

# EXPERIENCE IRELAND'S

## NINE TO THE NORTH

October 4 - 13, 2024

Tour Ulster & The Six Counties of Northern Ireland

# G&W

IRISH TOURS

# \$3,995

per person

DBL OCCUPANCY FROM CHICAGO



This is an exclusive travel program presented by *G&W Irish Tours and InterTrav Corporation*



## Day by Day Itinerary

### **Friday, October 4 – CHICAGO / EN ROUTE**

Today we depart Chicago's O'Hare International Airport on our non-stop flight to Dublin, Ireland. (I)

### **Saturday, October 5 – DUBLIN / BELFAST**

After landing at Dublin Airport and clearing customs, our Driver/Guide, Patrick Foley, welcomes us to Ireland. Our day begins as we journey into Northern Ireland, through the Mourne Mountains and into County Down to Downpatrick, where we'll visit Down Cathedral and see the historical burial place of St. Patrick, Ireland's patron saint. Then we'll make our way toward the coast and the family home of our host, Paul Ward, an 18th century mix of gothic and classical. At Castle Ward, we'll step into a fantasy world of castles and dragons as we explore the Georgian farmyard and the lough shore, film locations for the hit television series "Game of Thrones." Our final journey will bring us into Belfast, in County Antrim, and to our hotel for the next three nights. (D)

### **Sunday, October 6 – BELFAST**

After breakfast we'll set off with our guide, Billy Scott, on our guided city tour; we'll see the raw side of Belfast and its colorful, often tragic, history, as we make our way up the Falls Road and down the Shankill, the main Catholic and Protestant areas that were home to the bloody battle grounds. We'll also visit Crumlin Road Gaol to discover over 150 years of history in Northern Ireland's only remaining Victorian era prison. Then we'll head to Titanic Belfast, a fascinating and moving interactive experience. Explore the shipyard, walk the decks, travel to the depths of the ocean and uncover the true legend of Titanic in the city where it all began. This evening we'll enjoy dinner at the high end restaurant, **Home**, owned by Stevie Haller, an old friend of Ian's - he'll be sure that Stevie stops by to say hello! (B,D)

### **Monday, October 7 – BELFAST**

Today we will head out of the city and along the coast of Belfast Lough to check out Carrickfergus Castle. Built around 1177 in the Norman era, the imposing structure is an amazing example of fortified coastal defense. The rest of the day you will have some free time to explore Belfast. Check out The Ulster



Museum or Botanical Gardens, City Hall, or maybe a wee pub crawl to sample what Ian's home town has to offer. The pubs are amazing and steeped in history, and Ian is working on a map for a pub crawl to take in some of the city's iconic pubs. Later in the evening we will convene at a local pub and music venue for live music with Ian and some of his musical friends, and surely some of his not so musical friends and family will show up too. (B)

### **Tuesday, October 8 – BELFAST / DERRY**

This morning we'll explore the Giant's Causeway, a mass of 40,000 hexagonal basalt columns formed over 60 million years ago. Afterward we'll travel to the small village of Bushmills, settled on the banks of the Bush River where we will find the Old Bushmills Irish Whiskey Distillery, the oldest working distillery in Ireland. For over 400 years Old Bushmills has kept to the philosophy that hand crafting small batches is the way to produce beautifully smooth tasting Irish whiskey, and we'll enjoy a tour of the distillery along with a sample. Afterward, we'll head to Coleraine where we'll board a train to take us to into County Derry, and Ireland's only walled city, Derry, also known as Londonderry. We'll enjoy dinner tonight at our perfectly located hotel, home for the next three nights. (B,D)

### **Wednesday, October 9 – DERRY**

This morning our guide, Ruairi O'hEara, will take us on a walking tour of the iconic Derry Walls where we'll learn about the 1,500 years of history and culture enclosed within Ireland's only completely walled city; from the sixth-century monastic settlement to the vibrant European city of the twenty-first century. We'll also visit the Museum of Free Derry. Opened in 2007, the museum tells the story of the dramatic events which took place between 1968-72 in the Bogside neighborhood. As violence



escalated, the area was proclaimed "Free Derry" and is widely regarded as ground zero in the fight for Catholic civil rights in Northern Ireland. Tonight we'll enjoy music from Ian at Peadar O'Donnell's Irish music pub. **(B)**

