

Shawn “The Piper” McDonald

Presents His Experiential Journey Through Scotland

Lords, Ladies, Highlands & Islands

September 16 - 25, 2024

**\$4,690 Per Person, Double Occupancy
from Chicago ~ \$3,640 Land Only**

For more information contact Shawn: 847-542-8422



Your host, Shawn McDonald, is a professional entertainer & bagpiper, Scottish Whisky, Gin and Rum tasting aficionado, historian and Scotland hospitality professional. With a Blue Badge tour guide along, Shawn will have the freedom to selectively offer his talents and knowledge of Scotland's treasures, making your journey one fit for Lords & Ladies. With just the right blend of fun and information, and so much to see and do, it's sure to be the experience of a lifetime!

Tour Highlights:

- **Stay 3-nights in Fort William**
- Visit Urquhart Castle, the Loch Ness Visitor Centre & cruise fabled Loch Ness
- Tour the Isles of Mull and Iona and visit world-famous Iona Abbey
- Travel the iconic Road to the Isles
- **Stay 1-night in Mallaig**
- Cruise to the Isle of Skye, visit the Clan Donald Centre, the fishing village of Portree, and take in Eilean Donan Castle
- **Stay 2-nights in Inverness**
- Tour the Culloden Visitor Centre & Dunrobin Castle
- Visit Leault Farm and tour the Dalwhinnie Distillery
- **Stay 2-nights in Edinburgh**
- Tour the capital and visit Edinburgh Castle



This is an exclusive travel program presented by *Shawn McDonald and InterTrav Corporation*

Day by Day Itinerary

Mon., Sept. 16 – CHICAGO / EN ROUTE

This evening we depart Chicago's O'Hare International Airport by scheduled service of United Airlines on the overnight transatlantic flight to Edinburgh, Scotland.

(I)

Tues., Sept. 17 – EDINBURGH / FORT WILLIAM

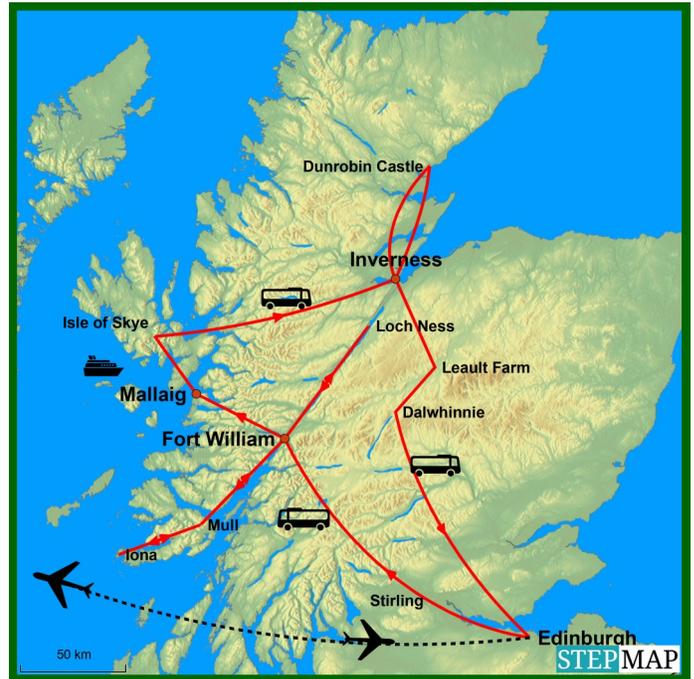
As the sun begins to rise on the Scottish coast we arrive in Edinburgh and Shawn will introduce you to our Blue Badge Tour Guide who will travel with us throughout the vacation. Leaving the airport, we'll set our sights on the ancient Royal Burgh of Stirling to visit the **Bannockburn Heritage Centre**, where on the nearby battlefield King Robert the Bruce routed the forces of King Edward II to win freedom for the Scots. We'll also take in the National Wallace Monument, the 220-foot high Victorian Gothic tower that dominates the skyline and acts as a fitting tribute to Scotland's National Hero, Sir William Wallace. Then it's time to sit back and relax as we travel through the **Trossachs National Park**. With its shimmering lochs, rugged mountain tops and forest-filled glens it's easy to forget that this was once thought of as a dangerous frontier fought over by the fiercely territorial Highland clans. Our destination this evening is the bustling town of Fort William, located at the base of Ben Nevis, Britain's highest mountain. (I,D)

Wed., Sept. 18 – FORT WILLIAM (Urquhart Castle & Loch Ness)

A leisurely day on tour will take us north across the Spean Bridge to Loch Ness, known around the world for Nessie, the fabled Loch Ness Monster, but famous also for its natural beauty and history. We'll begin with a visit to **Urquhart Castle**. 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 stop in nearby Drumnadrochit to tour the **Loch Ness Visitors Centre** and delve deeper into ancient Scottish myths, legends and scientific research. After lunch, we'll enjoy a **Loch Ness Cruise**, one of the best ways to enjoy some of the Highland's stunning scenery. (B,L)

Thurs., Sept. 19 – FORT WILLIAM (Isles of Mull and Iona)

