

COWBOY COUNTRY & YELLOWSTONE VISTAS

September 9-15, 2024

Whether marveling at incredible monuments carved in stone or witnessing the hydrothermal wonders of Yellowstone, pristine vistas await around every turn in South Dakota and Wyoming. These stunning landscapes are the perfect backdrop for an amazing experience filled with a famous movie set, extraordinary wildlife, Wild West charm, and cowboy and Native American culture.

Register today!





DAY 1 MONDAY, SEPTEMBER 9

RAPID CITY, SD

(Dinner)

Today we will board our motorcoach at our designated pickup locations and venture west with stops for comfort and lunch on your own along the way. As we roll across the picturesque heartland, we'll come upon a breathtaking vision – the **Dignity of Earth and Sky sculpture**. Perched with grace on a bluff that commands the Missouri River, this astounding fifty-foot work of art, crafted by Dale Lamphere, stands as a majestic tribute to the indigenous Lakota and Dakota nations. Witness how the sun dances off the stainless steel and how the quilt – a dazzling pattern of blue diamonds – captures the essence of the sky, symbolizing the resilience and wisdom passed down through generations. As the sun dips lower in the sky, we will travel as far as **Rapid City, SD**, where our overnight accommodations at the **Country Inn & Suites** and a wonderful welcome dinner await.

DAY 2 TUESDAY, SEPTEMBER 10

CUSTER, SD

(Breakfast, Lunch)

Enjoy breakfast at the hotel before we saddle up for a journey back to the wild, wild West at **Fort Hays**, where echoes of boots on wooden planks and the whispers of the Old Frontier linger in the air. At the **South Dakota Movie Museum**, we'll be awestruck by memorabilia from over fifty movies filmed in South Dakota, highlighted by the film set featuring the original buildings used in filming *Dances with Wolves* with Kevin Costner. During our visit to Fort Hays, feel the heartbeat of history at Fort Hays' historic boardwalk where real artisans showcase skills of a bygone era. Rope-making, brick-laying, blacksmithing – craftsmanship lives, breathes, and thrives here under the open sky. Then we will meet our guide and motor along the scenic South Dakota highways to **Mount Rushmore National Memorial**. In addition to marveling at this shrine of democracy, we'll also have the opportunity to visit the Sculptor's Studio, walk along the Avenue of Flags, and explore the exhibits at the Lincoln Borglum Visitor Center. The center's short film, *Mount Rushmore: The Shrine*, offers a fascinating historical look at the monument! Next we will head to the colossal **Crazy Horse Memorial**. This monumental tribute to the Lakota leader is a canvas of passion and perseverance, its completion a distant dream carved into the very bones of the Black Hills. Our scenic drive will continue south to **Custer, SD**, and our rooms at the **Comfort Inn**. The remainder of the day is at your leisure.

DAY 3 WEDNESDAY, SEPTEMBER 11

CODY, WY

(Breakfast, Dinner)

Following breakfast we will sit back and relax on the day's journey to **Cody, WY**, a town founded by the legendary cowboy showman Buffalo Bill Cody where one can experience real cowboy culture, step back into a bygone era, and walk in the footsteps of history. Our accommodations for the next three nights await at the **Hampton Inn & Suites**. Take some time to settle in and freshen up before we head out for an evening of foot-stomping, hand-clapping fun during **dinner and a show at The Cody Cattle Company.**

DAY 4 THURSDAY, SEPTEMBER 12

CODY, WY

(Breakfast, Lunch)

Our adventure today will take us to the **Buffalo Bill Center of the West** to explore the five amazing museums that weave together history and myth, art, Native culture, firearms, and the science of Yellowstone National Park. The Buffalo Bill Museum tells thrilling stories of the Wild West and explores the lives of Buffalo Bill and some of the greatest cowboys and cowgirls. In the Plains Indian Museum, the stories of Plains Indian cultures, traditions, trials, and triumphs – past and present – are front and center. Timeless artifacts from the 1800s are on display as well as modern works by today's Native artists. Firearm enthusiasts will love the galleries featuring over 10,000 artifacts in the Cody Firearms Museum. The museum explores firearms in the West, their use in the military, the science and art of firearms, and their evolution from the sixteenth century to today. The Draper Natural History Museum offers a deep dive into the diverse plant and animal species of the Greater Yellowstone area. The geology, history, sights, sounds, and smells of Yellowstone are all waiting to be discovered at the Draper Museum! The fifth museum is the Whitney Western Art Museum featuring a world-class collection of western art. There are timeless works by Remington and Russell and other more contemporary artists. Lunch will be enjoyed as a group at a local restaurant before we blaze the trail to **Old Trail Town** where the lifestyle and history of the Frontier West is preserved through a rare collection of authentic buildings and furnishings. Next up is the **Buffalo Bill Dam & Visitor Center** to take in the breathtaking views and explore the exhibits on the dam's construction, area wildlife, farming, and prehistoric artifacts. Dinner is on your own in historic downtown Cody. Our day will come to an end with award-winning musical entertainment at the **Dan Miller Cowboy Music Revue** featuring cowboy poetry and western, bluegrass, gospel, and Americana music.





