

Athens+Greek Islands

September 2026

athens • santorini • naxos • mykonos



Embark on a ten-day culinary adventure with **Mediterranean Foodie Tours' Greek island tour**, featuring stops in Athens, Santorini, Naxos, and Mykonos. Immerse yourself in the refreshing sea breezes while savoring authentic Greek cuisine. Explore charming shops and discover off-the-beaten-path towns, ensuring a truly immersive and delightful experience in the heart of the Aegean. We'll set off for sunset cruises, cooking classes, and freshly cut produce-filled dinners—a true foodie travel adventure! **Secure your spot now for September 2026 before it's too late!**



Scan for Itinerary & Information | info@MedFoodieTours.com

This is an exclusive travel program presented by Mediterranean Foodie Tours LLC



Med Foodie Tours

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See the Sights With an Appetite!®



Join us on an unforgettable 10-day journey through Athens and the enchanting Greek islands with our exclusive tour. Experience the magic of authentic Greek cuisine, bask on sandy beaches, and witness sunsets like you've never seen before. Our itinerary includes visits to Athens, Santorini, Naxos, and Mykonos, featuring cooking classes, sunset cruises, and traditional Mykonian farm for dinner. Discover the sights and savor the flavors of Greece, making memories that will last a lifetime.

Come along on a journey of food, exploration, and unforgettable memories in Athens and the Greek Islands.

The Vacation Price includes:

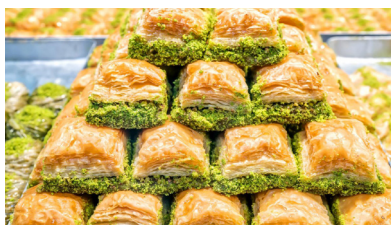
- Economy-Class Air transportation by scheduled airline service
- Transportation by deluxe private motor coach with Local Expert/Guide.
- Ferries/Hydrofoils from island-to-island
- Premium hotel accommodations
- 13 Unique Food Experiences
- Local breakfast each morning at the hotels, and other food and meals as indicated in the itinerary
- Entrance fees for included sightseeing tours, wine tasting, cooking class—see full itinerary for details
- **MFT App Access:** Pre-Travel, Daily Itinerary and Free-Time Suggestions, Travel Resources
- Taxes for included ground service, departure taxes, Customs service charges and airline security fees



The Vacation Price Does not Include: Items of a personal nature such as passport fees and destination entry requirements; laundry and cleaning; telephone calls; optional tours and excursions; tips to Driver/Guide and local guides; tips to hotel and breakfast staff; luggage handling at airports or ground porters at hotel destinations; personal travel protection; meals other than those stated within the full itinerary, and drinks with some meals.



[MedFoodieTours.com](https://www.MedFoodieTours.com) Med Foodie Tours



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Day-by-Day Itinerary

Day 1: Chicago—En Route

Today we depart Chicago's O'Hare International Airport on our non-stop flight to Athens, Greece. (IF)

Day 2: Athens, Greece - Welcome Dinner

Welcome to Greece! We'll begin your trip in Athens, home to both the iconic Acropolis and so much more. The mythology of this spectacular city precedes it, with towering temples to Classical deities and the ruins of ancient marketplaces rubbing shoulders with lively nightlife, crowded flea markets, and contemporary cuisine. Make the most of your time in the city at some of these spots:

- Check out the views of the can't-miss **Parthenon**. (Pro tip: The Parthenon is the temple, the Acropolis is the hill.) This temple to Athena has enchanted visitors since its construction was completed in 438 BC. It's probably the first thing that comes to your mind when you think of ancient Greece and is visible from many of the city's high points.
- Stop at the sprawling **National Museum** for a crash course in ancient iconography. Be sure to seek out the room housing the Antikythera mechanism, essentially an ancient astronomical computer.
- Visit a smaller archaeological site at the **Tower of the Winds**, then stroll down neighboring pedestrian Aioulou Street to stop at shops and cafes.
- Find your perfect souvenir or sun hat in the busy stalls of the **Monastiraki flea market**.

