

TRIP DETAILS

\$5,445 DOUBLE \$6,660 SINGLE

EARLY BIRD SAVINGS

\$100 if paid in full by Dec. 20 No other discounts apply.

Optional Travel Insurance is available. (see included flyer)

Includes:

- Round-trip airfare*
 motorcoach
- 6 nights' hotel w/1 bag porter service
- 13 meals
- All listed admissions
- Professional tour manager
- Gratuities and driver tip

*Luggage fee at airport not included

Departs:

Colby • Cadott • Eau Claire

Each U.S. citizen must have a passport valid through Sept. 30, 2024

BOOKING IS EASY!

Call 715-619-6064 for reservations.

Payment requested within 7 days of booking.

Make TOUR check payable to: On The Go Bus

Make INSURANCE check payable to:
Star Destinations

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

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

FINAL PAYMENT IS DUE FEBRUARY 20, 2024



DAY 1: MONDAY, JUNE 24

(D)

CALGARY TO BANFF

Today we will transfer to the airport for our flight to Calgary, AB. Upon our arrival, we'll embark on a ninety-minute drive past the city of Calgary and into the foothills of the Rocky Mountains. The gates to **Banff National Park** will welcome us as we venture to the alpine resort town of **Banff** and check in to the **Banff Caribou Lodge** for the next five nights. Together we'll enjoy a lovely welcome dinner to jump-start our Canadian Rockies adventure.

DAY 2: TUESDAY, JUNE 25



(B,L,D) LAKE LOUISE AND YOHO

Our journey today as we head west along the Bow River via the **Trans-Canada Highway**. We will stop in **Lake Louise Village** before weaving our way up to the stunning landscape of **Moraine Lake** and the **Valley of the Ten Peaks**. Then we'll make the scenic drive up the winding road to the "Jewel of the Rockies," the world-renowned Lake Louise. A special treat awaits as we sit down to a scrumptious lunch in the iconic **Chateau Lake Louise**.

Time will then be available to take a walk along the lakeshore and explore the hotel's shops and galleries. Today's adventure will then continue along the Trans-Canada Highway as we enter British Columbia and **Yoho National Park**. There will be plenty of time to marvel at the beauty of **Emerald Lake**, the **Natural Bridge**, and the famous **Spiral Tunnels** before we return to Banff. Dinner this evening will be enjoyed as a group.

DAY 3: WEDNESDAY, JUNE 26



(B,D) LAKE MINNEWANKA

A leisurely day awaits as we take some time to view the attractions and landscapes around Banff. Our tour will include a glimpse of the world-famous **Banff Springs Hotel**, a drive along Tunnel Mountain Drive, and a photo stop and short, optional walk to see the mysterious **Hoodoos**. We'll then make our way to the shores of **Two Jack Lake** before continuing on to the "Lake of the Spirits," **Lake Minnewanka**, for a leisurely

cruise. This glacial lake is surrounded by towering mountains and a sense of mysticism, with a Canadian resort ghost town hidden within its depths! Once back at our hotel, the afternoon is yours to grab lunch and explore Banff's many unique shops, galleries, and museums. Tonight we will gather for dinner in one of Banff's fine restaurants.

DAY 4: THURSDAY, JUNE 27 (B,D) COLUMBIA ICEFIELD

Another spectacular day lies ahead as we travel along the world-famous **Icefields Parkway**. This road boasts a unique landscape rich in history and natural beauty. We'll climb to the summit of **Bow Pass** to view the azure blue waters of **Peyto Lake** before continuing along **Mistaya Canyon** to the crossing of the North Saskatchewan River. At the top of **Sunwapta Pass**, we will enter **Jasper National Park** and catch our first glimpse of the massive **Columbia Icefield** where we'll **ride on the Athabasca Glacier** in a specially built lce Explorer. It is a once-in-a-lifetime experience! During the ride, our driver/guide will teach us about the incredible geological history of the glaciers and mountains. Our journey then continues back along glacial rivers with a stop to admire **Bow Lake** and **Bow Glacier**, headwaters of the mighty Bow River. Dinner will be enjoyed as a group back in Banff before time at leisure to perhaps take a stroll along the river or visit the town's famous rose gardens.

