



SOUTHERN DELIGHTS

April 12-17, 2027

TOUR HIGHLIGHTS

- American Prohibition Museum
- Old Savannah Distillery Cocktail Class
- Savannah's Ghost Tour
- Tybee Island Light Station & Museum
- Narrated Luncheon Cruise Along the Savannah River
- Fort Sumter National Monument
- St. Helena Island
- Charleston's Horse-Drawn Carriage Ride
- Boone Hall Plantation & Gardens



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

**FINAL PAYMENT IS DUE:
JANUARY 4, 2027**

TOUR PRICING*

\$4,499 per person, double occupancy with insurance: **\$4,946**

\$5,209 per person, single occupancy with insurance: **\$5,656**

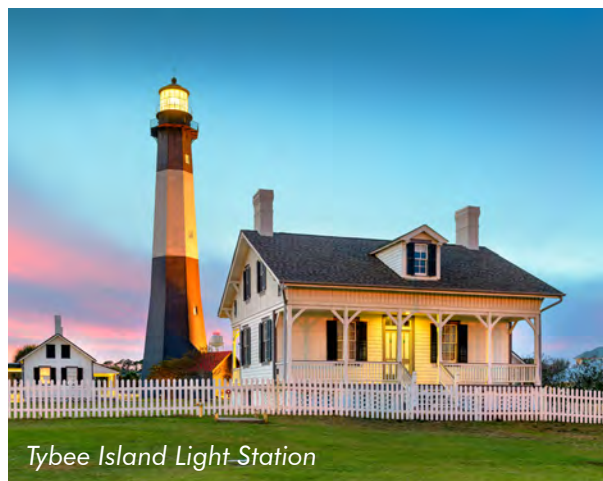
*A credit card convenience fee of 3% will be applied to all transactions. This fee is charged to cover the processing costs associated with credit card payments. Please note that this fee is non-refundable if a credit card refund is processed.



American Prohibition Museum



Beaufort



Tybee Island Light Station



Luncheon Cruise Along Savannah River

DAILY ITINERARY

DAY 1 MONDAY, APRIL 12

SAVANNAH, GA (D)

Our journey begins in Savannah, where the charm of the Lowcountry is immediately evident beneath canopies of moss-draped oaks and along streets lined with historic homes and inviting squares. Upon arrival, settle into **The DeSoto Savannah**, ideally located in the heart of the historic district, offering a comfortable and stylish place to unwind after the day's travels. After time to relax and take in our surroundings, we'll gather this evening for a delightful welcome dinner.

DAY 2 TUESDAY, APRIL 13

SAVANNAH, GA (B, D)

Savannah offers a slower start this morning, with time to relax before enjoying a **guided city tour** showcasing its shaded squares, historic churches, beautiful architecture, and lively riverfront. Later, step into the world of the **American Prohibition Museum**, where interactive exhibits, artifacts, and immersive displays provide a glimpse into the speakeasy culture and larger-than-life personalities of the 1920s. The experience continues at **Old Savannah Distillery**, where a **hands-on cocktail session** introduces the basics of classic drink-making, along with a few prohibition-inspired recipes. As evening settles in, enjoy dinner together before climbing into a **horse-drawn carriage for a ghost tour** through Savannah's softly lit streets, where tales of the city's past provide an unforgettable ending to the day.

DAY 3 WEDNESDAY, APRIL 14

BEAUFORT, SC (B, L)

Our day begins with a scenic drive out to the coast and a visit to the **Tybee Island Light Station and Museum**, where wide views of the Atlantic stretch out in every direction, and the lighthouse stands as a longtime guide for ships entering Savannah's busy port. Inside, exhibits share stories of lighthouse keepers, shipwrecks, and everyday coastal life. Back in Savannah, **step aboard a narrated luncheon cruise along the river**, where a freshly prepared meal is paired with views of the waterfront, active shipping channels, and passing cargo vessels, offering a different perspective on the city. By afternoon, the journey continues north to Beaufort, with a stop at the **Kazoobie Kazoo Factory** for a fun, behind-the-scenes look at how these instruments are made—from assembly to sound—along with a chance to try one yourself! After arriving at **Holiday Inn & Suites Beaufort @ Highway 21**, the evening is yours to enjoy at your own pace, whether that means relaxing at the hotel, finding a local spot for dinner, or taking a quiet stroll along Beaufort's waterfront.

ACCOMMODATIONS

- 2 Nights - Savannah, GA - The DeSoto Savannah
- 1 Night - Beaufort, SC - Holiday Inn & Suites Beaufort @ Highway 21 by IHG
- 2 Nights - Charleston, SC - Hampton Inn Charleston-Historic District

DAY 4 THURSDAY, APRIL 15**CHARLESTON, SC (B, L)**

Coastal scenery and rich traditions set the tone this morning as we make our way to **St. Helena Island**, where the influence of the Gullah-Geechee community is woven into everyday life. As we explore, the landscape begins to tell its own story—quiet marshes stretching toward the horizon, historic churches, and meaningful landmarks offering a deeper connection to the region’s heritage. Returning to Beaufort, there’s time to relax over lunch before continuing on to **Charleston**, where the energy shifts and the waterfront takes center stage. Upon arrival, board a harbor cruise that carries us across the water to **Fort Sumter National Monument**, where the first shots of the Civil War were fired. Standing on the grounds and hearing the history interpreted by a National Park Service ranger adds a powerful sense of place to the experience. Back on the mainland, settle into **Hampton Inn Charleston-Historic District**, before heading out to enjoy Charleston at your own pace—perhaps with a waterfront dinner, a walk past illuminated facades, or simply time to enjoy the city.

