

BACK ROADS OF ITALY

September 30-October 9, 2025

The back roads of Italy are home to charming cities and villages, beautiful landscapes dotted with cypress trees, exquisite foods, and Old-World wines. Venture into the Italian countryside to savor these delicious wines, sample the freshest foods on local farms, and discover the beauty of the Chianti region. Add in the metropolitan areas of Venice, Florence, and Rome, and you will discover the heart and soul of Italian art, culture, wine, and cuisine!

Space is limited. Register today!

Venice **TUESDAY, SEPTEMBER 30 FLIGHT TO VENICE** DAY 1

Today, we will transfer to the Minneapolis airport for our overnight flight to Venice, Italy.

WEDNESDAY, OCTOBER 1 DAY 2

Welcome to Venice! Upon our arrival, we will meet our tour manager and transfer to the Hotel Giorgione via private water taxi and settle into our accommodations for the next two nights. The afternoon is at your leisure to relax and enjoy the hotel and surrounding area. Hotel Giorgione is a fourteenth-century building with rooms that are authentic in their style and surroundings. Located in the heart of Venice, the hotel is just a short walk from St. Mark's Square, the Rialto Bridge, and many unique shops. Tonight, we will gather for dinner at a local restaurant to celebrate the beginning of our Italian adventure!

VENICE

DAY 3 THURSDAY, OCTOBER 2

(Breakfast, Tasting) Enjoy breakfast this morning before we meet our guide for a "Best of Venice" tour. Our walking tour will begin at the famous Rialto Bridge, spanning the Grand Canal. This bridge is the oldest in Venice, and it marks the city's historic and current commercial hub with its bustling shops and markets. Following the walking tour, we will visit local bàcari to try the famous "Cicchetti" – the Venetian version of tapas that locals eat for breakfast, lunch, dinner, and midnight snacks! The remainder of the day is yours to continue exploring Venice. Consider walking along the city's many canals lined with architectural wonders. When hunger strikes, many Italian eateries await, from the more casual osterie and trattorie to the more formal ristorantes!

DAY 4 FRIDAY, OCTOBER 3

COLLE DI VAL D'ELSA

(Breakfast, Tasting, Dinner)

(Dinner)

This morning, we will take the local train into Florence, the capital of Italy's Tuscany region, which is home to many masterpieces of Renaissance art and architecture. The city is known for fabulous food, stunning fashion, and incredible monuments to the era of the great Italian masters. After a three-hour guided tour of the "Cradle of the Renaissance," we will stop in the Central Market of Florence for the chance to sample the local specialties while learning more about the food. The afternoon is at our leisure to explore Florence's art galleries, markets, and sidewalk cafés. Consider visiting the Accademia to see Michelangelo's David, stepping inside the Duomo, walking across the Ponte Vecchio, or browsing the Italian leather shops. We'll then transfer to our lovely accommodations for the next three nights in the heart of Tuscany's medieval village of Colle di Val d'Elsa. Our elegant seventeenthcentury **Hotel Palazzo San Lorenzo** will enthrall us with its ancient charm! Our day will come to an end with dinner as a group.

DAY 5 SATURDAY, OCTOBER 4

Following breakfast, we will venture to San Gimignano, a city filled with so many art treasures that it can be characterized as an open-air museum. Known as the "Town of Fine Towers," San Gimignano is famous for its medieval family towers that dot the skyline. Wealthy merchants were unable to build palaces within the tight confines of the city walls, so they turned to building towers taller than their neighbors as a way to flaunt their wealth. By the end of the fourteenth century, seventy-two towers had been built, with fourteen remaining intact today. Our time in San Gimignano will include a stop at one of the most ancient gelaterias in Italy, Gelateria Dondoli. Mr. Dondoli's unique gelato flavors are famous worldwide, including his trademarked saffron and pine nuts! Free time will be available to explore this scenic, hilly village where Italian pottery will catch your eye at every turn. Then, we are off to the alabaster city of Volterra, a former Etruscan settlement located on a hill showcasing splendid views of the countryside. We will stop at a familyrun farmhouse specializing in saffron production to tour the property and enjoy a light lunch with saffron dishes.

DAY 6 SUNDAY, OCTOBER 5

COLLE DI VAL D'ELSA

(Breakfast, Lunch, Tasting) Today, we get to participate in a cooking lesson in the middle of the Tuscan vineyards! We'll meet the chef at a historic castle, don our aprons, divide into small groups, and learn to prepare the courses for lunch that will later be paired with a lovely red wine. We will continue driving into the beautiful Chianti region, stopping at a local farmhouse to tour the cellars and vineyards. Of course, we will try the fruits of the vines in their signature red and white wines with their homemade olive oil, salamis, and Pecorino cheese.