Today we will discover the beautiful scenery of the Isles of Mull and Iona. Leaving Fort William we'll travel to Oban, the home headquarters of the Royal Highland Yacht Club, to board a CalMac Ferry for the crossing of the Firth of Lorn. On arrival in the village of Craginure, we'll learn of Mull's ancient traditions and numerous folk tales as we travel to the remote **Ardlanish Farm**. Welcoming guests to their small visitor center, we'll tour the weaving mill and have an



opportunity to shop for traditionally woven goods. Next, we're headed to Fionnphort from where we sail to the serene Isle of Iona, home to the oldest and one of the most sacred religious places in all western Europe. We'll be following in the footsteps of pilgrims who have traveled here for nearly 1,500 years. The highlight is, without doubt, a visit to the world-famous **Iona Abbey**, founded by St Columba and his Irish followers in AD 563. (B)

Fri., Sept. 20 – FORT WILLIAM / MALLAIG

Another leisurely day on tour will see us depart Fort William and travel along the **Road to the Isles** on our way to the village of Mallaig. This stunningly beautiful 43-mile route is a voyage through wild landscapes and undulating Highland heights before reaching the coast. Along the way, Shawn will introduce us to a series of truly iconic and breathtakingly bonnie destinations. This region is the perfect place to slow down, explore freely, and indulge in all the good stuff: fresh air, stunning views, and delicious food. The region also has significant connections to the real-life history of the Jacobite's and the fantasy world of Harry Potter. (B,D)

Sat., Sept. 21 – MALLAIG / INVERNESS

The mysterious **Isle of Skye** awaits. Departing Mallaig, we'll board a CalMac Ferry for the 30-minute crossing of the Sound of Sleat to arrive in Armadale. The largest of the Inner Hebrides, the Isle of Skye is saturated with 4,000 years of myth and history. We'll visit the **Clan Donald Centre**, a museum in a restored section of Armadale Castle detailing the history of the Lords of the Isles and Macdonalds, followed by a delicious lunch at Lord & Lady Macdonald's **Kinloch Lodge**. Then, we're headed to the colorful fishing village of **Portree**, the largest town on, and capital of, the Isle of Skye. Acting as the welcoming gateway to the Isle of Skye for

most visitors, Portree has everything a visitor could wish for. On our return to the mainland, we'll cross the Skye Bridge and stop to view the most photographed castle in Scotland, the famous stronghold of **Eilean Donan Castle**. Situated on an island at the point where three great sea lochs meet, and surrounded by majestic scenery, it is little wonder that the castle is one of the most important attractions in the Scottish Highlands. Afterward, we'll be on our way to Inverness, often regarded as the Capital of the Highlands. **(B,L)**

Sun., Sept. 22 – INVERNESS (Culloden & Dunrobin)

Our day begins with an introduction to the battlefields where Bonnie Prince Charlie's Highlander Army met its fate against the Duke of Cumberland's Army. A powerfully emotive site, we'll walk the moor containing the graves of 1,500 fallen Jacobite soldiers and visit the richly researched **Culloden Visitor Centre**, featuring artifacts and interactive displays that reveal the background on both sides of the conflict. This afternoon we'll travel to the Northern Highlands, beyond the villages of Golspie and Dornoch to visit **Dunrobin Castle**. The castle, which resembles a French chateau with its towering conical spires is also one of Britain's oldest continuously inhabited houses dating back to the early 1300s. **(B)**

Mon., Sept. 23 – INVERNESS / EDINBURGH

This morning we depart Inverness to begin our return to the central Scotland. Along the way, we'll stop near the village of Kincaig to visit the **Leault Farm** where we'll witness a working sheepdog demonstration. During the 45-minute demonstration, amidst some of the most beautiful scenery in Scotland, we'll see up to eight dogs working as a team to maneuver sheep and ducks through various obstacles. Next, we're headed to the small village of Dalwhinnie, to visit the **Dalwhinnie Distillery** and sample a "wee dram" at the country's highest distillery. Afterward, it's time to take in the scenery of **Cairngorms National Park** and a section of the Grampian Mountains in the southern Highlands on our journey to Edinburgh. As we'll soon find out, the historic status of Edinburgh is beyond question. Ancient buildings are scattered across the city, and the seat of Scotland's New Parliament lies close to the royal residence of Holyrood Palace. **(B,L)**

Tues., Sept. 24 – EDINBURGH

Our day will begin with an introduction to Scotland's capital city. We'll see the 18th century New Town with its broad streets, spacious squares, and elegant town houses. Then we'll travel along the Royal Mile and view the Palace of Holyroodhouse, before stopping at **Edinburgh Castle** perched high above the city. 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. Following our tour, the remainder of the day is

at leisure to explore Edinburgh on your own. 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,D)**

Wed., Sept. 25 – EDINBURGH / CHICAGO

As all good things must come to an end, so too does our *Lords, Ladys, Highlands & Islands* tour. 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 airline transportation by scheduled non-stop service of United Airlines.
- Transportation by deluxe private motorcoach with accompanying Blue Badge Tour Guide.
- First class hotel accommodations.
- 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.
- Airline taxes and fees totaling \$620 per person, 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; 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 14, 2024**. Reservation requests received after **Friday, June 14, 2024**, are subject to tour availability.

ARRANGEMENTS: The tour price is based on a minimum participation of 25 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 15, 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 Corp., 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 stay in the United Kingdom. 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

SHAWN McDONALD 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/. 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.

Lords, Ladies, Highlands and Islands of Scotland ~ September 16 – 25, 2024

RESERVATION FORM

Please reserve _____ places for me/us on **Shawn McDonald's Scotland 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: _____

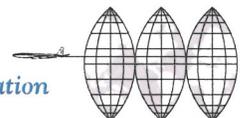
I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement.

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

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





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 GRPFY3





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 DC, 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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