



1. Mackinac Island CVB 2. Mackinac Island Tourism Bureau 3. Castle Farms



# NORTHERN SHORES EXPEDITION

## August 23-29, 2025

Experience Michigan's diverse history, landscapes, and landmarks – from beautiful lakes to vintage military vehicles. Horse-drawn carriages, World War II artifacts, a local blacksmith shop, a cruise, and a castle await. Spend two nights in the Grand Hotel and dine at the hotel's famous luncheon for an unforgettable experience!

Space is limited.  
**Register today!**

### DAY 1 SATURDAY, AUGUST 23

**NAPERVILLE, IL**

**(Dinner)**

Today, we will depart from our designated pick-up locations and begin our journey to the Upper Peninsula of Michigan. We'll travel as far as **Naperville, IL**, where our overnight accommodations and a wonderful welcome dinner awaits.

### DAY 2 SUNDAY, AUGUST 24

**TRAVERSE CITY, MI**

**(Breakfast, Dinner)**

After breakfast at the hotel this morning, we'll continue our journey to **Traverse City, MI**. Nestled along Lake Michigan's Grand Traverse Bay shores, this city beckons with its vibrant culture, stunning landscapes, and world-renowned cherry orchards. Upon arrival, we will check in to the **Best Western Plus** and freshen up for a delicious group dinner. This evening, we are in for a real treat as we embark on a breathtaking **Sunset Cruise along Grand Traverse Bay**, where we'll marvel at the gorgeous colors of the Michigan sky as the sun sets behind the hills.

### DAY 3 MONDAY, AUGUST 25

**MACKINAC ISLAND, MI**

**(Breakfast, Dinner)**

Today's destination is one of the highlights of Michigan – **Mackinac Island!** We'll catch the ferry this morning and sail to Mackinac Island, where motorized vehicles are prohibited, and the sounds of waves and horse clops reign. Our taxi will take us to the **Grand Hotel**, a beautiful National Historic Landmark that beckons guests to a bygone era of old-world charm and exceptional hospitality. We'll settle into this magnificent hotel for a two-night stay and experience the grandeur of dinner at the Grand! Afterward, be sure to take in the picturesque sunset over the waters of Lake Huron from the front porch of our hotel. It's the world's longest front porch, and there are plenty of rocking chairs to relax in and enjoy the view!

*Note: For dinner, dresses, skirts, blouses, dress sweaters, and dress slacks for ladies are preferred, while gentlemen are required to wear a suit or sport coat, necktie, and dress pants; no denim or shorts.*

### DAY 4 TUESDAY, AUGUST 26

**MACKINAC ISLAND, MI**

**(Breakfast, Lunch)**

This morning, we will be met by **horse-drawn carriages** and set out on a tour around this three-mile by two-mile island. Relax and listen to stories of the island dating back to the early days of America. Our journey through American history continues at **Fort Mackinac**, built on the island by the British during the Revolutionary War and offers an authentic step back in time. Exhibits here explain everything from military training and battles to medical treatments and family life within the fort. Next, we'll visit the **Benjamin Blacksmith Shop**, a living testament to the island's rich history. Established by Robert Benjamin in 1885 and handed over to his 17-year-old son Herbert in 1900, the shop has been a cornerstone of the island's equestrian culture. Herbert, who served as the island's blacksmith for 65 years, also worked as a farrier and wheelwright, keeping the shop open until the 1960s. Today, Herbert's equipment is proudly displayed, and many of his tools are still in use. We'll watch traditional techniques in action as artisans craft hot iron into fireplace tools, hinges, and household items. After the tour, we will return to the hotel where their famous **Grand Luncheon Buffet** awaits and is nothing less than fantastic. A favorite island attraction for generations, this daily feast features bountiful tables brimming with crisp garden-fresh salads, wheels of savory cheese, succulent slow-roasted meats, seafood, and more than twenty varieties of tempting fresh-baked pastries. After lunch, you'll have the remainder of the day at your leisure to explore and enjoy dinner on your own.

**DAY 5 WEDNESDAY, AUGUST 27****TRAVERSE CITY, MI****(Breakfast, Lunch Dinner)**

We will say goodbye to Mackinac Island after breakfast and return to the mainland by ferry to meet our motorcoach. Then we're off to Charlevoix, MI, to visit **Castle Farms**. Built as a dairy farm in 1918 by Albert Loeb, the acting president of Sears, Roebuck, and Co., the property boasts soaring towers, stone buildings, and sweeping gardens inspired by European design. Vintage, museum-quality collections of castles, toys, and WWII artifacts are displayed throughout the buildings, along with royal family memorabilia from around the world. After lunch, we will set out on a tour of the area with a private guide from the Charlevoix Historical Society. We'll venture past the renowned **Earl Young Mushroom Houses** and the stunning Victorian summer resorts across the famous drawbridge and around the heart of the bustling community. Our day will come to an end with a wonderful group dinner before we settle into the **Best Western Plus**.

