NEGC

TRIP DETAILS

\$7,600 DOUBLE \$9,700 SINGLE

EARLY BIRD SAVINGS

\$200 if paid in full by August 1 No other discounts apply.

Optional Travel Insurance is available. (see included flyer)

Includes:

- Round-trip airfare* & motorcoach
- Inter-Island flights
- 9 nights' deluxe resorts w/ 1 bag porter service
- 14 meals
- All listed admissions
- Professional tour manager
- Gratuities and driver tip

*Luggage fee at airport not included.

Departs:

Colby • Cadott • Eau Claire

Driver's License Required

BOOKING IS EASY!

Call 715-619-6064 for reservations.

Payment requested within 7 days of booking.

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

Make TOUR check payable to: On The Go Bus

Mail TOUR payment(s) and registration form(s) to: On The Go Bus, PO Box 2, Elmwood, WI 54740

Make INSURANCE check payable to: **Star Destinations** (note tour name and date in check memo line)

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

FINAL PAYMENT IS DUE **OCTOBER 1, 2024**



DAY 1: SATURDAY, JANUARY 11

MINNEAPOLIS

Today we will board our motorcoach to **Minneapolis**, **MN**. Upon arrival, we will check in to our hotel and have free time at Mall of America to do some shopping and enjoy dinner on our own.

DAY 2: SUNDAY, JANUARY 12

(B, D) OAHU

After breakfast, we will transfer to the airport for our flight to **Honolulu**, **HI**. Upon our arrival, we'll be greeted by our local tour manager with a traditional lei, offering a warm Aloha welcome. Then we'll check in for a three night stay on Oahu at the Alohilani **Resort**, a modern and tranquil oasis just steps from Waikiki Beach with a impressive 280,000 gallon Oceanarium and destination pool deck with a saltwater infinity pool bar. A delicious welcome dinner this evening will be enjoyed together, a perfect way to kick off our island getaway.

(B)

DAY 3: MONDAY, JANUARY 13

OAHU

Enjoy breakfast at the hotel before we embark on a captivating Honolulu city tour with a stop at Pearl Harbor. We'll begin our journey by paying homage to the brave souls of December 7, 1941, as we board a Navy launch to the USS Arizona Memorial. Take a moment to reflect on the fallen heroes and absorb the solemn atmosphere. We'll delve into the comprehensive visitor center where a short film and exhibits provide profound insight into this historic event and then step aboard the mighty USS Missouri which

serves as a living testament to pivotal events, including the end of World War II. Explore the historic decks, uncovering insights into the ship's storied past, and fully grasp the significance of this iconic battleship. Next, we will venture into the heart of Honolulu to discover the unique beauty of this island paradise. We'll drive through the breathtaking Punchbowl Crater, nestled within a dormant volcano, and pay a visit to the National Cemetery of the Pacific to witness the solemn beauty and offer our respects in this hallowed ground. We'll then continue our exploration through Honolulu, catching glimpses of iconic landmarks such as the State Capitol, the Governor's Mansion, and the bustling China Town. Marvel at the grandeur of King Kamehameha's statue, a poignant symbol representing the rich history of Hawaii, before we enjoy the rest of the day at our leisure.

DAY 4: TUESDAY, JANUARY 14

OAHU

The day is yours to explore Waikiki at your leisure. After breakfast, consider heading to the iconic Waikiki Beach to lounge on the soft, golden sands and take a refreshing dip in

(B)

the warm waters of the Pacific Ocean. For lunch, savor the flavors of local cuisine at a nearby eatery before embarking on a stroll along Kalakaua Avenue for some shopping, indulging in a spa treatment, or simply unwinding by the pool. Alternatively, join an optional Circle Island tour, which will lead you to Oahu's most scenic spots, including the Dole Plantation, North Shore beaches, and the renowned Waimea Bay and Valley.



DAY 5: WEDNESDAY, JANUARY 15

(B,D)

HAWAII

Today we are off to Hawaii Island, fondly known as the Big Island. When we touch down in Hilo, we'll dive into the bustling Hilo Farmer's Market. Here, we'll immerse ourselves in the vibrant ambiance filled with local produce, crafts, and culinary treasures, offering an authentic Hawaiian experience. Next, we venture to the iconic Volcanoes National Park to witness the

awe-inspiring power of Kilauea, explore steam vents, sulfur banks, and gaze into the depths of Halema'uma'u Crater. Our journey continues to the enchanting Punalu'u Black Sand Beach to marvel at the striking contrast between the black sands and turquoise waters and perhaps spot honu basking in the sun. We'll stop at Punalu'u Bake Shop where we can indulge in their famous malasadas or sweet breads. As we arrive in Kona late afternoon, the day concludes with a group dinner sharing our day's experiences while relishing in a feast of local specialties. We will stay two nights at **Royal Kona Resort**, nestled along the stunning Kailua Bay. Each accommodation at the Royal Kona Resort is designed to inspire relaxation and luxury, featuring private lanais that provide stunning vistas of either the ocean or the lush tropical gardens.



