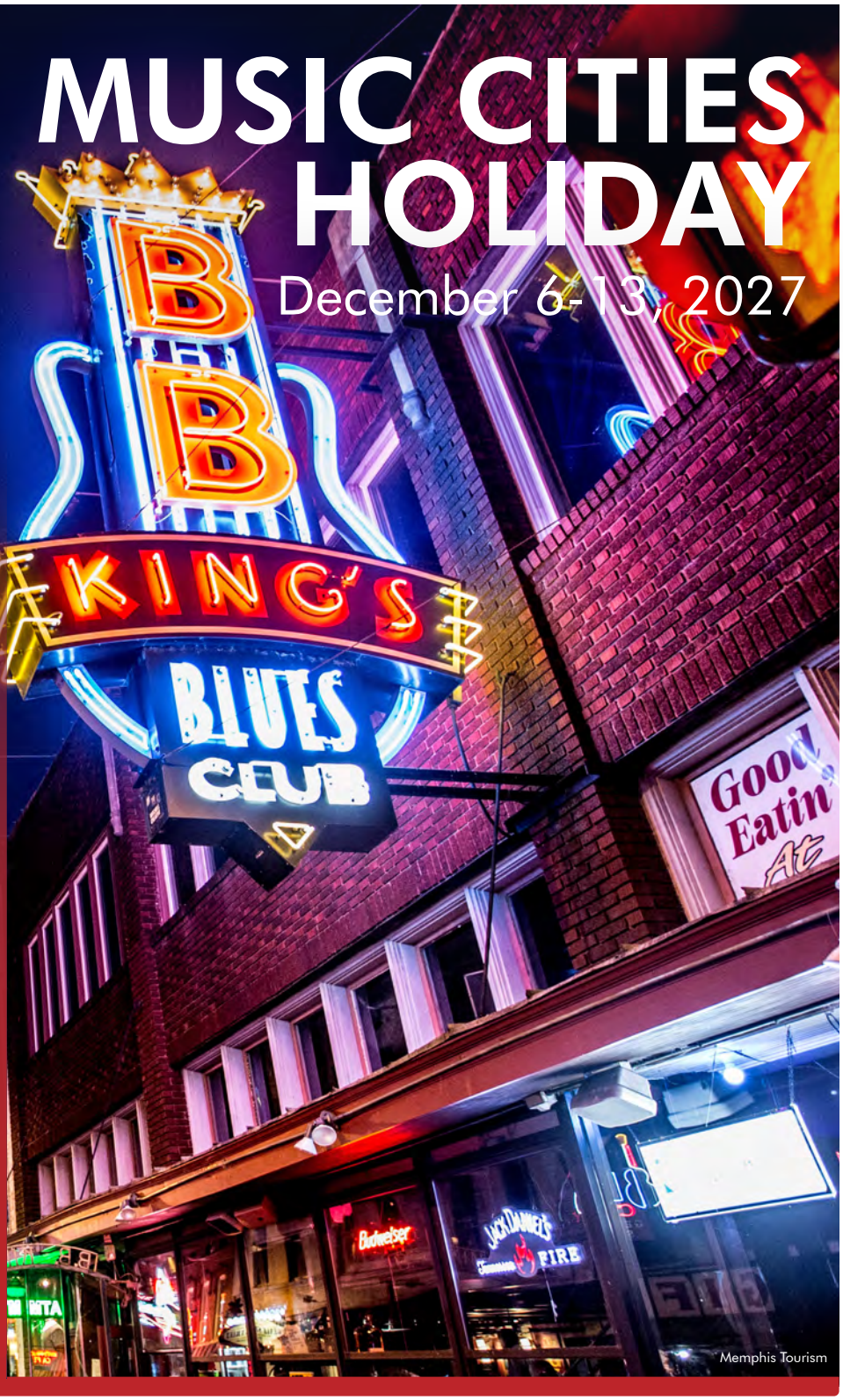
OLLI at UNL
Curiosity never retires

MUSIC CITIES HOLIDAY

December 6-13, 2027



Memphis Tourism

TOUR HIGHLIGHTS

- Crown Center Hallmark Experience
- Sight & Sound Theatre
- The Haygoods' Christmas Show
- The National Civil Rights Museum
- Graceland
- Memphis Mojo Tour
- Beale Street
- RCA Studio B
- Country Music Hall of Fame
- Johnny Cash Museum
- Gaylord Opryland Resort
- Grand Ole Opry Show
- Winterfest at Kiner Plaza
- Fabulous Fox Theatre

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

FINAL PAYMENT IS DUE:

SEPTEMBER 1, 2027

To register online, visit:

https://www.stardestinations.com/unlolli/

TOUR PRICING*

$3,279 per person, double occupancy

$3,995 per person, single occupancy

Optional Insurance available.

