



## TRIP DETAILS

\$3,710 DOUBLE  
\$4,600 SINGLE

### EARLY BIRD SAVINGS

\$5 off/day traveled if paid in full at least **6 months** prior to departure. No other discounts apply

Optional Travel Insurance is available. (see included flyer)

### Includes:

- Round-trip motorcoach
- 7 nights' hotel w/ 1 bag porter service (where available)
- 18 meals
- All listed admissions
- Professional tour manager
- Gratuities and driver tip

### Departs:

Eau Claire • Cadott • Colby

**Each U.S. citizen must have a passport or passport card valid through Dec. 11, 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  
MAY 30, 2024**



### DAY 1: WEDNESDAY, SEPTEMBER 4 (D)

### IRON MOUNTAIN, MI

Today we will journey to Michigan with stops for comfort and lunch on our own along the way. We'll travel as far as **Iron Mountain, MI**, where our overnight accommodations at the **Comfort Inn** and a wonderful welcome dinner await.

### DAY 2: THURSDAY, SEPTEMBER 5 (B,D)

### SAULT STE. MARIE, ON

Today's adventure will begin at the **Iron Mountain Iron Mine** with us heading below the earth's surface via train to see amazing rock formations and large underground caverns. The mine operated in the late 1800s to the mid 1900s, and it produced over twenty-one million tons of iron ore. Our tour will introduce us to the history of the mine and teach us about mining techniques and tools. After our tour, we will board the motorcoach for the journey east to visit



**Big Spring**. Also known as Kitch-iti-Kipi, which means "big cold spring" in the Ojibwe language, Big Spring is Michigan's largest freshwater spring at two hundred feet wide and forty feet deep. Ten thousand gallons of water gush from the underlying limestone every minute at a constant forty-five degree temperature year-round! We'll then continue on to the **Canadian side of Sault Ste. Marie** where our overnight accommodations at the **Quality Inn & Suites Bay Front** and dinner as a group await. Be sure to have your passport or passport card!

### DAY 3: FRIDAY, SEPTEMBER 6

(B,L,D)

### SAULT STE. MARIE, ON



Enjoy breakfast at the hotel before we board the **Agawa Canyon train for the day's 114-mile journey through the rugged beauty of Northern Ontario**. We'll pass over towering trestles, skirt along the shores of pristine northern lakes, and marvel at amazing granite rock formations. Enjoy a boxed lunch as we listen to the onboard commentary on the rich history of the Ojibwe, fur traders, explorers, and entrepreneurs who settled in this vast wilderness. The train will descend to the floor of

the Agawa Canyon, which was formed over a billion years ago and reshaped by the retreating ice age 10,000 years ago. Here we will have plenty of time to enjoy **Agawa Canyon Park**. There are several trails and a lookout over the tracks to explore! Sit back and relax on the return ride to Sault Ste. Marie, where we'll enjoy dinner at a local restaurant and reminisce on the day's adventure!

### DAY 4: SATURDAY, SEPTEMBER 7 (B,L,D)

### SAULT STE. MARIE, ON

After breakfast we will get an up-close look at the freighters traveling through the Soo Locks as we **cruise through the historic lock system on St. Marys River**. The Soo Locks connect Lake Superior with the lower Great Lakes and are designated a National Historic Landmark. Our guide will share the history of the waterways along the way. Once back on land, lunch will be enjoyed as a group before we make our way to the **Canadian Bushplane Heritage Centre**. The museum aims to preserve Ontario's rich bushplane and firefighting heritage. We'll see the unique collection of classic aircrafts, learn about forest fire prevention and fighting, and the role women have played in Canadian aviation. Then, a very special **dinner awaits us "under the wings"** as we are surrounded by the historical planes and aviation memorabilia! Our day will come to an end back at our hotel for an evening at leisure.

**DAY 5: SUNDAY, SEPTEMBER 8**

(B,L)

**MACKINAC ISLAND, MI**

Today we will cross over one of the world's largest suspension bridges and catch the ferry to **Mackinac Island** where motorized vehicles are prohibited and the sounds of waves and horse clops reign. Here we'll check in to the **Grand Hotel**, a beautiful National Historic Landmark beckoning guests to a bygone era of old-world charm and exceptional hospitality. Their **Grand Luncheon Buffet** awaits and is nothing less than fantastic. This daily feast features tables brimming with crisp garden-fresh salads, wheels of savory cheese, succulent slow-roasted meats, seafood, and a wide variety of fresh-baked pastries. After lunch, **horse-drawn carriages** will take us on a narrated tour of the island, which is the most authentic way to experience the history and charm of Mackinac. The remainder of the day is yours to explore this historic island!

**DAY 6: MONDAY, SEPTEMBER 9**

(B,L,D)

**MUNISING, MI**

Following breakfast we will head back to the mainland and on to Lake Superior's southern shores and the **Great Lakes Shipwreck Museum**. The museum is located on Whitefish Point, a critical turning point for all ships entering or leaving the mighty Lake Superior. With more than two hundred shipwrecks lying in the immediate vicinity, the area is known as Lake Superior's Shipwreck Coast. We'll have the opportunity to learn about some of these shipwrecks and the history of the area as we tour the Shipwreck Museum, the Lighthouse Keeper's Quarters, and the grounds. We will then make our way to the **Upper Tahquamenon Falls** to take in the spectacular views. Spanning two hundred feet across with a drop of nearly fifty feet, the Upper Falls is one of the largest waterfalls east of the Mississippi. After a full day, our overnight accommodations and a pizza party await at the **Holiday Inn Express** in **Munising, MI**.

