

The Irish Rover's Scottish Adventure

October 2 - 15, 2024

THE
IRISH
ROVER

**\$6,740 Per Person, Double Occupancy
Including Airfare from Louisville**



This is an exclusive travel program presented by *The Irish Rover and InterTrav Corporation*

Day by Day Itinerary

Wednesday, October 2 – LOUISVILLE / EN ROUTE

This afternoon we depart Louisville to begin the overnight transatlantic journey to Edinburgh, Scotland! **(I)**

Thursday, October 3

EDINBURGH / BRIDGE OF ORCHY

Shortly after the sun rises on the Scottish coast, we will arrive in Edinburgh and meet our Blue Badge Tour Guide, Jonathan Trew, who will introduce us to Bonnie Scotland. Leaving the airport, we'll travel to the village of Culross where we'll enjoy lunch at the cozy Red Lion Inn. Then we'll step into the past on a guided tour of Culross' cobbled streets. The most complete example of a burgh in the 17th and 18th centuries, Culross is acknowledged as one of the most picturesque villages in Scotland and is often used in the TV series, "Outlander." We'll discover the charming ochre-colored Culross Palace and its reconstructed stunning period garden, getting a sense of what it would have been like to live in Culross Palace in its prime. Leaving Culross, we'll stop to see The Kelpies, the largest equine sculpture in the world. A kelpie is a shape-changing aquatic spirit of Scottish legend, said to haunt rivers and streams, usually in the shape of a horse. Afterward, we'll continue across the Scottish countryside to the Bridge of Orchy, the gateway to Glencoe, perhaps Scotland's most famous and scenic glen, and arguably its most historic. **(I,L,D)**

Friday, October 4 – BRIDGE OF ORCHY

After breakfast, we'll drive out for a photo stop at Kilchurn Castle. Built in the mid-1400s, the castle was a fortress, a comfortable residence and later a garrison stronghold, and contains the oldest surviving barracks on the British mainland. Then we'll continue on towards St. Conan's Kirk, a favorite of visitors due to its magical lochside setting. Afterward, we'll enjoy lunch at the world renowned Scottish fish restaurant, Ee-Usk. With lobsters and crabs caught from the rocky coast of Luing, scallops from Mull and langoustines, mussels, and oysters from the cold clear waters of Loch Linnhe, all the shellfish is 100% locally sourced. After lunch we'll visit Oban Distillery, one of the smallest whisky makers in Scotland, for a tour and tasting. **(B,L)**

Saturday, October 5

BRIDGE OF ORCHY / FORT WILLIAM

This morning we depart Bridge of Orchy and travel to the charming Glencoe Visitor Centre. This amazing eco-friendly center, nestled in a woodland glade, is an essential starting point for our today's adventure and we'll get a taste of the stories that make Glencoe National Nature Reserve so special. We'll enjoy a stroll of Glencoe Lochan with its stunning views of the Pap of Glencoe, and then we'll drive around the much larger Loch Leven, taking in striking panoramas of the loch, including views over the burial island, Eilean Munde. We'll also stop in Kinlochleven, and perhaps check out the Grey Mares Tail waterfall – just a short walk from the village. We'll end our drive at The Laroch Restaurant and Bar, where we'll enjoy lunch featuring locally sourced ingredients, before making our way to Fort William. **(B,L,D)**

Sunday, October 6 – FORT WILLIAM (Isle of Skye)

A leisurely day on tour will take us across the Skye Bridge to the Isle of Skye. The largest of the Inner Hebrides, the

Isle of Skye is saturated with 4,000 years of myth and history. We'll learn about long ago feuds between rival clans, Jacobite intrigue, and the devastation of the crofting communities during the Highland Clearances. We'll journey up the east coast, marked by spectacular rock scenery as we set out to discover the most northerly of Skye's peninsulas, Trotternish. Extending north from Portree to its eventual end at Rubha Hunish, it contains some of the most striking landscapes in Scotland. We'll see The Storr, the dramatic summit rising 2,350 feet above the east-facing cliffs that run down the center of the peninsula, and the Old Man of Storr, a 165-foot tall rock. Best of all is Kilt Rock, 200-foot high cliffs marked in an almost tartan-like pattern by the rock strata, and with a waterfall tumbling sheer to the pebbled shore below. We'll also be sure to allow time along the way for plenty of photos, lunch at Skeabost House, and a view of the most photographed castle in Scotland, the famous stronghold of Eilean Donan Castle. **(B,L,D)**

