Passport or passport card required.

** Pickups in Mitchell & Sioux Falls **

WIIII

CorClub

UP NORTH IN MICHIGAN June 16-22, 2024

Head to the Upper Peninsula of Michigan to experience the area's diverse history, landscapes, and landmarks – from beautiful lakes and stunning coastline to vintage military vehicles and Great Lakes shipwrecks. Horse-drawn carriages and World War II gliders abound, and a cruise, the Grand Hotel, and a stunning waterfall await. The highlight of the tour is Mackinac Island, where the sounds of waves and horses' hooves reign!

Space is limited. Register today!

Mackinac Island CVB



DAY 1 SUNDAY, JUNE 16

CHIPPEWA FALLS, WI

(Dinner)

(Breakfast)

Today we will board our motorcoach at our designated pickup locations and begin our journey to Michigan's Upper Peninsula with stops for comfort and lunch on your own along the way. We'll travel as far as **Chippewa Falls**, **WI**, to the famous **Jacob Leinenkugel Brewery** where delicious beers are brewed and historical photos and vintage brewing equipment help tell the brewery's story. Our guide will introduce us to 156 years of beer brewing and six generations of Leinenkugel family history, and we'll have the opportunity to sample some of the beers and browse the gift shop. A wonderful welcome dinner will be enjoyed as a group before we overnight at the **Cobblestone Inn**.

MUNISING, MI

DAY 2 MONDAY, JUNE 17

After breakfast at the hotel this morning, we will head to Iron Mountain, MI, to visit the **World War II Glider and Military Museum**, home to one of only seven fully-restored CG-4A gliders in the world. During the war, Ford Motor Company's plant in neighboring Kingsford built more CG-4A gliders for the United States Army than any other company in the nation at a much lower cost. Our guide will lead us on a tour of the museum and share insight on the history of the military uniforms, Nazi artifacts, and vintage vehicles on display. Then we are off to the Upper Peninsula's northern shore to embark on a **boat cruise along Pictured Rocks National Lakeshore** (*subject to availability*) to admire some of Lake Superior's most stunning shoreline. Our captain will provide narration on the history of the region and turn our attention to points of interest as we sail past brilliantly colored cliffs, sea caves, and pristine beaches. Pictured Rock is America's first National Lakeshore, and its amazing scenery will not disappoint! We'll then check in to the **Holiday Inn Express** in **Munising**, **MI**, and enjoy the evening at leisure to grab dinner on your own.

DAY 3 TUESDAY, JUNE 18

SAULT STE. MARIE, ON

Our day will start with a hearty breakfast at the hotel and continue with the drive northward to the **Great Lakes Shipwreck Museum**. The museum is located on Whitefish Point, a critical turning point for all ships entering or leaving the mighty Lake Superior. With more than two hundred shipwrecks lying in the immediate vicinity, the area is known as Lake Superior's Shipwreck Coast. We'll have the opportunity to learn about some of these shipwrecks and the history of the area as we tour the Shipwreck Museum, the Lighthouse Keeper's Quarters, and the grounds around the museum and lighthouse. We will then make our way the **Upper Tahquamenon Falls** to take in the spectacular views. Spanning two hundred feet across with a drop of nearly fifty feet, the Upper Falls is one of the largest waterfalls east of the Mississippi. Its signature white foam and rust coloring from the tannins in the cedar and hemlock swamps upriver have led to the falls being nicknamed "Root Beer Falls." Our journey will then take us farther east to the **Delta Hotels Sault Ste. Marie Waterfront** on the **Ontario side of Sault Ste. Marie**. Be sure to have your passport or passport card! The remainder of the day is yours to explore the St. Mary's River waterfront and enjoy dinner at your leisure.

DAY 4 WEDNESDAY, JUNE 19

MACKINAC ISLAND, MI

(Breakfast, Lunch)

(Breakfast, Boxed Lunch)

Today we will catch the ferry for the short ride to **Mackinac Island** where motorized vehicles are prohibited and the sounds of waves and horse clops reign. Once on the island, we'll make our way to the **Grand Hotel**, a beautiful National Historic Landmark that beckons guests to a bygone era of old-world charm and exceptional hospitality. Their **Grand Luncheon Buffet** awaits and is nothing less than fantastic. A favorite island attraction for generations, this daily feast features bountiful tables brimming with crisp garden-fresh salads, wheels of savory cheese, succulent slow-roasted meats, seafood, and a wide variety of tempting fresh-baked pastries. It's not just a lunch, it's an experience! **Horse-drawn carriages** await us after lunch for a tour of the island. This narrated tour is the most authentic way to experience the history and charm of Mackinac and offers the perfect overview of the island before our free day tomorrow. Our day will come to an end at the **Bicycle Street Inn** for a two-night stay and an evening at leisure.