**DAY 6 THURSDAY, AUGUST 28****DAVENPORT, IA****(Breakfast, Dinner)**

Our adventure today will have us saying goodbye to Michigan and heading for **Davenport, IA**, with stops for comfort and lunch on our own along the way. After a day of traveling, we'll check in to our overnight accommodations at **Hotel Blackhawk** before a delightful farewell dinner, where we can reminisce about the wonderful memories we've made during our travels through Iowa, Illinois, and Michigan!

**DAY 7 FRIDAY, AUGUST 29****HOME****(Breakfast)**

After breakfast at the hotel, we'll embark on the last leg of our journey home.

**TERMS & CONDITIONS**

For full tour terms and conditions, please visit [www.stardestinations.com/terms-connect-club-mackinac](http://www.stardestinations.com/terms-connect-club-mackinac)

## INCLUSIONS

- Private motorcoach transportation
- 6 nights' accommodations
- 13 meals (6 breakfasts, 2 lunches, 5 dinners)
- Admission to attractions as stated on itinerary
- Porter service of one bag per person at hotels
- Taxes and gratuities for included services
- 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, and any service not listed in the above inclusions.

**Activity Level: Minimal to Moderate**

In order to participate in this tour, **you must:**

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:

**Gayle Shackelford, GCSB Heritage Club Director**  
**(641) 755-4023**  
**[g.shackelford@gcsbank.com](mailto:g.shackelford@gcsbank.com)**



## TOUR PRICING\*

**\$3,329 per person, double****\$4,290 per person, single**

\*Tour cost subject to 3% credit card transaction fee

## OPTIONAL TRAVEL PROTECTION

**Guthrie County State Bank RECOMMENDS 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 Guthrie County State Bank)

Travel Protection Plan may be purchased any time before or with final payment to Guthrie County State 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 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 15, 2025**

To register online, visit:

[www.stardestinations.com/travel-clubs](http://www.stardestinations.com/travel-clubs)

Password: GCSBConnect

# NORTHERN SHORES EXPEDITION



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[www.stardestinations.com/travel-clubs](http://www.stardestinations.com/travel-clubs)  
Password: GCSBConnect



## August 23-29, 2025

**PASSENGER INFORMATION (1st Traveler)**  
(Name must be written here as it appears on your government-issued ID)

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

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

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

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

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

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

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

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

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

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

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

\_\_\_\_\_

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

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

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

**PASSENGER INFORMATION (2nd Traveler)**  
(Name must be written here as it appears on your government-issued ID)

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

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

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

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

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

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

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

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

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

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

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

\_\_\_\_\_

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

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

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

**Guthrie County State Bank RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.**

**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 Guthrie County State Bank)

**No, I decline the offered plan.**

**Tour Cost\*: per person, Double: \$3,329 Single: \$4,290**

*\*Tour cost subject to 3% credit card transaction fee.*

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).

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): \_\_\_\_\_

For further information or questions, please contact:

**Gayle Shackelford, GCSB Heritage Club Director**  
**(641) 755-4023**  
**[g.shackelford@gcsbank.com](mailto:g.shackelford@gcsbank.com)**

**\*A Travel Protection Plan may be purchased any time before or with final payment\***

PLEASE TURN OVER FOR SIGNATURE

# NORTHERN SHORES EXPEDITION

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

**OPTIONAL TRAVEL PROTECTION PLAN:** Guthrie County State 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 Travelers 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.travelersinsurance.com/GPZ-1023>. To view state specific fraud warnings, visit: <https://www.travelersinsurance.com/company/fraud-warning>. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelers 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. Travelers Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelers Insurance Services. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**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 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 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. 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.

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

**FINAL PAYMENT IS DUE: MAY 15, 2025**

**DEPOSIT PAYMENT INFORMATION:**

Enclosed is my check, made payable to: **Star Destinations**

In the amount of: \_\_\_\_\_

Mail Check to: **Guthrie County State Bank**  
P.O. Box 757, Panora, IA 50216-0757

By registering for this tour and signing below, **you acknowledge that Guthrie County State Bank reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither Guthrie County State Bank nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

**Activity Level: Minimal to Moderate**

In order to participate in this tour, you must:

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

Signature (1st Traveler): \_\_\_\_\_

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

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

Signature (2nd Traveler): \_\_\_\_\_

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

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

### 360° Group Premier plan rates by trip cost and age<sup>3</sup>

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

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

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

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Coverage when plan is purchased at or before the final trip payment. <sup>3</sup>All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. <sup>4</sup>Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. <sup>5</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. <sup>7</sup>Provided by the designated provider listed in the policy. 10.23 GRPFLY3





## Questions about plan benefits?

Call +1.888.574.7026 or email  
[360Group@travelexinsurance.com](mailto: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 death<sup>1</sup>
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency<sup>2</sup>
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

### Travel delay

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

### Baggage & personal effects

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

### Baggage delay

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

### Emergency medical & dental expenses<sup>6</sup>

Emergency medical treatment if sickness or injury occurs while traveling.

### Emergency medical evacuation

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

### Accidental death & dismemberment

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

### Pre-existing medical condition exclusion waiver<sup>3</sup>

Pre-existing medical conditions are eligible for coverage when:

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

A pre-existing 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](http://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 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 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@zurichtravellassist.com](mailto:claims@zurichtravellassist.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-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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