**DAY 7: TUESDAY, SEPTEMBER 10**

(B,D)

**MARQUETTE, MI**

Our touring today will begin as we embark on a **boat cruise along Pictured Rocks National Lakeshore** (*subject to availability*) to admire some of Lake Superior's most stunning shoreline. Our captain will provide narration on the history of the region and turn our attention to points of interest as we sail past brilliantly colored cliffs, sea caves, and pristine beaches. Pictured Rock is America's first National Lakeshore, and its amazing scenery will not disappoint! Lunch is on your own following the cruise before we make our way to **Marquette, MI**, to settle into the **Holiday Inn Express & Suites** and freshen up for a lovely farewell dinner.

**DAY 8: WEDNESDAY, SEPTEMBER 11**

(B,L)

**HOME**

We'll begin our journey home today, stopping in Ironwood to take in the musical stylings of the Barton organ at the restored **Historic Ironwood Theatre**. With our toes still tapping, lunch will be enjoyed as a group before we depart for home.

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**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.**

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**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 **May 30, 2024**. A 100% fee is charged if the cancellation occurs between **May 30, 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](https://www.onthego.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).

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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-michigan](https://www.stardestinations.com/terms-on-the-go-bus-michigan)

# MICHIGAN & AGAWA CANYON - REGISTRATION FORM

Tour arranged by Star Destinations



**September 4-11, 2024** (One form required for **each** traveler)

## PASSENGER INFORMATION (Please PRINT)

(Name **MUST** be written **EXACTLY** as it appears on your passport or passport card)

First Name: \_\_\_\_\_

Middle Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Gender (circle one): M F

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Passport #: \_\_\_\_\_

Passport Expiration Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
month / day / year

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
month / day / year

Dietary Needs: \_\_\_\_\_

Additional Special Requests/Needs: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Relationship: \_\_\_\_\_

Emergency Contact's Phone: \_\_\_\_\_

Is there a special occasion you would like to recognize on tour?  
\_\_\_\_\_

Sleeping Preference (circle one): Two Beds One Bed

Roommate name (if applicable): \_\_\_\_\_

## PAYMENT INFORMATION

**Tour Cost: per person, Double: \$3,710 Single: \$4,600**

**A minimum \$500 deposit per person is required with your registration form. (\$200 is non-refundable)**

**FINAL PAYMENT IS DUE: MAY 30, 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)

For all international travel, please include a copy of your passport or passport card with your registration/payment.

**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/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).

**\* 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

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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

For further information or questions, please contact:

**On The Go Bus**  
**(715) 619-6064 or [janet@onthegobus.com](mailto:janet@onthegobus.com)**  
**[www.OnTheGoBus.com](http://www.OnTheGoBus.com)**

# MICHIGAN & AGAWA CANYON - REGISTRATION FORM

**DOCUMENTATION:** Each U.S. citizen must have a valid passport or passport card through December 11, 2024, to participate. If you don't have a passport or passport card, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements.

**OPTIONAL TRAVEL PROTECTION PLAN:** 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 your existing insurance policies, contact your insurer or insurance agent or broker. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. 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 May 30, 2024. A 100% fee is charged if the cancellation occurs between May 30, 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. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or to himself or herself; (2) is engaged in, or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.



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 death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial insolvency<sup>2</sup> & labor strike
  - Involuntary unemployment
- Primary coverage, no deductibles<sup>3</sup>
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims<sup>4</sup>

### 360° Group Premier plan rates<sup>3</sup>

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 benefits<sup>3</sup>

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 <sup>5</sup>	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay <sup>3</sup>	\$600
Baggage delay	\$250
Emergency medical expenses <sup>6</sup>	\$50,000
Emergency dental expenses <sup>6</sup>	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services <sup>7</sup>	Included

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Coverage when plan is purchased at or before the final trip payment. <sup>3</sup>All 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. <sup>4</sup>Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. <sup>5</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. <sup>7</sup>Provided by the designated provider listed in the policy. 10.23 GRPFLY3





## Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email [360Group@travelexinsurance.com](mailto:360Group@travelexinsurance.com).

### Trip cancellation & trip interruption

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

- Sickness, injury, or death<sup>1</sup>
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency<sup>2</sup>
- 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 expenses<sup>6</sup>

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 waiver<sup>3</sup>

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

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

### Plan details

View policy at [policy.travelexinsurance.com/GPZ-1023](http://policy.travelexinsurance.com/GPZ-1023)

**STAR DESTINATIONS**  
**LOCATION NUMBER: 15-0153**

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to 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 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 provide 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@zurichtravelassist.com](mailto:claims@zurichtravelassist.com), P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN #U-TIIV-100-B MN & #U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH # U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



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