DAY 5 THURSDAY, JUNE 20

MACKINAC ISLAND, MI

The day is yours to explore this authentic Victorian village. Browse the unique shops of Main Street, wander the peaceful lakefront perimeter, or venture to one of the island's historic landmarks. A highlight is Fort Mackinac, which was built on the island by the British during the Revolutionary War and offers an authentic step back in time. Exhibits here explain everything from military training and battles to medical treatments and family life within the fort. Another great way to see Mackinac Island is by bicycle, and rentals are plentiful here. Just grab a detailed trail map and start exploring! A must during any visit to Mackinac is a visit to one of the shops where the sweet scent of chocolate is only rivaled by the deliciously creamy taste of the island's famous fudge. When the mood strikes, plenty of unique restaurants await for lunch and dinner on your own.

DAY 6 FRIDAY, JUNE 21

Following breakfast we will say goodbye to Mackinac Island and board the ferry for the short ride back to the mainland. Today's journey will take us across Michigan and Wisconsin to La Crosse where we'll settle into the Holiday Inn Express & Suites Onalaska. Time will be available to freshen up before we embark on a dinner cruise along the Mississippi River aboard an authentic paddlewheeler, the La Crosse Queen.

LA CROSSE, WI

DAY 7 SATURDAY, JUNE 22

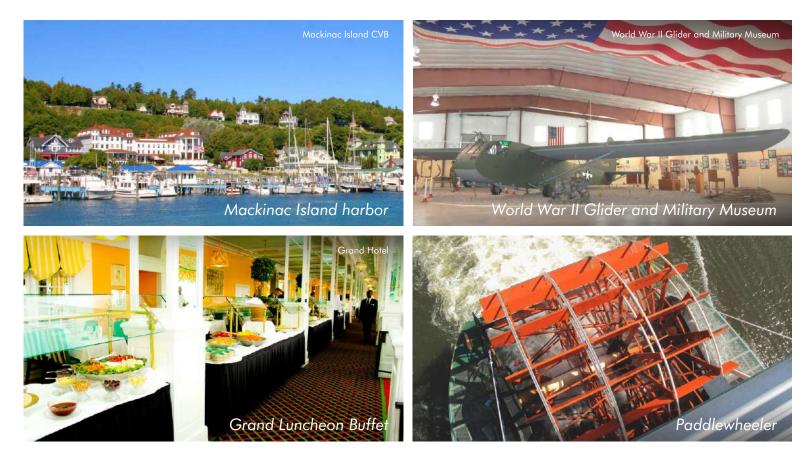
HOME

(Breakfast)

(Breakfast, Dinner)

(Breakfast)

After breakfast we'll depart on the remainder of our journey home with stops for comfort and lunch on your own along the way.





INCLUSIONS

- Private Motorcoach Transportation
- 6 Nights' Accommodations
- 10 Meals (6 Breakfasts, 2 Lunches, 2 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Audio Listeners
- Professional Tour Manager

Not included in the price of this tour: meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, travel protection plan, passport fees, visa fees (if applicable), fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.

Activity Level: Minimal to Moderate

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

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance



TOUR PRICING ____

\$2,845 per person, Double Occupancy \$3,725 per person, Single Occupancy

OPTIONAL TRAVEL PROTECTION

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

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

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

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit: <u>https://www.travelexinsurance.com/company/fraud-warning.</u> Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <u>https://www.travelexinsurance.com/costomer-service/travel-alerts/travel-supplier</u>.

Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

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

FINAL PAYMENT IS DUE: MARCH 5, 2024

To register online, visit: www.stardestinations.com/travel-clubs Password: corclubSD

For further information or questions, please contact: Becky Randall - Aberdeen - (605) 225-3130 Cindy Torgerson - Mitchell/Sioux Falls - (605) 996-5910 Diane Guthmiller - Yankton/Vermillion - (605) 668-0800 Joan Andersen - Freeman - (605) 925-4226

DOCUMENTATION: Each U.S. citizen must have a valid passport or passport card through September, 22, 2024, to participate. If you don't have a passport or passport card, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements.

OPTIONAL TRAVEL PROTECTION PLAN: CorTrust Bank recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, 360° Group Premier 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 product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: https://policy.travelexinsurance.com/GPZ-1023. 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 coverage. The products being offered provide insurance coffered 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 offered on way have. If you have questions about ty our coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Travelex linsurance policies, contact your insurer or insurance agent or broker. Travelex wit

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to CorTrust Bank prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS & CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, we are unable to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any clams, losses, damages, costs or expenses arising out of injury, accident or detable, damage, loss, trip delay or delay or baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide 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 air fare, volatile (hell prices, government, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. 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 our sources of aparteents for any fees associated with it. If the minimum number of passengers required to our sourd second and t

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 to 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 or the exercise or enforcement of this clause.

