

Come Home to Ireland with the Murphys

Escorted by Shay Clarke
October 14 - 24, 2024



\$4,150 Per Person, Double Occupancy from Chicago ~ \$3,560 Land Only

**Killarney ~ Tralee ~ Cork ~ Blarney ~ Kilkenny ~ Kinsale ~ Bunratty
Wild Atlantic Way ~ Cashel ~ Cobh ~ Limerick ~ Middleton ~ Wicklow**



*This is an exclusive travel program presented by **InterTrav Corporation***

Tour Highlights Include

- ◆ Guinness Storehouse
- ◆ Rock of Cashel
- ◆ Cobh Heritage Center
- ◆ Midleton Irish Whiskey Distillery
- ◆ Irish Cooking Experience
- ◆ Foodie tour of Kinsale
- ◆ Blarney Castle
- ◆ Killarney National Park
- ◆ Jaunting Car Journey
- ◆ Dingle Peninsula
- ◆ Delightful Killarney
- ◆ Cliffs of Moher
- ◆ King Johns Castle
- ◆ Medieval Kilkenny
- ◆ Hooley Night in Dublin
- ◆ First class hotels
- ◆ Irish Breakfast Daily & other meals indicated
- ◆ Driver/Guide & Deluxe private motor coach

Tour Itinerary

Mon., Oct. 14 - CHICAGO / EN ROUTE

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

Tues., Oct. 15 - DUBLIN / CORK

We arrive in Dublin this morning where we are met by our Irish Driver/Guide who will travel with us throughout our holiday. Our first stop is Guinness Storehouse, where you might like to have some lunch and a pint of the black stuff. On our tour we'll see exhibits on how this world-famous stout was first created and why it is so popular today, and finish our visit in the rooftop bar, Gravity, overlooking the city center. This afternoon we depart Dublin and travel south into the plains of Tipperary to the majestic Rock of Cashel. Set on a dramatic outcrop of limestone in the Golden Vale, the Rock of Cashel, iconic in its historic significance, possesses the most impressive cluster of medieval buildings in Ireland. We'll continue on to the city of Cork where we'll enjoy dinner at our hotel. **(I,D)**

Wed., Oct. 16 – CORK

We begin with a short drive to Cobh for a visit to Cobh Heritage Centre, which depicts the varied history of emigration from Ireland and many European countries to the United States over the past 150 years. Cobh was the last port of call for the "Titanic" and many liners that carried emigrants to the New World. Next, we tour the Old Midleton Distillery, home to the world-renowned Jameson Irish Whiskey. At the end of your tour, enjoy a sampling of the finished product. This afternoon we make our way to Ballymaloe, where we explore the world of Irish Cooking, with a cooking demonstration and tastings of the final product. **(B,S)**

Thurs., Oct. 17 – CORK

Following breakfast we hear the story of Cork: its history, its people, colorful culture, wit and special traditions. Our local guide will take us on a tour of Cork where we will experience the scents and sounds of the English Market, stroll the busy lanes of the 18th century Huguenot Quarter and wonder at the magnificent French neo-gothic cathedral. This afternoon we'll journey to the seaside town of Kinsale, Ireland's foodie capital. We'll get to know Kinsale on a relaxed but highly focused food stroll with an engaging and experienced guide. We'll go to places that are off the usual food route where tastings are generous and the people lively. Cork people are enormously proud of their food and quite rightly! **(B,FT)**

Fri., Oct. 18 - CORK / TRALEE

This morning we visit Blarney to climb the battlements of Blarney Castle and kiss the famous Blarney Stone. It is said when you kiss the Stone, you gain the gifts of eloquence, wit and wisdom. We will also have time to visit the Blarney Woolen Mills, which has an excellent range of Irish products of all types. From Blarney we drive over the mountains and into the Kingdom of Kerry to Killarney National Park, Ireland's oldest national park. We will experience the park in the traditional way, by horse and carriage, which is known locally as a "Killarney jaunting car." We'll enjoy the scenic route around the Muckross Park Estate to the historic Muckross Abbey. After free time to explore Killarney, we'll continue to Tralee and our hotel for the next two nights. **(B,D)**

Sat., Oct. 19 – TRALEE (Dingle Peninsula)

Today we explore the Dingle Peninsula on Ireland's Wild Atlantic Way, the westernmost part of Ireland that juts out



into the Atlantic and contains some of the most ancient and traditional aspects of Irish culture. We'll have time to enjoy the thriving fishing port of Dingle - be sure to try the chowder that County Kerry is famous for! We return to Tralee where the remainder of the day is free for individual pursuits. Dine in one of the many pubs and restaurants and you may like to find a "singing bar" for traditional Irish entertainment. **(B)**