In the evening, you'll sit down to enjoy either a welcome dinner with views of the Acropolis or wine tasting in a bar in downtown Athens. (D, FE)

Day 3: Athens, Greece - Food Tour

Meet our guide in **Syntagma Square** to start sampling the best of what the city's street food stalls have to offer. You'll learn about the Mediterranean diet and its potential benefits while strolling the city streets in neighborhoods you may not have discovered yet and exploring bustling **open-air markets**.

Say good morning with **Greek coffee** at one of the city's landmark coffee houses, then pick up some street snacks to sample on the go. Venture into the aromatic **Varvakios Market**, the largest and most popular fish, meat, and vegetable market in the city, and explore the city's main spice street. Sample olive oils, honey, cheeses from around the country, cured meats, olives, and more. Everything from baklava to souvlaki is available to appeal to even the pickiest eaters.

If you haven't had your fill of adventuring during the afternoon, spend your evening in the **Koukaki neighborhood**. This area's off-the-beaten-path wine bars will introduce you to a wide selection of **Greek wines** amid friendly crowds, or if you're with the whole family a selection of great local restaurants await. (B, FE)

Day 4: Athens to Santorini

After **breakfast** at your hotel, we'll get an early flight or ferry to Santorini. Nothing says "good morning" like watching the sun coming up over the island's iconic cubic architecture. Upon arrival, you'll take in the **island's central caldera**—the site of one of the largest volcanic eruptions in history—rising above you.

The island's volcanic history has led to the formation of some of the more unique beaches in the Greek islands, along with the dramatic cliff views on the island's caldera side. **Freetime**: spend your day relaxing at the beach or even more views—from one of Santorini's more than 12 scenic walking routes, ranging from between two to eight miles each. We'll meet and **Try olive oil, organic local honey and a range of Greek beverages**. Relax! At **dinner**, sample the island's signature cherry tomatoes and white eggplants as guest stars in seafood dishes or the main event. (B,D, FE)



Day 5: Santorini Catamaran Cruise

Enjoy a leisurely morning **breakfast** before taking some time to stroll and scope out small shops and boutiques. **Explore Fira**, the capital of the island, which offers plenty to check out. History buffs will be delighted by proximity to the **Archaeological Museum of Santorini**, the **Museum of Prehistoric Thera**, the **Folklore Museum of Emmanuel Lignos**, and the **church of Hypapante**.

As the late afternoon unfolds, we'll head toward **Vlychada Port** to board your semi-private **catamaran cruise around the island**. Your first stop will be at the **Red Beach** to swim and sun, followed by a second stop at the **White Beach** to take in all the distinctive-colored sands of Santorini.

Greek Cuisine will be served onboard while you sail past landmarks at **Aspronisi**, the **Ancient Lighthouse**, **Indian Rock**, and the **prehistoric city at Akrotiri**, hidden away at the southern tip of Santorini. These ruins are the site of some of the Bronze Age's most advanced settlements, which prospered for centuries before being destroyed by a great volcanic eruption in the mid-second millennium BC. Top it off with a **jump into the hot springs at Nea Kameni**, where the mineral-rich volcanic waters are believed to have therapeutic properties. (B,D)



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Day-by-Day Itinerary

Day 6: Ferry to Naxos

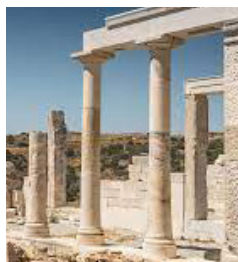
Time to ferry over to bustling Naxos after breakfast. With an active main town where you can shop and admire the Venetian architecture, a historic Kastro (castle) area, and expansive beaches, the island offers opportunities for both laidback relaxation, as well as water or land activities. The rest of the day is yours to unwind as you choose. Try out some of these options:

- Hike up to the summit of **Mount Zas**, the mythological childhood home of Zeus, the ruler of the gods, and the highest point in the Cyclades.
- Head inland to the town of **Chalki**, home to the island's oldest market and a petite, shady square perfect for whiling away the afternoon.