*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.

*No transaction fee if paid by check or ACH.

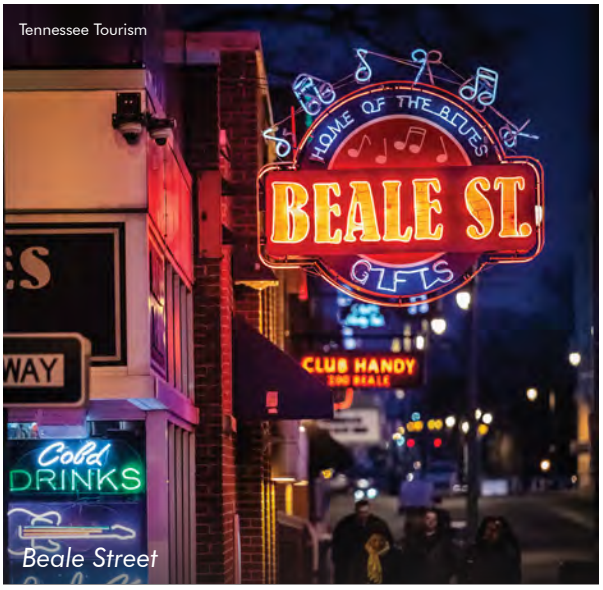


Crown Center



The Haygoods' Christmas Show


Graceland



Beale Street

DAILY ITINERARY

DAY 1 MONDAY, DECEMBER 6 KANSAS CITY, MO (D)

Set off on a festive getaway through America's legendary Music Cities as we journey by deluxe motorcoach into the heart of the holiday season. Our adventure begins in **Kansas City**, where rich jazz heritage meets sparkling seasonal charm. At beautifully decorated **Crown Center**, enjoy time at leisure among twinkling lights, a towering Christmas tree, and festive storefronts — perfect for shopping, sweet treats, and soaking in the magic of the **Hallmark Christmas Experience**. This evening, settle into our comfortable downtown hotel before gathering for a warm welcome dinner.

DAY 2 TUESDAY, DECEMBER 7 BRANSON, MO (B, L, D)

Travel to **Branson** this morning, where the rolling Ozarks set the stage for a holiday filled with outstanding live entertainment. After enjoying lunch together, take your seat at the acclaimed **Sight & Sound Theatre** for a powerful Christmas production known for its sweeping sets, richly detailed costumes, and immersive effects that bring the story to life in unforgettable fashion. Later, settle into our hotel for a comfortable two-night stay before gathering for dinner as a group. The evening continues with **The Haygoods' Christmas show**, a lively celebration featuring exceptional musicianship, creative staging, glowing instruments, and dynamic visuals, all set to beloved holiday classics and modern favorites that capture the energy and joy of the season in true Branson style.

DAY 3 WEDNESDAY, DECEMBER 8 MEMPHIS, TN (B, D)

Leave Branson behind as we make our way to **Memphis**, with time to grab lunch at our own pace during the drive. Upon arrival, explore the impactful **National Civil Rights Museum**, where compelling exhibits trace the events and voices that defined a pivotal chapter in our nation's history and continue to resonate today. Later, settle in for a two-night stay at our hotel, conveniently located near the city's famed entertainment district. After time to unwind, meet up for dinner, and begin discovering the unmistakable spirit of Memphis.

DAY 4 THURSDAY, DECEMBER 9 MEMPHIS, TN (B, L)

Begin the day at **Graceland**, where Elvis Presley's home is dressed in timeless holiday style, glowing with lights, garlands, and a beautifully trimmed tree reminiscent of the celebrations he cherished. Seasonal displays feature touches of his favorite Christmas music and family traditions, adding a warm, personal feel to our visit, and a lunch voucher lets us dine at our leisure on-site. Later, dive into the city's rich soundscape on a lively **Memphis Mojo tour**, as our step-on guide entertains with live songs, colorful stories, and behind-the-scenes tales while passing landmarks such as Sun Studio, Beale Street, the Stax Museum area, and the Lorraine Motel. Enjoy free time along vibrant **Beale Street**, alive with neon, décor, and the hum of live bands, before stopping at **The Peabody Memphis** to admire its grand seasonal displays and watch the famous Peabody Ducks make their evening march. The night is yours to continue soaking in the atmosphere and choose from the many tempting local restaurants lining this iconic stretch.