DAY 6: THURSDAY, JANUARY 16

(B,L)

HAWAII

beans. We will wander through lush orchards, discovering the meticulous process of growing and harvesting vanilla pods, all while supporting sustainable and local practices. A delectable farm-to-table lunch awaits at the farm, crafted with love and infused with the flavors of the Hawaiian soil. Our taste buds will dance with joy as we indulge in a culinary experience like no other, featuring locally sourced ingredients and the unique essence of the vanilla farm. After our vanilla experience, the afternoon is yours to enjoy at your leisure. Explore the historic sites of Kailua Village, bask in the sun at one of Kona's beautiful beaches, or embark on a self-guided tour of local art

Following breakfast we will take a drive along the beautiful coastline of Hawaii Island with views of the azure waters of the Pacific Ocean and panoramic views of Mauna Kea and Mauna Loa, two majestic volcanoes that stand tall against the canvas of the sky. We'll then step into a world of pure indulgence at the renowned Hawaii Vanilla Company. Our guides will unveil the secrets of vanilla cultivation as we surround ourselves with the sweet aroma of fresh vanilla



DAY 7: FRIDAY, JANUARY 17

(B)

galleries. The possibilities are endless!

MAUI

Our touring today will take us to Kona Joe's Coffee Farm nestled in the heart of the Kona coffee belt. We'll wander through lush coffee fields where the scent of freshly roasted beans permeates the air, engaging our senses at every step. A guided tasting experience will have us indulging in samples of exceptional Kona coffee varieties and savoring the distinct flavor profiles unique to this region. Then, we board a short flight from Kona to the picturesque island of **Maui**. Soaring above the azure Pacific, take in breathtaking views before landing in the Valley Isle. Our next stop is the Maui Tropical Plantation, a vibrant tapestry of flora that showcases the agricultural diversity of the island. This afternoon, we'll arrive at Ka'anapali Beach Resort, renowned for its seamless blend of luxurious accommodations, breathtaking natural surroundings, and unmatched hospitality.

DAY 8: SATURDAY, JANUARY 18

(B) Embark on a magical day in Maui with our expert-guided whale watching experience. Aboard a luxury catamaran, we'll enjoy a continental breakfast as seasoned naturalists and marine biologists reveal the secrets of majestic humpback whales and guide us to prime viewing spots for breathtaking breaches and playful displays. This three-hour tour is a unique adventure that won't be forgotten. This afternoon is yours to relax by the pool, explore the charming Whalers Village, or dive into an optional snorkeling tour. As the sun dips below the horizon, find a serene spot to witness the mesmerizing Maui sunset!



MAUI

DAY 9: SUNDAY, JANUARY 19

After breakfast we'll begin our day with an ascent to the summit of Haleakala, where the "House of the Sun" awaits. Experience the stunning landscapes of Maui from above and connect with the spiritual energy of this sacred land. Our journey will then lead us to **Hawaii Sea Spirits** for a delightful family-style lunch. From the foothills of Haleakala, soak in the breathtaking panoramic views, feel the gentle tropical breeze caressing the island, and wander through the serene grounds. Before returning to the resort, we'll stop at **Ali'i Lavender Farm** to revel in its beauty. This evening, we'll be treated to a **traditional luau**, immersing ourselves in the rich tapestry of Hawaiian culture with traditional music, dance, and a feast of local flavors. Under the starlit sky, witness the storytelling of Polynesian heritage through

DAY 10: MONDAY, JANUARY 20

Our Maui adventure ends with a visit to the mystical lao Valley, a lush emerald haven surrounded by towering peaks. Embrace the tranquility of this sacred valley, where the iconic lao Needle stands as a sentinel to the island's rich history. Today we say "a hui hou" to this beautiful island paradise as we transfer to the airport.

(B,L,D)

DAY 11: TUESDAY, JANUARY 21

Upon landing we will transfer home with wonderful memories that will last a lifetime!

Activity Level: To participate you must be able to walk/stand for 2-3 hours at an easy pace in all weather conditions and maneuver some stairs, inclines, and uneven surfaces without assistance.

CANCELLATION POLICY:

All cancellations after down payment is received will be subject to a \$200 per person cancellation fee. Any remaining payments made are fully refundable if cancellation is received prior to October 1, 2024. A 100% fee is charged if the cancellation occurs between October 1, 2024, and departure.