The group will meet at the kitron distillery to sample the local liqueur and learn about its distillation process over the years.

- Visit the **Temple of Demeter at Sangri** on your way. Multiple deities of fertility were worshipped here, particularly the goddess Demeter. The temple was constructed in 530 BC, during the tyranny of Lygdamis, and represents a precursor of classical Athenian architecture.
- Stroll to the **Portara**, the entrance to the Temple of Apollo. Construction on the temple began in the sixth century BCE but was never finished, but the still-standing entranceway has become one of the hallmarks of the island. You can find it on the islet of Palatia, just over a causeway from the heart of Naxos Town (Chora).

For **dinner**, wander up the hill through the streets of the **Kastro neighborhood** to pick out your favorite of the area's tavernas, where you can sample the island's fresh produce in its best forms. **(B,FE)**



Temple of Demeter



Naxos: Cooking Class



Mykonos Town

Day 7: Cooking Class on Naxos

Take a leisurely morning after breakfast, adding more **freetime** for shopping or time in the sun to your itinerary. In the afternoon, we'll head to **Kaloxyllos village** to learn how to **prepare a typical Greek meal in a local home**. Join in the village life, with a menu that you can help determine based on your personal preferences, season, and what's growing in the village garden.

At sunset, head to the Portara if you haven't yet. The unfinished entrance to the Temple of Apollo on an islet outside of town is one of the island's best views as the sun goes down. **(B, D/FE))**

Day 8: Ferry to Mykonos

We'll take a ferry in the morning to Mykonos, one of the most famous islands in the Cyclades. Known for its glitzy restaurants and nightlife, art scene, and jet set crowds (it was recently home to a Gucci pop-up boutique), Mykonos is one of the most quintessential Greek isles.

Your first day's itinerary is up to you. You'll receive a personalized list of tips for exploration, but some highlights include:

- If you need to get your toes in the sand immediately, head to remote **Agios Sostis beach** to find your own isolated paradise. For a more active experience, **Ftelia Beach** is known for its excellent windsurfing.
- Stroll through **Little Venice**, an 18th-century neighborhood where colorful former captains' mansions and seaside restaurants seem to sprout straight from the sea. It's also right next to the island's famous hillside windmills for great photo ops.

With Souvlaki to go, we'll travel to the heart of the island. Try 4 distinct Greek wines paired with a dish of local products, and learn the basics of wine tasting. **(B,FE)**

Day 9: Mykonos - Mykonian Dinner

The morning is yours to explore, so head to a beach to lounge or stroll through the cosmopolitan streets, scoping out the boutiques that draw the island's stylish crowd season after season.

In the afternoon, we'll pay a **visit to a traditional farm**. Talk to the farm's caretakers to learn about how vegetables are grown on the islands and how the livestock are raised, and even say hi to the animals.

As the sun begins to set, you'll sit down to a **traditional dinner**. You'll be welcomed into a local Mykonian household for the meal, where you'll experience the traditional Greek way of life, culture, and cooking. Hear all about their stories of the island's culture and history as well as their own family history, over authentic dishes and free-flowing local wine. **(B, D/FE)**

Day 10: Return to Athens, Depart

Time to say farewell to Greece. You'll head back to Athens after breakfast to catch your flight home. **Welcome Home! (B, IF)**

Meal Codes: IF=In-Flight; B=Breakfast; D=Dinner; FE Food Experience



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RESERVATION FORM

Please reserve ____ places for me/us on the **Mediterranean Foodie Tour:** [Athens+Greek Islands 26](#)

Enclosed is my/our payment in the amount of \$ ____ (\$500 deposit per person).