#### **Thursday, October 10 – DERRY**

Today we head to County Tyrone to visit the Ulster American Folk Museum, one of Ian's favorite places to visit as a child, where we'll go back in time from the Old World of Ulster to the New World on the American frontier. Next we'll travel to Enniskillen to embark on a journey to Devenish Island, situated in the scenic Lower Lough Erne in County Fermanagh. A magnificent and picturesque island, Devenish is the largest of some 200 islands found in the lake, and home to a Monastic Site founded in the 6th Century by Saint Molaise. Afterward, we'll make a brief shopping stop in Donegal Town. On our return to Derry, we'll stop at Grianan of Aileach, a hilltop stone fort dating from 1700 BC, where we'll enjoy breathtaking views of three counties and the rugged Donegal coastline. **(B)**

#### **Friday, October 11 – DERRY / DUBLIN**

After breakfast we'll travel into County Armagh to Navan Fort. This historic structure is identified as Emain Macha, the seat of the ancient kings of Ulster, and named after the Princess Macha. It is one of the most important pre-Christian sites in Ireland. We'll stop to view the majestic Armagh cathedrals in town, one Catholic, the other Protestant (Church of Ireland), and both dedicated to Ireland's Patron Saint. We'll then drive into County Cavan to enjoy a pint and craic at a local pub, and perhaps a bit of entertainment from Ian. Afterward, we'll make our way to Old Carrick Mill Distillery in County Monaghan for a visit, tour and tasting. Then we make the short drive to Dublin, the capital of the Republic of Ireland. **(B)**



#### **Saturday, October 12 – DUBLIN**

This morning we'll enjoy a narrated bus tour of this famous city on the River Liffey. We'll pass the Bank

of Ireland, Dublin Castle, the Four Courts, O'Connell Street, Kilmainham Gaol, most famous for the executions of the leaders of the Easter 1916 uprising, and many other sites associated with the birth of Ireland. We'll end our tour at Pearse Lyons Distillery, built in the beautifully restored Church of St. James in Dublin's historic Liberties, where we'll enjoy a tour and whiskey tasting. The afternoon is free to explore Dublin, and tonight we'll head to Taylor's Three Rock for an evening of sparkling Irish song, music, laughter and dance at Dublin's World-Famous Irish Night & Cabaret. **(B,D)**

#### **Sunday, October 13 – DUBLIN / CHICAGO**

All too soon our *Nine to the North Vacation* comes to an end as we travel to Dublin Airport for the return journey home. No better time to reflect on vacation memories and new friends made along the way. **(B,I)**

**\* \* \* Welcome Home \* \* \***

#### **Meal Codes**

**I = In-flight   B = Breakfast   D = Dinner**

**Check in at [GWIrishTours.com](http://GWIrishTours.com) for regular updates and information!**

#### **The Vacation Price Includes:**

- Economy-class air transportation by scheduled airline service
- Transportation by deluxe private motor coach with accompanying Irish Driver/Guide
- First class hotel accommodations
- Irish breakfast each morning at the hotels, and other meals indicated in the itinerary
- Sightseeing as detailed in the itinerary including applicable entrance fees
- Luggage handling for one suitcase per person at the hotels
- Taxes for included ground services, departure taxes, Customs service charges, and airline security fees
- All performances by Ian Gould!

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

## 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, July 5, 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 emailed to [travel@intertravcorp.com](mailto:travel@intertravcorp.com).

**TRAVEL PROTECTION:** For your convenience, we offer a Traveler Insurance Services protection plan to help protect you and your travel investment against the unexpected. For more information and rates, please review the product flyer enclosed. If you would like to enroll, fill out the enrollment form and return it with your tour reservation form. The full coverage terms and details, including limitations and exclusions, are contained in the insurance Policy. To view/download the policy, go to: <https://policy.travelersinsurance.com/GPZ-1023>. Traveler Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

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

## RESPONSIBILITY

**G&W TOURS and/or 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/](http://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.



# G&W Tours ~ Ireland's Nine to the North ~ October 4 – 13, 2024

## RESERVATION FORM

Please reserve \_\_\_\_\_ places for me/us on the **G&W Tours Nine to the North 2024 Tour**.  
Enclosed is my/our check in the amount of \$ \_\_\_\_\_ (\$500 deposit per person).

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

**All checks should be payable to InterTrav Corp.**

### 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 \$690.

**PLEASE MAIL TO:**  
**InterTrav Corp**  
203 State Avenue  
St. Charles, IL 60174  
travel@intertravcorp.com

InterTrav Corporation   
630-377-5840  
[grouptripsandtravel.com](http://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](https://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 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<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 GRPLY







## Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email [360Group@travelexinsurance.com](mailto: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 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 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, 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](mailto: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-110-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



Dream. Explore. Travel On.