

UTAH'S MIGHTY FIVE & PIKES PEAK

June 2-12, 2025







DAY 1 MONDAY, JUNE 2

KEARNEY, NE

(Dinner)

Today we begin our journey west with stops for comfort and lunch on our own along the way. We'll travel as far as **Kearney**, **NE**, where we will visit **The Archway**, a monument that honors the spirit of the pioneers, dreamers, and adventurers who helped shape America. Dinner will be enjoyed before we settle into our hotel for the evening.

DAY 2 TUESDAY, JUNE 3

COLORADO SPRINGS, CO

(Breakfast)

Enjoy breakfast before we hit the open road and make our way to **Colorado Springs**, **CO**. With stops for comfort and lunch on our own along the way, we will arrive in Colorado Springs later this evening. After we have checked in to the **Drury Inn & Suites**, the evening is yours to relax and enjoy dinner on your own.

DAY 3 WEDNESDAY, JUNE 4

COLORADO SPRINGS, CO

(Breakfast, Dinner)

Following breakfast at our hotel this morning, we will embark on a journey to the summit of Pikes Peak aboard The Broadmoor Cog Railway, the highest cog railway in the United States. This sightseeing adventure includes entertaining narration about the geography, wildlife, and history of the area plus unobstructed panoramic views of the rugged mountain terrain and dense pine forests that surround us! Then we're off to the Old Colorado City Historic District for lunch on our own in one of the area's award-winning restaurants and time to browse the dozens of unique shops along the tree-lined streets. Then we will step into a realm where honor, discipline, and innovation lift the human spirit at the United States Air Force Academy. Nestled at the base of the Rocky Mountains, the academy's first class graduated in 1959, and it has since produced more than 51,000 commissioned officers who are leaders in air, space, and cyberspace. Keep your eyes peeled for the iconic accordion-shaped Cadet Chapel featuring seventeen spires that shoot 150 feet into the sky. It is considered among the most beautiful examples of modern American academic architecture. The excitement continues this evening as we freshen up at the hotel for a toe-tapping good time with dinner and a show at the Flying W Ranch! Before an exceptional dinner with all the fixin's, check out the ranch animals, watch a horseshoeing demonstration, and visit the gift shop. Then the Flying W Wranglers, now the second-oldest western performance band in the world, will entertain us with their three-part-harmonies of time-honored tunes of the open range, high-quality instrumentation, and clean bunkhouse humor (subject to availability)!

DAY 4 THURSDAY, JUNE 5

MOAB, UT

(Breakfast)

This morning we are off to Glenwood Springs, CO, to browse the **Doc Holliday Collection** at the site of the former Hotel Glenwood where the famous gunslinger died. The collection includes the only wooden beam and original stone walls that survived the 1945 hotel fire, photos and drawings of Doc Holliday, his pocket watch, a derringer that reportedly belonged to Holliday, and items that represent the historic time period during which he lived. Our day will come to an end in **Moab**, **UT**, as we check in to the **Comfort Suites** for the next two nights and spend the evening at our leisure.

DAY 5 FRIDAY, JUNE 6

MOAB, UT

(Breakfast, Dinner)

After breakfast we will enjoy an incredible view of **Canyonlands National Park** stretching to the south and the mighty Colorado River 2,000 feet below. We'll then do some sightseeing in nearby **Arches National Park**. The 18,000-square-foot-visitor center will introduce us to the unique geologic forces that created the highest concentration of natural arches in the world, with over 2,000 named arches within its 73,000-acre boundary. Then it's time to see the park highlights in person, including **Park Avenue**, **Balanced Rock**, **The Windows**, and **Delicate Arch**. This evening we are in for an unique experience as we enjoy a cowboy-style, Dutch-oven dinner overlooking the Colorado River and then **board a flat-bottomed boat for a journey up the mighty Colorado** through red rock canyons. As the sun dips in the west, the canyon colors will come to life while we learn about the river's ecosystem, geology, and history from our entertaining guide. Once darkness settles in, the canyon wall will spring to life as lights, music, shadows, and narration tell the stories of the canyon's formation, creation, and history.