IMPORTANT: Please see the included flyer for information regarding Travel Protection, and please complete the Insurance Enrollment Form and return with your tour reservation application.

PAY BY CREDIT CARD:

Card Number:	Expiration Date:
Billing Address:	Amount to charge:
Signature:	 Payments by credit card will incur a 4% service fee

We did the
deposit math
for you:

\$500 for 1
\$1000 for 2
\$1500 for 3
\$2000 for 4

PAY BY CHECK: Please make checks payable to: **MEDITERRANEAN FOODIE TOURS LLC**

☐ Mr. ☐ Mrs. ☐ Ms.

☐ Mr. ☐ Mrs. ☐ Ms.

PLEASE PRINT NAME IDENTICAL TO PASSPORT

PLEASE PRINT NAME IDENTICAL TO PASSPORT

Address

City

State

Zip

Email Address

Phone

I will room with (if other than spouse)

Name(s) of other people you'll be traveling with

Wheelchair at airport and/or special dietary needs: _____

☐ I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement.

☐ I desire single accommodation (subject to availability) at the supplementary charge of \$690.



PLEASE ENCLOSE A COPY OF THE PHOTO PAGE OF YOUR PASSPORT

MAIL FORM/PAYMENT TO: MFT 3606 Main Ave • Sheboygan, WI 53083

EMAIL FORM/PAYMENT TO: Clay@MedFoodieTours.com



*THE FINE PRINT

TOUR DEPOSIT AND PAYMENT: Reservations may be made by check or major credit card. Credit cards can be accepted for payment(s); however, the vacation price reflects a 4% cash discount. Please call MFT at +1 888.302.8119 to arrange payment by credit card; 4% of the payment amount will be assessed on credit card payments. You will be invoiced for the balance of payment due 90 days prior to departure. Payment plans are available.

ARRANGEMENTS: The tour price is based on a minimum participation of 30 persons and includes planning, and operational charges and is quoted on the current rate of exchange, tariff rates and airfares in effect as of December 1, 2023. In the event of a marked increase in foreign currency or in tariff rates, the cost is subject to revision.

TOUR PRICING: This is a package tour in which group airfares and land tour costs have been combined in the most advantageous way. Should you wish to deviate from the package tour by changing your departure and/or return dates of travel, this will eliminate the advantages of the package tour price. There will be a service charge of \$100 per person for altering the airline itinerary, plus any additional charges assessed by the airlines.

CANCELLATION: If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge equal to the per person deposit up to 90 days prior to departure. For cancellation between 89 and 60 days prior to departure, there is a cancellation charge equal to 50% of the tour cost. For cancellation within 59 days of departure, the cancellation charge is 100% of the tour cost. **IMPORTANT:** Cancellations will not be accepted by telephone and must be sent in writing to: 3606 Main Ave, Sheboygan, WI 53083, or emailed to Clay@MedFoodieTours.com.

TRAVEL PROTECTION: For your convenience, we offer a Traveler Insurance Services protection plan to help protect you and your travel investment against the unexpected. For more information and rates, please review the product flyer enclosed. If you would like to enroll, fill out the enrollment form and return it with your tour reservation form. The full coverage terms and details, including limitations and exclusions, are contained in the insurance Policy. To view/download the policy, go to: <https://policy.travelexinsurance.com/GPZ-1023>. Traveler 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).

PASSPORTS AND VISAS: Your tour requires a passport valid for the duration of your travel. If you do not already have your passport, or it will expire before your return date, we suggest you apply for it immediately. No visas are required for your tour. However, if you are a citizen of a country other than the United States, you must advise us in writing with your Reservation Application, as other travel documents may be required.