ACCOMMODATIONS

- 1 Night - Kansas City, MO - Hampton Inn & Suites Kansas City Downtown Crossroads
- 1 Night - Branson, MO - Thousand Hills Resort Hotel
- 2 Nights - Memphis, TN - Hilton Garden Inn Memphis Downtown Beale Street
- 2 Nights - Nashville, TN - Holiday Inn Express & Suites Nashville-Opryland by IHG
- 1 Night - St. Louis, MO - Drury Plaza Hotel St. Louis At The Arch

DAY 5 FRIDAY, DECEMBER 10 NASHVILLE, TN (B, D)

The rhythm of our journey carries us into **Nashville** today, a destination celebrated for its deep musical roots and vibrant creative spirit. Enjoy time to explore **Assembly Food Hall**, where festive touches and a lively atmosphere set the scene for sampling a wide variety of tempting flavors. This afternoon, step inside the legendary **RCA Studio B** and feel the thrill of standing in the very space where iconic recordings were crafted, even taking part in a special session of your own. Continue to the **Country Music Hall of Fame**, where engaging exhibits and treasured memorabilia trace the evolution of an unmistakable American sound. After settling into our hotel near Opryland, spend the evening on a **Nashville Riverboats Dinner Cruise**, enjoying dinner and entertainment as you cruise along the Cumberland River.


Cumberland River

DAY 6 SATURDAY, DECEMBER 11 NASHVILLE, TN (B, L)

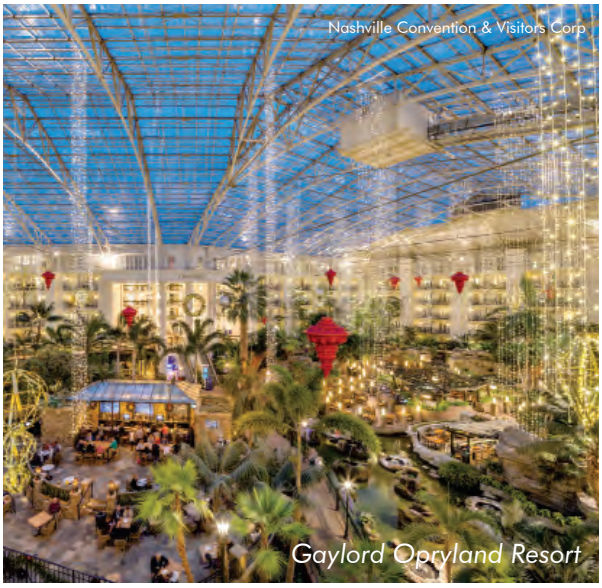
Spend the morning discovering the life and legacy of Johnny Cash at the **Johnny Cash Museum**, where an impressive collection of personal artifacts, handwritten lyrics, stage attire, and rare recordings traces his remarkable rise from modest beginnings to global stardom. Next, enjoy a sweet taste of Nashville tradition at the **Goo Goo Chocolate Company**, going behind the scenes to see how the city's beloved Goo Goo Clusters are crafted before sampling this iconic treat. After a group lunch, the afternoon is yours to enjoy at the spectacular **Gaylord Opryland Resort** — perhaps drift along the indoor Delta Riverboat or marvel at the intricate sculptures of ICE! exhibit, or browse the many shops at nearby Opry Mills. This evening, take your seat at the legendary **Grand Ole Opry** for a live performance featuring a dynamic mix of beloved stars and rising talent, delivering a memorable night that captures the heart and heritage of country music.


Nashville Convention & Visitors Corp

Country Music Hall of Fame

DAY 7 SUNDAY, DECEMBER 12 ST. LOUIS, MO (B, D)

Our adventure continues as we make our way to **St. Louis**, pausing for a relaxing break along the way. A city deeply rooted in the evolution of American blues, St. Louis helped launch the careers of icons like Chuck Berry, Miles Davis, and Tina Turner, leaving an enduring mark on the nation's soundtrack. Upon arrival, enjoy time at **Winterfest in Kiener Plaza**, where brilliant light displays, crackling fire pits, sweet treats, and cozy igloos create a festive setting in the shadow of the Gateway Arch. Later, check into our accommodations, ideally located near the riverfront and city highlights. After gathering for a wonderful farewell dinner, take your seat at the magnificent **Fabulous Fox Theatre**, where ornate architecture and seasonal décor set the stage for an enchanting holiday performance.


Nashville Convention & Visitors Corp

Gaylord Opryland Resort

DAY 8 MONDAY, DECEMBER 13 HOME (B)

After breakfast, we will complete our journey home.