Monday, October 7 – FORT WILLIAM / INVERNESS

This morning we depart Fort William and make our way north to Urquhart Castle, offering a taste of the Highlands at their most dramatic. Once one of Scotland's largest castles, Urquhart saw great conflict during its 500 years as a medieval fortress. Control of the castle passed back and forth between the Scots and English during the Wars of Independence. The power struggles continued, as the Lords of the Isles regularly raided both the castle and glen up until the 1500s. Next, we'll enjoy lunch at the elegant Culloden House before a visit to Culloden Moor, the powerfully emotive and atmospheric battlefield where in 1746 the final Jacobite Rising came to a brutal head in one of the most harrowing battles in British history. We'll explore the richly researched Culloden Visitor Centre, featuring artifacts and interactive displays that reveal the background on both sides of the conflict. Afterward, we'll travel to Inverness, the cultural capital of the Scottish Highlands. **(B,L,D)**

Tuesday, October 8 – INVERNESS

Today we will travel to Elgin, one of Scotland's world-famous whisky regions known for its local distilleries and breathtaking scenery. Here, we'll visit Elgin Cathedral, which, even as a ruin shines as one of Scotland's most ambitious and beautiful medieval buildings. Then we'll explore the famous whisky heritage of the area at the Speyside Cooperage, which has produced the finest casks from the best American Oak since 1947. We'll also enjoy an Afternoon Tea at Dowans Hotel, where their in-house baker serves up a delicious array of treats, both savory and sweet, freshly prepared every day. **(B,L)**

Wednesday, October 9 – INVERNESS

The morning is at leisure to explore on our own or relax and enjoy the amenities of our hotel. After time for lunch, we'll make our way to Dochgarroch Lock to embark on an afternoon cruise. We'll experience a breathtaking journey that takes us along Thomas Telford's famous Caledonian Canal and, of course, across the legendary waters of Loch Ness, one of the best ways to enjoy the Highland's stunning scenery while learning about the colorful history of the loch, including the crash site of a World War II Wellington Bomber, along with some stories about the world's shyest monster. **(B)**

Thursday, October 10 – INVERNESS / ABERDEEN

This morning we depart Inverness and travel through stunning Cairngorms National Park to the Highland Folk Museum to learn how the Highland people lived and worked from the 1700s up until the 1950s. Britain's first open-air museum, the site features over 30 historical buildings set amidst some of the most beautiful scenery in the world. Following our visit, we'll make our way to the Kildrummy Inn for a traditional lunch in the heart of rural Aberdeenshire. Afterward, we'll continue our journey to the port city of Aberdeen. **(B,L,D)**

Friday, October 11 – ABERDEEN

Today we travel to Aberdeenshire to visit the magnificent fortress that is Fyvie Castle, a sterling example of Scottish Baronial architecture. As we'll soon find out, ghosts, legends and folklore are all woven into the tapestry of Fyvie's 800-year-old history. Next, we'll stop at Redgarth Inn for lunch before a short drive down the road brings us to Aberdeenshire Sheepdogs, where Gary and Michelle Bruce will share their experiences working, training and trialling with their Border Collies, and share stories about life on a Scottish sheep farm. We'll be invited to meet the dogs and even have an opportunity to try working the dogs! Depending upon seasonal weather, we may also have a chance to watch a sheep shearing demonstration or bottle feed orphan lambs. **(B,L)**

Saturday, October 12 – ABERDEEN / EDINBURGH

This morning we depart Aberdeen and head south, stopping along the way in Dundee for a visit at Verdant Works, a world class attraction which tells the story of Dundee's industrial textile heritage in the beautifully refurbished Mill building. We'll hear the tales of the mill workers, see how they lived and worked, and explore this amazing building, where we'll see (and hear) the machines at work, and step back to a time when the Mills were the heart of Dundee. After time for lunch at the café, we'll travel south to Edinburgh, where on arrival we'll have an introduction to Scotland's capital city. **(B)**

Sunday, October 13 – EDINBURGH

Our day begins along the Royal Mile to view the Palace of Holyroodhouse, the official Scottish residence of His Majesty the King, before stopping at Edinburgh Castle perched high above the city on volcanic rock. Our visit will reveal an assemblage of buildings dating from the 12th to the 20th century, reflecting its changing role as fortress, royal palace, military garrison, and state prison. Then we'll experience 400 years of history with a visit to The Real Mary King's Close, hidden beneath the lively streets of Edinburgh's busy thoroughfare, the Royal Mile. Edinburgh's only preserved 17th century street, the Close and its warren of shops, homes, and passageways offer a truly unique experience. With our guide, we'll wander through the now underground labyrinth that was once a busy Edinburgh laneway to discover the stories of the people who lived, worked, and died here.