On The Go Bus recommends all travelers purchase an optional travel protection plan from the provider of their choice. For your convenience, Star Destinations offers a travel protection plan provided by Travelex Insurance Services. Travel insurance must be paid to Star Destinations no later than time of final tour payment. 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 from your Travel Protection Plan provider.

Please refer to all general OTGB "Policies and Whatnot" at OnTheGoBus.com

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: 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/travelalerts/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).

Tour arranged and produced in partnership with Star Destinations.

TERMS & CONDITIONS

For full tour terms and conditions, please visit <u>www.stardestinations.com/terms-on-the-go-bus-hawaii</u>

captivating performances. (B)

Janet@OnTheGoBus.com • 715-619-6064 • PO Box 2, Elmwood, WI 54740

MAUI

OVERNIGHT FLIGHT



HOME

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B	U	S		

ALOHA HAWAII

For further information or questions, please contact:

Tour arranged by Star Destinations

On The Go Bus (715) 619-6064 or janet@onthegobus.com www.OnTheGoBus.com

January 11-21, 2025 (One form required for each traveler)

PASSENGER INFORMATION (Please PRINT)	PAYMENT INFORMATION
(Name MUST be written EXACTLY as it appears on your government-issued ID)	Tour Cost: per person, Double: \$7,600 Single: \$9,700
First Name:	A minimum \$500 deposit per person is required with your
Middle Name(s):	registration form. (\$200 is non-refundable)
	FINAL PAYMENT IS DUE: OCTOBER 1, 2024
Last Name(s):	Booking is easy!
Preferred Name: Gender (circle one): M F	Call 715-619-6064 to reserve seat(s). Payment requested within 7 days of booking.
Address:	Make TOUR check payable to: On The Go Bus
City: State: Zip:	Mail tour payment(s) and registration form(s) to: On The Go Bus, PO Box 2, Elmwood, WI 54740
Preferred Phone:	Make INSURANCE check payable to: Star Destinations
Email:	(note tour name and date in check memo line)
Date of Birth: / / month / day / year	Mail insurance payment(s) to: Star Destinations, PO Box 456, Carroll, IA 51401
Dietary Needs:	On The Go Bus RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, Star Destinations offers a Travel Protection Plan provided by Travelex Insurance Services.
Additional Special Requests/Needs:	Yes, I would like to purchase the offered plan.
	Refer to the Travelex Insurance Services flyer for pricing. (Payment must be paid no later than final payment)
	□ No, I decline the offered plan.
Emergency Contact:	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
	noreach inservice/interesting of the service/interesting of the service/int
Emergency Contact's Phone:	member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).
Is there a special occasion you would like to recognize on tour?	* A Travel Protection Plan may be purchased any time before or with final payment *
Do you need wheelchair assistance at the airport?	By registering for this tour and signing below, you acknowledge that On The Go Bus reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements listed. Neither On The Go
Sleeping Preference (circle one): Two Beds One Bed	Bus 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.
Roommate name (if applicable):	uny passenger who is removed in enforcement of hits clause.
	Activity Level: Minimal to Moderate
Delta Airlines Frequent Flyer #:	In order to participate in this tour, you must : - Be able to walk/stand 2-3 hours at a time at a moderate pace in all weather conditions
KTN #:	- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance
Signature:	

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

Date: ___

ALOHA HAWAII

DOCUMENTATION: A current government-issued photo ID is required for this trip. Effective May 7, 2025: 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: On The Go Bus 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, thef 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 line benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policies, contact your insurer or insurance agent or broker. Travelex Insurance Services, lnc. CA Agency License #0D10209. Travel should your coverage under your existing insurance policies, contact your insurer or insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

CANCELLATION: All cancellations after down payment is received will be subject to a \$200 per person cancellation fee. Any remaining payments made are fully refundable if cancellation is received prior to October 1, 2024. A 100% fee is charged if the cancellation occurs between October 1, 2024, 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 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 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 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.



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.

Travelex INSURANCE SERVICES

360° Group Premier | Group Travel Protection

Primary coverage, no deductibles³

• 3-hour missed connection benefit

• 12-hour baggage delay benefit

Medical evacuation

• Fast online claims⁴

• 5-hour travel delay benefit

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 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	ר \$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. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided 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

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 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 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 a covered trip or arising from a covered trip or accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from a covered trip or 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 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 to sell 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. 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 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 provide solely for informational purposes. Policy Form Series #U-TIIN-100-A CW, #U-TIIN-100/110-A CW, #U-TIIN-100-A CW, #U-TIIN-100-A CW, in DC #U-TIIN-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A CW, in DC #U-TIIN-100-A DC & #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH # U-TIIV-100-A NH; #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A CW; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3