**Certain attractions are subject to availability and may be confirmed closer to departure; if unavailable, a comparable substitute will be provided.*


Explore St. Louis

Fabulous Fox Theatre

INCLUSIONS

- Private Motorcoach Transportation
- 7 Nights' Accommodations
- 15 Meals (7 Breakfasts, 3 Lunches, 5 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?





Activity Level 3: Moderate

3-4 hours of walking/standing at a time; some stairs, inclines, and uneven surfaces due to nature of attractions.

For further information or questions, please contact:

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

Travel arrangements provided by STAR DESTINATIONS

OPTIONAL TRAVEL PROTECTION

OLLI at UNL RECOMMENDS that 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.

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

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

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

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

OPTIONAL TRAVEL PROTECTION PLAN: OLLI at UNL recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, provided by Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the included product flyer. If you would like to 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.travelexinsurance.com/385ZA-1224. To view state specific fraud warnings, visit: https://www.travelexinsurance.com/company/fraud-warning. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by 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. **Certain attractions are subject to availability and may not be confirmed until 6–12 months prior to travel; if an attraction cannot be confirmed, a comparable substitute will be provided.**

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.

MUSIC CITIES HOLIDAY

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To register online, visit:
https://www.stardestinations.com/unlolli/

Travel arrangements provided by STAR DESTINATIONS
800-284-4440

December 6-13, 2027

PASSENGER INFORMATION (1st Traveler)
(Name must be written here as it appears on your government-issued ID)

First Name: _____

Middle Name(s): _____

Last Name(s): _____

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

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

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

Dietary Needs: _____

Additional Special Requests/Needs: _____

_____

_____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

PASSENGER INFORMATION (2nd Traveler)
(Name must be written here as it appears on your government-issued ID)

First Name: _____

Middle Name(s): _____

Last Name(s): _____

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

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

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

Dietary Needs: _____

Additional Special Requests/Needs: _____

_____

_____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

OLLI at UNL RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

☐ **Yes, I would like to purchase the offered plan.**
See the included Travelex 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: $3,279 Single: $3,995

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

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

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

Solo Travelers: Would you like to be paired with another solo traveler in a double occupancy room, if possible? ☐ Yes ☐ No

For further information or questions, please contact:

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

PLEASE TURN OVER FOR SIGNATURE

MUSIC CITIES HOLIDAY

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

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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.

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

FINAL PAYMENT IS DUE: SEPTEMBER 1, 2027

DEPOSIT PAYMENT INFORMATION:

(No transaction fee if paid by check or ACH.)

Enclosed is my check, made payable to: Star Destinations

In the amount of: _____

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

Or call 712.792.9793 to pay by ACH bank transfer

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 OLLI at UNL reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither OLLI at UNL 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 3: Moderate

3-4 hours of walking/standing at a time; some stairs, inclines, and uneven surfaces due to nature of attractions.

Signature (1st Traveler): _____

Date: _____

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

Signature (2nd Traveler): _____

Date: _____

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

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



Travelex INSURANCE SERVICES

Star Destinations | Travel Protection Plan

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[1]

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	Up to 75% of insured trip cost

Trip cancellation & trip interruption

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

- Sickness, injury, or death[5]
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency[6 7]
- 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[1]

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

[1]This plan is not available for residents of NY and WA. 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. Expenses will only be paid after benefits have been paid under any other valid and collectible Insurance in effect or in accordance with a coordination of benefits provision in jurisdictions where excess coverage provisions are not permitted. Medical and dental coverage is primary for residents of CT. [2]Coverage for trip interruption and trip interruption–return air only may not be combined for residents of CT, IN, KS, MO, MT, and VT. [3]$50 deductible for residents of CT, IN, KS, MO, MT, and VT. [4]Provided by the designated provider as listed in the policy. [5]Of you, a traveling companion, family member, business partner, or host at destination. [6]Must occur more than 14 days after the effective date of the applicable coverage. [7]Plan must be purchased within 21 days of the initial trip deposit to be eligible for this covered reason. 1224-STRFLY1_SR_061126_V3

STAR DESTINATIONS



Questions about plan benefits?

Call +1.844.808.5950 or email CustomerSolutions@TravelexInsurance.com and reference **Plan 385ZA-1224**.

Missed connection–air & cruise only (3 hours)

Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection for a covered reason. Time requirements apply

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 (12 hours)

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.

Emergency medical & dental expenses[3]

Emergency medical and dental treatment if a sickness or injury occurs during your trip.

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.

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.

Cancel for any reason

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

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

Pre-existing medical condition exclusion waiver[8]

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.

[8]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.

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.

Coverage available to residents of U.S. states (excluding NY and WA) and the District of Columbia only. Insurance coverage underwritten by 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. 1224-STRFLY1_SR_061126_V3

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