Following our tour, the remainder of the day is at leisure. Central Edinburgh is compact, so walking is an excellent way to explore the city. Neatly divided in half by Princes Street, the principal shopping area is also home to art galleries, the landmark Balmoral Hotel clock tower, and the city's main rail station. To the south lies the Old

Town, site of the ancient city which grew along the route of the Royal Mile comprised of Castlehill, Lawnmarket, High Street, and Canongate. **(B)**

Monday, October 14 – EDINBURGH

Today we'll travel south of Edinburgh to visit stunning Rosslyn Chapel. Founded in 1446 as a family chapel, the building has enjoyed a rich, and sometimes turbulent, history. The beauty of its setting, in rural Midlothian, and the mysterious symbolism of its ornate stonework have inspired, attracted and intrigued writers, artists and visitors ever since. Rosslyn Chapel came to worldwide prominence through *The Da Vinci Code*, a novel written by Dan Brown, published in 2003. This evening we'll be treated to a fabulous farewell dinner featuring elegant and delicious local specialties. **(B,D)**

Tuesday, October 15 – EDINBURGH / LOUISVILLE

As all good things must come to an end, so too does our *Scottish Adventure*. This morning we travel to Edinburgh Airport in preparation for the return journey home. No better time to reflect on memories of our vacation to last a lifetime and new friendships made along the way! **(B,I)**

*** * * Welcome Home * * ***

Meal Codes:

I = In-flight B = Breakfast L = Lunch D = Dinner

**The Vacation Price Includes:**

- Economy class air transportation by scheduled service of Delta Air Lines
- Transportation by deluxe private motor coach with accompanying Blue Badge Tour Guide
- First class hotel accommodations
- Breakfast each morning at the hotels, and all meals as shown in the Day by Day Itinerary
- Sightseeing as detailed in the Day by Day Itinerary including applicable entrance fees
- Luggage handling and portage charges for one suitcase per person at the hotels, where available
- Airline taxes and fees, and all taxes for included ground services

The Vacation Price Does Not Include: Items of a personal nature such as passport fees and destination entry requirements; gratuities to the Motorcoach Driver, Blue Badge Tour Guide and Step-on Guides; meals other than those stated above, drinks with afternoon and evening meals; and Travel Protection.

TOUR CONDITIONS

TOUR DEPOSIT AND PAYMENT: Reservations may be made by check or major credit card. Credit cards can be accepted for payment(s); however, the vacation price reflects a 4% cash discount. Please call InterTrav at 630-377-5840 to arrange payment by credit card; 4% of the payment amount will be assessed on credit card payments. You will be invoiced for the balance of payment due on or before **Friday, June 28, 2024**.

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

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

CANCELLATION: If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge equal to the per person deposit up to 90 days prior to departure. For cancellation between 89 and 60 days prior to departure, there is a cancellation charge equal to 50% of the tour cost. For cancellation within 59 days of departure, the cancellation charge is 100% of the tour cost. **IMPORTANT:** Cancellations will not be accepted by telephone and must be sent in writing to: InterTrav Corporation, 203 State Avenue, St. Charles, Illinois 60174, or to travel@intertravcorp.com.

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

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

RESPONSIBILITY

INTERTRAV CORPORATION 203 State Avenue, St. Charles, Illinois 60174, and its employees, shareholders, agents, and representatives (InterTrav) uses third party suppliers to arrange tours, transportation, sightseeing, lodging, and all other services related to this tour. InterTrav is an independent contractor and is not an employee, agent, or representative of any of these suppliers. InterTrav does not own, manage, operate, supervise, or control any transportation, vehicle, airplane, hotel or restaurants, or any other entity that supplies services related to your tour. InterTrav is not affiliated with any other tour operator. All suppliers are independent contractors and are not agents or employees or representatives of InterTrav. All tickets, receipts, coupons, and vouchers are issued subject to the terms and conditions specified by each supplier, and by accepting the coupons, vouchers, and tickets, or utilizing the services, all customers agree that neither InterTrav, nor its employees, agents, or representatives are or shall not be responsible or become liable for any delay incurred or change in schedule by any person in connection with any means of transportation; nor for any loss, damage or injury to person or property or otherwise, in connection with any service supplied or not supplied resulting directly or indirectly from any occurrence beyond the control of InterTrav by reason of any event beyond the control of any agency or supplier, or occurring without the fault or negligence of such agency or supplier. InterTrav assumes no responsibility or liability for any loss, injury or damage or loss of any traveler that may result from any act or omission on the part of others; InterTrav assumes no responsibility or liability for personal property; and InterTrav shall be relieved of any obligations under these terms and conditions in the event of any strike, labor dispute, act of God, or of government, fire, war, whether declared or not, terrorism, insurrection, riot, theft, pilferage, epidemic, pandemic, illness, physical injury, quarantine, medical or customs or immigration regulation, delay, or cancellation. InterTrav accepts no responsibility for lost or stolen items, InterTrav reserves the right to refuse any participant or potential participant at its sole discretion. No refund will be made for voluntary absence from the tour unless arrangements are made at the time of booking.