COLLE DI VAL D'ELSA

(Breakfast, Lunch)

VENICE

MONDAY, OCTOBER 6 DAY 7

We bid farewell to Colle di Val d'Elsa today as we make our way to Rome, enjoying the countryside along the way. Once in Rome, marvel at the sights as we venture into the city to check in to the Starhotels Metropole for the next three nights. Time will be available to freshen up before we gather for a delightful dinner together at a local restaurant.

ROME

ROME

DAY 8 **TUESDAY, OCTOBER 7**

Today's tour will have us exploring some of the real highlights of Rome! We'll begin at the **Spanish Steps**, the widest stairs in Europe, and then walk to the Trevi Fountain to toss a coin into the fountain backward over our left shoulders to wish for our return to Rome. Up next is the **Pantheon**, followed by the beautiful **Baroque Piazza Navona**. The piazza has it all: three glorious fountains, Bernini sculptures, a lovely outdoor café scene, and the magnificent Sant'Agnese in Agone church. We'll then shift our focus to antiquity and explore the ruins of one of the greatest empires of all time as we venture to the **Colosseum** (subject to availability), arguably the world's most famous arena of entertainment, and the Arch of Constantine, the largest and only remaining triumphal arch in Rome. Our touring will then take us to Palatine Hill, the location of the imperial palace complex; to the Imperial Forum, famous as the area Julius Caesar and Caesar Augustus had built; and to Trajan's Column, which reads like a scroll descending from the sky and depicts the victories of the emperor who commissioned it. The walking tour highlights the facades of each sight. Dinner together this evening will cap off a perfect day!

DAY 9 WEDNESDAY, OCTOBER 8

Enjoy breakfast this morning before we step inside the country within a country built to enclose a single complex – the Vatican. Our time here will include a visit to the Vatican Museums (subject to availability), housing over three hundred galleries filled with art representing all the greatest expressions of genius, from Etruscan, Egyptian, Greek, and Roman to Renaissance and Baroque masterpieces. The contents of the collection are unparalleled, but the real draw is the rooms themselves. With interiors by greats like Raphael and the ceiling of the Sistine Chapel by Michelangelo, no better examples of Italian art exist elsewhere in the world. Our day will come to an end with a wonderful farewell dinner.

DAY 10 THURSDAY, OCTOBER 9

After breakfast, we will say goodbye to our tour manager and transfer to the airport for our flight home.



Volterra





(Breakfast, Dinner)

(Breakfast, Lunch, Dinner)

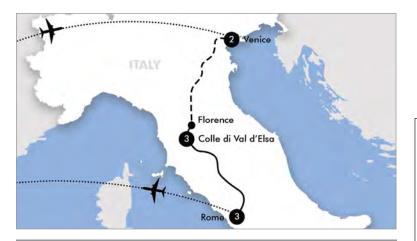
(Breakfast, Dinner)

(Breakfast)

Colosseum and Arch of Constantine

HOME

ROME



INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Venice & Return From Rome (air allowance of \$1,500)
- Private Motorcoach Transportation
- 8 Nights' Accommodations
- 16 Meals (8 Breakfasts, 3 Lunches, 5 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Professional Tour Manager in Italy

Not included in the price of this tour: meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, travel protection plan, passport fees, visa fees (if applicable), and any service not listed in the above inclusions.

Activity Level: Moderate

In order to participate in this tour, you must:

- Be able to walk/stand 3-4 hours at a time at an easy pace in all weather conditions
- Be able to regularly maneuver stairs, inclines, and uneven surfaces without assistance

TOUR PRICING*

\$6,599 per person, Double Occupancy \$7,489 per person, Single Occupancy

*Tour cost subject to 3% credit card transaction fee

OPTIONAL TRAVEL PROTECTION

Connect Club RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

> See the included Travelex Insurance Services flyer for pricing. (Payment may be sent with your deposit or with final payment to Connect Club)

> > Travel Protection Plan may be purchased any time before or with final payment to Connect Club.

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 \$500 deposit per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: MAY 20, 2025

To register online, visit: www.stardestinations.com/travel-clubs Password: CSBConnect

For further information or questions, please contact: Rhonda Mart, Connect Club Coordinator (712) 792-4346 ext. 209 connect@csbcarroll.com



DOCUMENTATION: Each U.S. citizen must have a valid passport through April 9, 2026, 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. Effective 2024 (Expected): All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver.

OPTIONAL TRAVEL PROTECTION PLAN: Connect Club 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 filter 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.travelex.insurance.com/GPZ-1023. To view state specific fraud warning, 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 coverage from other sources 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 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 membe

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Star Destinations prior to final payment, less the non-refundable 3% credit card transaction fee (if a credit card is used). A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS & CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels, or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, we are unable to control them and, therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the 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, delay of baggage, cancellation, or other incorvenience resulting from mechanical breakdowns, fire, thet, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized 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 airfare, 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 EUR/USD exchange rate of \$1.00 as of 8/9/24. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. 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 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.