UP NORTH IN MICHIGAN



June 16-22, 2024

To register online, visit:

www.stardestinations.com/travel-clubs

Password: corclubSD

Travel arrangements provided by



PASSENGER INFORMATION (1st Traveler) Full name must be exactly as it appears on your passport, passport card, or passport application. Passport information may be sent later if you have yet to apply.	PASSENGER INFORMATION (2nd Traveler) Full name must be exactly as it appears on your passport, passport card, or passport application. Passport information may be sent later if you have yet to apply.
First Name:	First Name:
Middle Name(s):	Middle Name(s):
Last Name(s):	Last Name(s):
Preferred Name: Gender (circle one): M F	Preferred Name: Gender (circle one): M F
Address:	Address:
City: State: Zip:	City: State: Zip:
Preferred Phone:	Preferred Phone:
Email:	Email:
Passport #:	Passport #:
Passport Expiration Date: / / /	Passport Expiration Date: / / month / day / year
Date of Birth: / /	Date of Birth:/ /
month / day / year Dietary Needs:	month / day / year Dietary Needs:
Additional Special Requests/Needs:	Additional Special Requests/Needs:
Emergency Contact:	Emergency Contact:
Relationship:	Relationship:
Emergency Contact's Phone:	Emergency Contact's Phone:

CorTrust Bank RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by 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 CorTrust Bank)

No, I decline the offered plan.

per person, Double: \$2,845 Tour Cost: Single: \$3,725

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit: <u>https://www.travelexinsurance.com/company/fraud-warning</u>. Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at https://www.travelexinsurgnce.com/customer-service/travel-alerts/travel-supplier. Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual

member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

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

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

FINAL PAYMENT IS DUE: MARCH 5, 2024

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

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: CorTrust Bank In the amount of: _

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

NORTH IN MICHIGAN UP

DOCUMENTATION: Each U.S. citizen must have a valid passport or passport card through September, 22, 2024, to participate. If you don't have a passport or passport card, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements.

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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 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 or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide 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 air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. 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 to 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

Sleeping Preference (circle one): Two Beds One Bed	Roommate (name):				
Pick-up Location: (please check one) Aitchell Sioux Falls					
For more information, please contact: Cindy Torgerson - Mitchell/Sioux Falls Area - (605) 996-5910 Becky Randall - Aberdeen Area - (605) 229-5069 or (605) 225-3130 Joan Andersen - Freeman - (605) 925-4226 or (888) 470-5558 Diane Guthmiller - Yankton/Vermillion - (605) 668-0800	CREDIT CARD PAYMENTS: (Please Note: The charge will appear on your statement as Star Destinations) Visa Mastercard In the amount of:				
By registering for this tour and signing below, you acknowledge that CorTrust Bank reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below. Neither CorTrust Bank nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.	Exp. Date: / month / year Security Code: Name as it appears on card:				

Activity Level: Minimal to Moderate

In order to participate in this tour, you must:

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions

- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

Signature (1st Traveler):	Signature (2nd Traveler):
Date:	Date:
Please initial to indicate you have read/agree to the terms and conditions:	Please initial to indicate you have read/agree to the terms and conditions:

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.





360° Group Premier | Group Travel Protection

Plan highlights

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

360° Group Premier plan rates³

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

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

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

360° Group Premier plan benefits³

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



Questions about plan benefits?

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

Trip cancellation & trip interruption

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

- Sickness, injury, or death¹
- Residence or destination uninhabitable

Inclement weather

- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²

Theft of passport/visa

- Terrorist incident
- Cancel for business reasons Traffic accident en route
- Involuntary termination

Travel delay

Strike

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

Baggage & personal effects

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

Baggage delay

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

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

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

Accidental death & dismemberment

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

Pre-existing medical condition exclusion waiver³

- Pre-existing medical conditions are eligible for coverage when:
- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

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

Plan details

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

STAR DESTINATIONS LOCATION NUMBER: 15-0153

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 organized area 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, B.A.S.E. 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, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical 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 accident ad death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and might not be licensed to sell travel insurance and might not be licensed to sell travel insurance and might not be licensed to sell travel insurance and might not be licensed to sell travel insurance and might not be licensed to sell travel insurance and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending on the coverage. Your existing insurance coverage that automobile insurance policy offered through Travels with any existing life, health, home, and automobile insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +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 +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information Iravelex INSURANCE SERVICES 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

101-B MN & #U-TIIV-100-B MN; in MO U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH # U-TIIV-100-A NH; #U-TIIV-101-B MN & #U-TIIV-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3

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