DAY 5 FRIDAY, SEPTEMBER 13

CODY, WY

(Breakfast, Lunch)

After breakfast we will venture into **Yellowstone National Park** where the very ground beneath our feet comes alive with stories etched in steam and stone. The world's first national park is a place where geysers pierce the skies with boiling precision, where mud pots gurgle like mystical cauldrons, and where the earth breathes through vents and fumaroles. It's a land so amazing that early tales of its splendor were shrugged off as pure fantasy. We will motor along the shores of Yellowstone Lake and on to the geyser basins to visit the centerpiece of the park, **Old Faithful!** There will be plenty of time to explore the area and watch as cascades of boiling water shoot skyward from the world's most famous geyser. Then we are off to marvel at the bright bands of yellow, orange, and green ringing the brilliant blue waters of **Grand Prismatic Spring**. This masterpiece of vibrant blues encircled by a spectrum of fiery hues is the dream of photographers! Up next is a visit to the awe-inspiring **Grand Canyon of the Yellowstone** to see the Upper and Lower Falls where the mighty Yellowstone River cuts its way through sheer rock to cascade down hundreds of feet to the foaming torrents below. Our Yellowstone adventure will then take us south through the scenic Hayden Valley famous for large herds of majestic buffalo and other wildlife on our way back to Cody to grab dinner on your own.

DAY 6 SATURDAY, SEPTEMBER 14

RAPID CITY, SD

(Breakfast, Dinner)

We'll begin the first leg of the drive home after breakfast, traveling as far as **Rapid City**, where **The Journey Museum & Learning Center** awaits. Here we will delve into the history of the Black Hills and the connections between science and culture. A delicious farewell dinner will be enjoyed as a group before our overnight at the **Comfort Inn & Suites**.

DAY 7 SUNDAY, SEPTEMBER 15

HOME

(Breakfast)

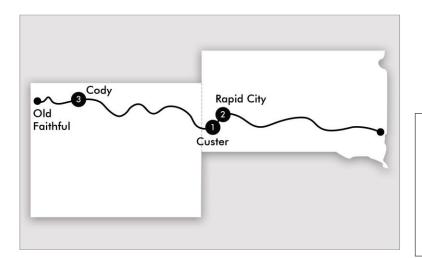
After breakfast we'll depart on the remainder of our journey home with stops for comfort and lunch on your own along the way.











INCLUSIONS

- Private Motorcoach Transportation
- 6 Nights' Accommodations
- 12 Meals (6 Breakfasts, 3 Lunches, 3 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, 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 ___

\$2,235 per person, Double Occupancy \$2,909 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 fise and confinement in prison. To view state specific fraud warnings, visit: https://www.travelexinsurance.com/company/fraud-warning-Travelex Insurance "maintains an updated list of alerts and financial defaults on its website available at https://www.travelexinsurance.com/costomer-service/fravel-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 \$500 deposit per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: JULY 1, 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: A current government-issued photo ID is required for this trip.

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 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 y

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 claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or 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 p

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.

COWBOY COUNTRY & YELLOWSTONE VISTAS



To register online, visit:

www.stardestinations.com/travel-clubs

Password: corclubSD



September 9-15, 2024

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

PASSENGER INFORMATION (1st Traveler)	PASSENGER INFORMATION (2nd Traveler)	
(Name must be written here as it appears on your government-issued ID) First Name:	(Name must be written here as it appears on your government-issued ID) First Name:	
Tilsi Nulle.	Tilsi Nulle.	
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:	
Date of Birth:/	Date of Birth: / / month / day / year	
Dietary Needs:	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	Sleeping Preference (circle one): Two Beds One Bed	
Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.	Roommate (name):	
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)	A \$500 deposit per person is required with your registration form in order to reserve your spot.	
☐ No, I decline the offered plan.	FINAL PAYMENT IS DUE: JULY 1, 2024	
Tour Cost: per person, Double: 2,235 Single: \$2,909	DEPOSIT PAYMENT INFORMATION:	
Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who	Enclosed is my check, made payable to: CorTrust Bank	
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	In the amount of:	
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 and financial defaults on its website available at https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier .	Mail Check to: CorTrust Bank 719 N Main St, Mitchell, SD 57301	
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).	, . , , ,	

Pick-up Location: (please check one)

Sioux Falls

☐ Mitchell

COWBOY COUNTRY & YELLOWSTONE VISTAS

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

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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 ilable 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 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 p

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.

CREDIT CARD PAYMENTS:

Please initial to indicate you have

read/agree to the terms and conditions: ___

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

By registering for this tour and signing below, **you acknowledge that CorTrust Bank reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither CorTrust Bank nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

Activity Level: Minimal to Moderate

In order to participate in this tour, you must:

Signature (1st Traveler): ___

Please initial to indicate you have

read/agree to the terms and conditions: _____

Date: _

- 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

☐ Visa		In the amount of:			
Credit Card Number:					
Exp. Date:	/ month / year	Security Code:			
Name as it appears on card:					
Signature (2nd Traveler):					
Date:					

(Please Note: The charge will appear on your statement as Star Destinations)

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.



Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



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

- 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 rates by trip cost and age³

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

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

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. ⁴\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ³Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

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

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
- Strike
- Inclement weather
- · Cancel for business reasons
- Traffic accident en route

- Quarantine
- · Jury duty/subpoena
- · Military duty
- Financial insolvency²
- · Terrorist incident
- Theft of passport/visa
- · Involuntary termination

Travel delay

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 medical 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

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 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, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; 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 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 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. The purpose or intent of securing medical treatment. The following additional exclusions 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. The purpose or intent of securing medical treatment. The following additional 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 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

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. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims (azurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as any other claims questions, may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340. Insurance 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 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 and provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIV-100-A CW, #U-TIIV-100-A CW, #U-TIIV-100-B MN & #U-TIIV-100-B MN