BACK ROADS OF ITALY



To register online, visit: www.stardestinations.com/travel-clubs

Password: CSBConnect

Travel arrangements provided by



September 30-October 9, 2025

PASSENGER INFORMATION (1 st Traveler) Full name must be exactly as it appears on your passport, passport card, or passport application. Passport information may be sent later if you have yet to apply.	PASSENGER I Full name must be e application. Passpor	
First Name:	First Name:	
Middle Name(s):	Middle Name(s)	
Last Name(s):	Last Name(s): _	
Preferred Name: Gender (circle one): M F	Preferred Name	
Address:	Address:	
City: State: Zip:	City:	
Preferred Phone:	Preferred Phone	
Email:	Email:	
Passport #:	Passport #:	
Passport Expiration Date: / / 	Passport Expirat	
Date of Birth: // /	Date of Birth: _	
Dietary Needs:	Dietary Needs:	
Additional Special Requests/Needs:	Additional Spec	
Emergency Contact:	Emergency Cor	
Relationship:	Relationship:	
Emergency Contact's Phone:	Emergency Cor	
Connect Club RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel	Sleeping Prefere	
Protection Plan provided by Travelex Insurance Services.	Roommate (nam	
Yes, I would like to purchase the offered plan. See the included Travelex Insurance Services flyer for pricing.	For furth	
(Payment may be sent with your deposit or with final payment to Connect Club) No, I decline the offered plan.	Rhond	
Tour Cost*: per person, Double: \$6,599 Single: \$7,489		
*Tour cost subject to 3% credit card transaction fee.		
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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).

PASSENGER INFORMATION (2 Full name must be exactly as it appears on ye application. Passport information may be set	our passport, p	, assport card, or pass	por
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: //	/ ay / year		
Date of Birth: / / / month / day / year			
Dietary Needs:			
Additional Special Requests/Needs	:		
Emergency Contact:			
Relationship:			
Emergency Contact's Phone:			
Sleeping Preference (circle one):	Two Beds	One Bed	

e): _

ner information or questions, please contact:

la Mart, Connect Club Coordinator (712) 792-4346 ext. 209 connect@csbcarroll.com

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TERMS & CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels, or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, we are unable to control them and, therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the 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, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actors beyond our control. In the case of a pandemic or worldwide or localized 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 airfare, 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 EUR/USD exchange rate of \$1.09 as of \$4.09 as of \$4.09 act \$4.09

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 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. SID 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.

A \$500 deposit per person is required with your registration form in order to reserve your spot.	CREDIT CARD PAYMENTS (tour cost subject to 3% credit card transaction fee): (Please Note: The charge will appear on your statement as Star Destinations)
FINAL PAYMENT IS DUE: MAY 20, 2025	☐ Visa ☐ Mastercard In the amount of:
DEPOSIT PAYMENT INFORMATION:	Credit Card Number:
Enclosed is my check, made payable to: Star Destinations	Exp. Date: / month / year Security Code:
In the amount of:	
Mail Check to: Commercial Savings Bank - Connect Club 325 W US-30, Carroll, IA 51401	Name as it appears on card:
By registering for this tour and signing below, you acknowledge that Connect	Activity Level: Minimal to Moderate
Club reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements. Neither Connect Club	In order to participate in this tour, you must:
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.	- 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 (1st Traveler):	Signature (2nd Traveler):
Date:	Date:
Please initial to indicate you have read/agree to the terms and conditions:	Please initial to indicate you have read/agree to the terms and conditions:
If applicable:	If applicable:
Frequent Flyer #s:	Frequent Flyer #s:
KTN #:	KTN #:
Global Entry #:	Global Entry #:

By registering for this trip, I agree to grant to Star Destinations and its authorized representatives permission to record on photography film and/or video, pictures of my participation. I further agree that any or all of the material photographed may be used, in any form, as part of any future publications, brochure, or other printed or digital materials used to promote Star Destinations, and further that such use shall be without payment of fees, royalties, special credit or other compensation.



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

Travelex INSURANCE SERVICES

360° Group Premier | Group Travel Protection

Primary coverage, no deductibles³

• 3-hour missed connection benefit

• 12-hour baggage delay benefit

Medical evacuation

• Fast online claims⁴

• 5-hour travel delay benefit

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment

360° Group Premier plan rates by trip cost and age³

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

360° Group Premier plan benefits³

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



¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption-return air only cannot be combined. ^{\$}\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3



Questions about plan benefits? Call +1.888.574.7026 or email 360Group@travelexinsurance.com,

and reference Plan GPZ-1023.

Trip cancellation & trip interruption

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

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

Inclement weather

- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident

Theft of passport/visa

- Cancel for business reasons Traffic accident en route
 - Involuntary termination

Travel delay

Strike

Reimbursement for reasonable additional costs - such as accommodations, local transportation, and meals - if travel is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Pre-existing medical condition exclusion waiver³

- Pre-existing medical conditions are eligible for coverage when:
- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

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

Plan details

View policy at policy.travelexinsurance.com/GPZ-1023

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