*Fort Sumter National Monument***DAY 5 FRIDAY, APRIL 16****CHARLESTON, SC (B, D)**

Discover Charleston this morning with a **horse-drawn carriage ride** through streets lined with elegant homes, hidden gardens, and intricate ironwork, where each turn reveals another layer of the city’s character. From there, continue to **Boone Hall Plantation & Gardens**, where a drive beneath the iconic Avenue of Oaks leads into one of the country’s oldest working plantations. Explore the beautifully maintained grounds, including the main house, formal gardens, and original slave cabins, where exhibits and presentations offer important insight into the lives of those who lived and worked here. As the day winds down, gather for a **farewell dinner aboard a harbor cruise**, where Charleston’s skyline glows in the evening light and waterfront views provide a beautiful backdrop for a memorable final evening together.

*St. Helena Island***DAY 6 SATURDAY, APRIL 17****HOME****(B)**

Enjoy breakfast before transferring to the airport for our flight home.

TO BOOK ONLINE, PLEASE VISIT:

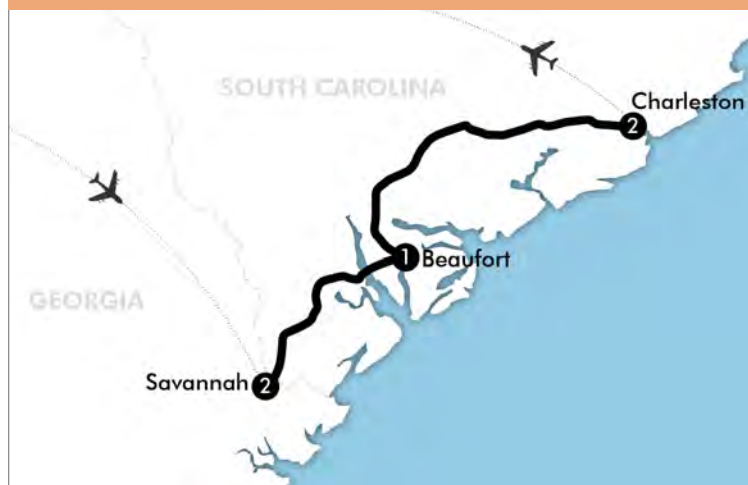
<https://stardestinations.mytravelerprofile.com/booking?DC=27020:20270412>

INCLUSIONS

- Air Allowance of \$800
- Private Motorcoach Transportation While on Tour
- 5 Nights’ Accommodations
- 10 Meals (5 Breakfasts, 2 Lunches, 3 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

*Charleston’s Horse-Drawn Carriage Ride**Boone Hall Plantation & Gardens*

WHERE TO



Activity Level: Moderate

2-3 hours of easy-paced walking at a time; some stairs and uneven surfaces due to nature of attractions.

For further information or questions, please contact:

Star Destinations

(712) 792-9793

crystaln@stardestinations.com



OPTIONAL TRAVEL PROTECTION

Star Destinations 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 Star Destinations.

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.

Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

DOCUMENTATION: A current government-issued photo ID is required for this trip. **All travelers on domestic flights must have a Real ID-compliant form of identification to board. Driver's licenses with a star inside a gold circle in the upper corner are Real ID-compliant, as are passports. You can apply to get a compliant ID by visiting your local DMV.**

OPTIONAL TRAVEL PROTECTION PLAN: Star Destinations recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, 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: This plan is not available for residents of NY and WA. 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 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. Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

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 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.

SOUTHERN DELIGHTS



April 12-17, 2027

BOOK ONLINE

To book online, please visit:

<https://stardestinations.mytravelerprofile.com/booking?DC=27020:20270412>

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: _____

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

Star Destinations 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: \$4,499 Single: \$5,209
with insurance: **\$4,946 \$5,656**

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>.

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(712) 792-9793
crystaln@stardestinations.com

PLEASE TURN OVER FOR SIGNATURE

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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: JANUARY 4, 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: _____

Activity Level: Moderate

2-3 hours of easy-paced walking at a time; some stairs 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 and activity level requirements above: _____

Signature (2nd Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions and activity level requirements above: _____

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 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 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	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:

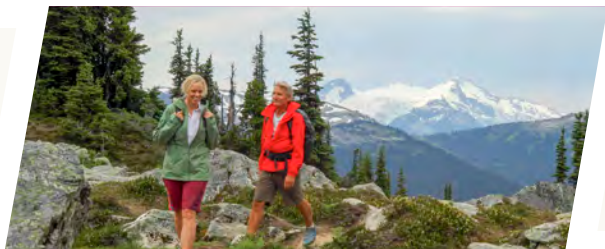
- Sickness, injury, or death⁵
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency^{6,7}
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA mandate (12 hours)
- Delay causing 50% loss of trip due to a travel delay covered reason

Star Destinations base plan rates¹

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

¹This 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.

²Coverage 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. ⁴Provided by the designated provider as listed in the policy. ⁵Of you, a traveling companion, family member, business partner, or host at destination. ⁶Must occur more than 14 days after the effective date of the applicable coverage. ⁷Plan must be purchased within 21 days of the initial trip deposit to be eligible for this covered reason. 1224-STRFLY1_SR_061126_V3



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 expenses³

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 waiver⁸

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.

⁸State 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-TIGV-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-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