Sun., Oct. 20 – TRALEE / BUNRATTY

Today we bid farewell to the Kingdom of Kerry and we're off to board the ferry at Killimer which takes us to the Banner County of Clare. Our first stop will be the Cliffs of Moher to enjoy spectacular views. Even when shrouded in mist or buffeted by gales, the Cliffs of Moher are a breath-taking sight as they rise to a height of 650 feet from out of the Atlantic. Afterwards we'll make a stop at Gus O'Connor's Pub in Doolin for the best fish and chips in the world, before continuing to nearby Bunratty and our hotel for overnight. Tonight we'll join the Earl of Thomond for a glorious banquet at the majestic 15th century Bunratty Castle and more than likely stop for a drink in Durty Nelly's, one of Ireland's most iconic pubs. **(B,D)**

Mon., Oct. 21 – BUNRATTY / KILKENNY

This morning we follow the banks of the Shannon River to the city of Limerick where we visit King Johns Castle. Striking an imposing figure along the banks of the River Shannon and dominating the town of Limerick, this 12th Century castle was built by King John of England and stands as a testament to 800 years of history. Next we visit the village of Adare. Billed as Ireland's prettiest village, we'll have an opportunity to stroll along the town's Main Street of thatched houses, colorfully painted storefronts and beautiful gardens. Our day will come to an end on our arrival in town of Kilkenny, one of Ireland's loveliest medieval cities. **(B,D)**

Tues., Oct. 22 – KILKENNY

An introduction to Kilkenny today will take us past the Dominican Black Abbey and St. Canice's hilltop cathedral before reaching Parliament Street, home to the Rothe House, a unique Irish merchant's townhouse. We'll then travel along High Street dominated by the 18th century Tholsel, with its distinctive clock tower and arcade, before stopping to visit the magnificently restored Kilkenny Castle. After the castle, we'll enjoy a tour and tasting at Smithwicks Brewery, for which Kilkenny is famous. Kilkenny is famous for many charming pubs; Kytlers Inn, The Marble City Bar, Lanigan's and Matt the Miller – just to mention a few – and it's Shay's intention to sink a pint in most of them, and enjoy fine Irish music. **(B)**

Wed., Oct. 23 – KILKENNY / DUBLIN

Our day begins with a drive into the Wicklow Mountains on our way to Glendalough. "The glen of the two lakes" is a truly spellbinding place; an ancient monastic settlement and two clear water lakes beneath the sheer cliffs of a deep valley, and a center

for pilgrims and visitors since its foundation by St. Kevin in the 6th century. We continue through the Wicklow Mountains to Powerscourt House and Gardens, a magnificent estate boasting 47 acres of gardens, where we'll enjoy a walk in the gardens, and have time to visit the Powerscourt shops. We also visit the Powerscourt Distillery. Our day comes to an end in Dublin. We will end our stay on the Emerald Isle in style at the Merry Ploughboy Pub for our farewell dinner and show featuring traditional Irish music and dance. **(B,D)**

Thurs., Oct. 24 – DUBLIN / CHICAGO

All too soon, our vacation in Ireland has come to the end. Transfer to Dublin Airport in plenty of time to check in for your flight. You may do some last minute shopping at the duty free stores before boarding your flight returning us to Chicago. **(B,I)**

* * * Welcome Home * * *

I = In flight meals B = Breakfast D = Dinner
S = Snack FT = Food Tour



Questions? Contact InterTrav Corp.

630/377-5840 ~ travel@intertravcorp.com

The Vacation Price Includes:

- ♣ Economy-class air transportation by scheduled service
- ♣ Meals and light beverages served in-flight according to airline schedules
- ♣ Transportation by deluxe private motor coach with accompanying Irish Driver
- ♣ Accommodations in first-class hotels in twin-bedded rooms with private bath or shower
- ♣ Full Irish breakfast each morning and all meals as shown in the itinerary
- ♣ Sightseeing as detailed in the tour itinerary, including local guides and entrance fees where applicable
- ♣ Luggage handling and portage charges for one suitcase per person at the hotels
- ♣ Taxes for included land services; and airport departure taxes; Customs service charges, and fuel surcharges @ \$506 per person (subject to change)

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 guide(s); luggage handling at airports; personal and baggage insurance; meals other than those stated above; drinks with meals other than breakfast.

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 12, 2024. Reservation requests received after Friday, FRIDAY, July 12, 2024, are subject to tour availability.

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 January 11, 2024. 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.

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

KATHERINE MURPHY, SHAY CLARKE 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 www.grouptripsandtravel.com. 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.

Fill your heart with
Ireland 

Come Home to Ireland with the Murphys ~ October 14 – 24, 2024

RESERVATION FORM

Please reserve _____ places for me/us on the ***Ireland with the Murphys & Shay 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: _____

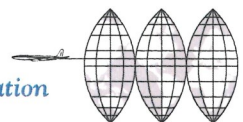
Wheelchair at airport and/or special dietary needs: _____

☐ 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 \$740.

PLEASE MAIL 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 GRPLY3





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



Dream. Explore. Travel On.