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

Disclaimer: As a condition precedent to accepting the role of cultural guide on the tour involved in this application and/or the touring process, Irish Rover, LTD., a Kentucky limited partnership, (including without limitation its agents, partners, and employees) located at 2319 Frankfort Ave, Louisville, KY 40206 is/are not liable for and specifically disclaim(s) all liability and responsibility whatsoever to any person or entity for any and all losses, injuries, and claims incurred related directly or indirectly to applying for and/or participating in the tour as discussed herein, except as such loss(s), injuries, or claim(s) is/are caused by its sole gross negligence or sole reckless disregard for the rights of such persons or entities.

The Irish Rover's Scottish Adventure ~ October 2 – 15, 2024

RESERVATION FORM

Please reserve _____ places for me/us on the ***Irish Rover's Scottish Adventure 2024.***
Enclosed is my/our check in the amount of \$ _____ (\$750 deposit per person).

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

Please make all checks payable to InterTrav Corp, including insurance payments.

IMPORTANT: The Irish Rover requires that all travelers on their tour be fully vaccinated.

Pay by credit card:

Card Number:	Expiration Date:
Billing Address:	Amount to charge:
Signature:	

Pay by check:

Please make checks payable to:
INTERTRAV CORPORATION

Payments by credit card will incur a 4% service fee

☐ Mr. ☐ Mrs. ☐ Ms.

☐ Mr. ☐ Mrs. ☐ Ms.

PLEASE PRINT NAME IDENTICAL TO PASSPORT

PLEASE PRINT NAME IDENTICAL TO PASSPORT

Address

Home Phone (Area Code)

City

State

Zip Code

Cell Phone (Area Code)

Email Address

I will room with (if other than spouse): _____

Name(s) of other people with whom you are traveling: _____

Wheelchair at airport and/or special dietary needs: _____

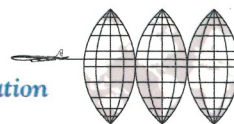
☐ I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement.

☐ I desire single accommodation (subject to availability) at the supplementary charge of \$1,990.

PLEASE RETURN TO:

InterTrav Corp
203 State Avenue
St. Charles, IL 60174
travel@intertravcorp.com

InterTrav Corporation



630-377-5840

grouptripsandtravel.com

PLEASE ENCLOSE A COPY OF THE PHOTO PAGE OF YOUR PASSPORT



Next steps:

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



Enrollment Form | 360° Group Travel Protection

Is travel protection for me?

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

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

- ☐ I/we have been advised that a Travelex group protection plan is available at an additional cost. I/we have read and understand the policy, including exclusions and limitations, as well as the fraud warning and important consumer information contained in the attached flyer. I/we **do** wish to purchase trip protection. (Sign and date below and return this form and your payment to your travel provider.)
- ☐ I/we have been advised that a Travelex protection plan is available at an additional cost. I/we **do not** wish to purchase trip protection. (Sign and date below and return this form to your travel provider.)

Enrollment Form

Please complete the enrollment form below to purchase travel insurance.

Traveler

Traveler 1 name _____

Traveler 2 name _____

Trip details

Tour name _____

Destination _____

Departure date _____ Return date _____

Travel insurance plan calculation

Travel protection plan rate

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

\$ _____ \$ _____
Traveler 1 Traveler 2

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

Please submit payment to your travel provider.

Signature _____

Date _____

Signature _____

Date _____

The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. Travel insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison. Please visit travelexinsurance.com/company/fraud-warning to view the state-specific fraud warnings, or call +1.888.574.7026. 10.23 GRPEFF1



A company of ZURICH



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



360° Group Premier | Group Travel Protection

Plan highlights

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

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

360° Group Premier plan rates³

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

360° Group Premier plan benefits³

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

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





Questions about plan benefits?

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

Trip cancellation & trip interruption

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

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

Travel delay

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

Baggage & personal effects

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

Baggage delay

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

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

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

Accidental death & dismemberment

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

Pre-existing medical condition exclusion waiver³

Pre-existing medical conditions are eligible for coverage when:

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

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

Plan details

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

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



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