DAY 6 SATURDAY, JUNE 7

BRYCE CANYON CITY, UT

(Breakfast, Boxed Lunch)

Another day of Utah's breathtaking scenery lies ahead! We'll leave Moab this morning and make the drive to **Capitol Reef National Park**, established in 1971 to protect a 100-mile wrinkle in the earth's crust called The Waterpocket Fold. A boxed lunch will be served as we take in the beauty that surrounds us in the park. Here we will learn the story of the area's early indigenous people and view its petroglyphs, beautiful rock formations, and deep canyons. The park also has a rich pioneer history, which we'll uncover as we visit **Fruita** and its abundant orchards, one-room schoolhouse, and historic Gifford Homestead. The homestead is a 200-acre rural historical district that serves as a cultural demonstration site to interpret the early Mormon settlement of the Fruita Valley. We'll then make our way to **Bryce Canyon City, UT**, and settle into our hotel located near Bryce Canyon National Park. The evening is yours to relax and grab dinner on your own at a nearby restaurant.

DAY 7 SUNDAY, JUNE 8

BRYCE CANYON CITY, UT

(Breakfast, Dinner)

Enjoy the views as we make our way into **Bryce Canyon National Park** home to the greatest number of hoodoos on Earth. The hues and intricate shapes of Bryce Canyon carry even the most mature adult away into a fairyland fantasy. The Paiute Indians used a word to describe Bryce Canyon that translates into "red rocks standing like men in a bowl-shaped canyon." And in the worlds of Ebenezer Bryce, the early settler for whom the canyon is named, this is "one hell of a place to lose a cow!" After a full day of spectacular vistas, dinner will be enjoyed as a group at **Ebenezer's Barn and Grill**.

DAY 8 MONDAY, JUNE 9

CEDAR CITY, UT

(Breakfast, Dinner)

Today's adventure takes us through Color Country to **Zion National Park**, Utah's oldest national park. Zion contains some of the most colorful canyons, sheer rock walls, and unique formations in all of Utah's plateau country. An early Mormon settler described the park's massive formations as "temples built by hands not of man," and the Paiutes believed mischievous spirits lived among the 2,000-foot-high towers. The towering cliffs of red and white sandstone feel like they're standing guard over the lush valley floors, and the waterfalls and serene atmosphere will have us feeling like we've discovered a secret paradise. Time will be available for lunch on our own followed by a chance to explore **Zion Canyon**, a brilliant green canyon set against a backdrop of sheer red cliffs with an occasional waterfall fanning out from the rocks. Our day will come to an end with dinner as a group and our overnight at our **Cedar City, UT**, hotel.

DAY 9 TUESDAY, JUNE 10

GLENWOOD SPRINGS, CO

(Breakfast, Dinner)

After breakfast at the hotel this morning, sit back and relax on the motorcoach as we say goodbye to Cedar City and we travel northeast to **Glenwood Springs**, **CO**, for time to explore the charming downtown area of this resort town known for its spectacular hot springs. There is a wonderful collection of independent shops and boutiques offering everything from books to clothing, a variety of unique restaurants to enjoy, and the Colorado River flowing right through town with a nice river walk connected to a network of trails. The group will gather for dinner this evening and spend the night at the **Holiday Inn Express**.

DAY 10 WEDNESDAY, JUNE 11

NORTH PLATTE, NE

(Breakfast, Dinner)

Our travels today will take us to **North Platte**, **NE**, to visit the **Golden Spike Tower**. Take a ride up the elevator to the seventh-floor, openair observation deck to experience the sights and sounds coming from the Bailey Yard, or head to the eighth floor for enclosed viewing of the rail yard. At the accompanying Visitor Center, dive into the rich history of the railroad to see just how this steel network stitched this nation together, and visit the courtyard proudly flying the twenty-three flags representing each state Union Pacific Railroad serves. After settling into our rooms, our group will gather for a wonderful farewell dinner.