RESPONSIBILITY

MEDITERRANEAN FOODIE TOURS LLC (MFT) 3606 Main Ave, Sheboygan, WI 53083, and its employees, shareholders, agents, and representatives (MFT) uses third party suppliers to arrange tours, transportation, sightseeing, lodging, and all other services related to this tour. MFT is an independent contractor and is not an employee, agent, or representative of any of these suppliers. MFT does not own, manage, operate, supervise, or control any transportation, vehicle, airplane, hotel or restaurants, or any other entity that supplies services related to your tour. MFT is not affiliated with any other tour operator. All suppliers are independent contractors and are not agents or employees or representatives of MFT. All tickets, receipts, coupons, and vouchers are issued subject to the terms and conditions specified by each supplier, and by accepting the coupons, vouchers, and tickets, or utilizing the services, all customers agree that neither MFT, nor its employees, agents, or representatives are or shall not be responsible or become liable for any delay incurred or change in schedule by any person in connection with any means of transportation; nor for any loss, damage or injury to person or property or otherwise, in connection with any service supplied or not supplied resulting directly or indirectly from any occurrence beyond the control of MFT by reason of any event beyond the control of any agency or supplier, or occurring without the fault or negligence of such agency or supplier. MFT assumes no responsibility or liability for any loss, injury or damage or loss of any traveler that may result from any act or omission on the part of others; MFT assumes no responsibility or liability for personal property; and MFT shall be relieved of any obligations under these terms and conditions in the event of any strike, labor dispute, act of God, or of government, fire, war, whether declared or not, terrorism, insurrection, riot, theft, pilferage, epidemic, pandemic, illness, physical injury, quarantine, medical or customs or immigration regulation, delay, or cancellation. MFT accepts no responsibility for lost or stolen items. MFT reserves the right to refuse any participant or potential participant at its sole discretion. No refund will be made for voluntary absence from the tour unless arrangements are made at the time of booking.

The above tour conditions are provided in addition to the full terms and conditions of travel which can be found here grouptripsandtravel.com/booking-agreement-terms-conditions/. By booking this trip you are agreeing to be bound by the full terms and conditions of travel in addition to the tour conditions above. It is therefore vital that you read the full terms and conditions before making any booking. Making a booking is indicative of your agreement to be bound by all of the terms and conditions.



Next steps:

If you elected to purchase travel insurance, please complete this enrollment form and return it to your travel provider.



Enrollment Form | 360° Group Travel Protection

Is travel protection for me?

Travel insurance is recommended to help protect you and your trip investment for events such as cancellations, delays, and emergencies.

Please read the following travel insurance purchase options and return the completed form to your travel provider. Contact Travelex Insurance Services if you have any coverage questions.

☐ I/we have been advised that a Travelex group protection plan is available at an additional cost. I/we have read and understand the policy, including exclusions and limitations, as well as the fraud warning and important consumer information contained in the attached flyer. I/we **do** wish to purchase trip protection. (Sign and date below and return this form and your payment to your travel provider.)

☐ I/we have been advised that a Travelex protection plan is available at an additional cost. I/we **do not** wish to purchase trip protection. (Sign and date below and return this form to your travel provider.)

Enrollment Form

Please complete the enrollment form below to purchase travel insurance.

Traveler

Traveler 1 name _____

Traveler 2 name _____

Trip details

Tour name _____

Destination _____

Departure date _____ Return date _____

Travel insurance plan calculation

Travel protection plan rate

(calculate rate below using full trip cost and current age for each traveler)

\$ _____ \$ _____
Traveler 1 Traveler 2

Total amount due _____
(and authorized as payment) \$ _____

Please submit payment to your travel provider.

Signature _____ Date _____

Signature _____ Date _____

The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. 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 who knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison. Please visit travelexinsurance.com/company/fraud-warning to view the state-specific fraud warnings, or call +1.888.574.7026. 10.23 GRPEFF1



A company of ZURICH



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 rates³

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

360° Group Premier plan benefits³

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

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption—return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPLY3





Questions about plan benefits?

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

Trip cancellation & trip interruption

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

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