DAY 5: FRIDAY, JUNE 28

(B,D)

RIVER RAFT & GONDOLA RIDE

Our day will begin with a short trip to the resort community of Canmore located at the western entrance to Banff National Park. Then we are off to the banks of the beautiful **Bow River for a scenic and relaxing river raft float**. You won't have to paddle! Our guide will show us inspiring mountain views, regale us with some tall tales, and point out wildlife not often seen along the crowded highways. After rafting we will head to **downtown Canmore** for a short tour of the historic townsite, once a vital link for the Canadian Pacific Railway, and take the opportunity to grab some lunch on our own before we return to Banff mid-afternoon. The rest of the afternoon is at your leisure to relax or explore before tonight's spectacular eating and viewing event. We will travel in an **enclosed gondola to the top of the 7,500-foot-high Sulphur Mountain** and enjoy superb Alberta cuisine while taking in the amazing mountain vistas surrounding us on all sides. It will truly be an amazing evening!



DAY 6: SATURDAY, JUNE 29

(B,D)

CALGARY

Following breakfast this morning, we will depart for **Calgary**. Our first stop in Calgary will be the **Heritage Village** for lunch on our own and time to explore the park and immerse ourselves in the living history of the Old West. Ride the steam train, cruise on the lake, venture through the two great museums, and enjoy the hourly entertainment throughout the park! Up next is a **tour of downtown Calgary, including Calgary Tower**. We'll then check in to the **Hilton Garden Inn** and enjoy an early dinner together.

DAY 7: SUNDAY, JUNE 30

(B)

HOME

After breakfast we will transfer to the airport for our flight home.

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 **February 20, 2024**. A 100% fee is charged if the cancellation occurs between **February 20, 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 may be purchased any time before or with final payment to On The Go Bus. 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/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).

Tour arranged and produced in partnership with Star Destinations.

TERMS & CONDITIONS

For full tour terms and conditions, please visit www.stardestinations.com/terms-on-the-go-bus-canadian-rockies

CANADIAN ROCKIES - REGISTRATION FORM



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

June 24-30, 2024 (One form required for each traveler)

PAYMENT INFORMATION
Tour Cost: per person, Double: \$5,445 Single: \$6,660
A minimum \$500 deposit per person is required with your
registration form. (\$200 is non-refundable) FINAL PAYMENT IS DUE: FEBRUARY 20, 2024
Booking is easy! Call 715-619-6064 to reserve seat(s). Payment requested
within 7 days of booking.
Make TOUR check payable to: On The Go Bus Make INSURANCE check payable to: Star Destinations
Mail ALL payment(s) and registration form(s) to: On The Go Bus, PO Box 2, Elmwood, WI 54740 (OTGB will forward insurance payments to Star Destinations)
Passport: Please include a copy of your passport with your registration/payment for all international travel.
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.
Yes, I would like to purchase the offered plan.
Refer to the Travelex Insurance Services flyer for pricing. (Payment may be sent with your deposit or with final payment)
No, I decline the offered plan.
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/traud-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/custamer-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 Travel Protection Plan may be purchased any time
before or with final payment *
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 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.
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
<u> </u>
Signature:
Please initial to indicate you have

read/agree to the terms and conditions: ___

CANADIAN ROCKIES - REGISTRATION FORM

DOCUMENTATION: Each U.S. citizen must have a valid passport through September 30, 2024, to participate. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding.

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, 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

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 February 20, 2024. A 100% fee is charged if the cancellation occurs between February 20, 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 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. The price of this tour is based on the CAD/USD exchange rate of \$0.73 as of 10/19/23. 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 diseases exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, y

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.



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

Coverage
100% of trip cost (up to \$20,000)
150% of trip cost (up to \$30,000)
\$1,000
\$1,000 (\$250/day)
\$1,000
\$1,500
\$600
\$250
\$50,000
\$500
\$250,000
\$10,000
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
- 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 or account from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. 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