DAY 11 THURSDAY, JUNE 12



INCLUSIONS

- Private Motorcoach Transportation
- 10 Nights' Accommodations
- 18 Meals (10 Breakfasts, 1 Lunch, 7 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Audio Listeners
- Professional Tour Manager

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, phone calls and faxes from hotels, travel protection plan, fees related to any COVID-19 requirements for this destination, 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 _____

\$3,889 per person, Double Occupancy \$4,915 per person, Single Occupancy

OPTIONAL TRAVEL PROTECTION

Farmers Savings Bank 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
Farmers Savings Bank)

Travel Protection Plan may be purchased any time before or with final payment to Farmers Savings Bank.

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 fires and confinement in prison. To view state specific fraud warnings, visit: https://www.travelexinsurance.com/company/fraud-warning-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 \$250 deposit per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: MARCH 20, 2025

For further information or questions, please contact:

Dale Boeckenstedt

(563) 856-2525



DOCUMENTATION: A current government-issued photo ID is required for this trip.

OPTIONAL TRAVEL PROTECTION PLAN: Farmers Savings Bank 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 licenseed to sell travel insurance and will only be able to provide general information about the product. An unlicense 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 insurance policies, contact your insurance agent or broker. Travelex Insurance Services. Insurance coverages u

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Farmers Savings Bank prior to final payment. 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 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

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. BI 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 SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

UTAH'S MIGHTY FIVE & PIKES PEAK



Travel arrangements provided by DESTINATIONS 800-284-4440

G.E.M. CLUB

June 2-12, 2025

PASSENGER INFORMATION (1st Traveler) (Name must be written here as it appears on your government-issued ID)	PASSENGER INFORMATION (2nd Traveler) (Name must be written here as it appears on your government-issued ID)		
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: Gender (circle one): M		
Address:	Address:		
City: State: Zip:	City: State: Zip:		
Phone (home): (cell):	Phone (home): (cell):		
Email:	Email:		
Date of Birth: // month / day / year	Date of Birth: / / month / day / year		
Dietary Needs:	Dietary Needs:		
Additional Special Requests/Needs:	Additional Special Requests/Needs:		
Emergency Contact:	Emergency Contact:		
Relationship:	Relationship:		
Emergency Contact's Phone:	Emergency Contact's Phone:		
Farmers Savings Bank RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.	Sleeping Preference (circle one): Two Beds One Bed Roommate (name):		
Yes, I would like to purchase the offered plan. See the included Travelex Insurance Services flyer for pricing. (Payment may be sent with your deposit or with final payment to Farmers Savings Bank)			
☐ 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.

Single: \$4,915

per person, Double: \$3,889

Tour Cost:

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For further information or questions, please call: Dale at (563) 856-2525

UTAH'S MIGHTY FIVE & PIKES PEAK

DOCUMENTATION: A current government-issued photo ID is required for this trip

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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

A \$250 deposit per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: MARCH 20, 2025

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: G.E.M. Club

In the amount of:

Mail Check to: Farmers Savings Bank - G.E.M. Club

PO Box 127, Colesburg, IA 52035

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

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:

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.



360° Group Premier | Group Travel Protection

Plan highlights

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

- Primary coverage, no deductibles³
- · Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Premier plan rates by trip cost and age³

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

360° Group Premier plan benefits³

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. ⁶Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption-return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

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

Trip cancellation & trip interruption

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

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- · Cancel for business reasons
- Traffic accident en route

- Quarantine
- · Jury duty/subpoena
- · Military duty
- Financial insolvency²
- · Terrorist incident
- Theft of passport/visa
- · Involuntary termination

Travel delay

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

Baggage & personal effects

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

Baggage delay

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

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

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

Accidental death & dismemberment

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

Pre-existing medical condition exclusion waiver³

Pre-existing medical conditions are eligible for coverage when:

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

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

Plan details

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

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction or radioactive contamination; operating or learning to operate any aircraft as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving, if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip or account from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purpose or intent of securing medical treatment. The following additional exclusions applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purpose or intent of securing medical treatment. The following additional travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare

covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims (azurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as any other claims questions, may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers and provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIV-100-A CW, #U-TIIV-100-A CW, #U-TIIV-100-B MN & #U-TIIV-100-B MN

