

# St. Catherine's of Siena Pilgrimage to Ireland

With Father John McNamara

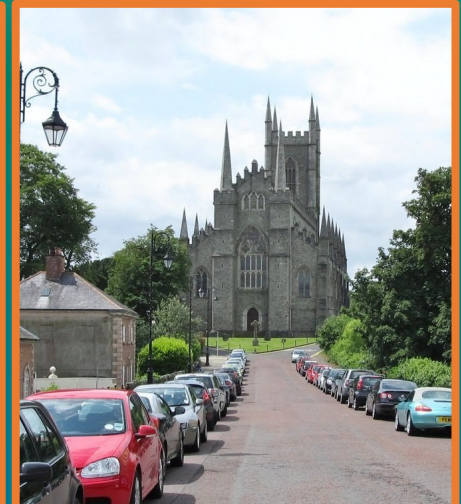
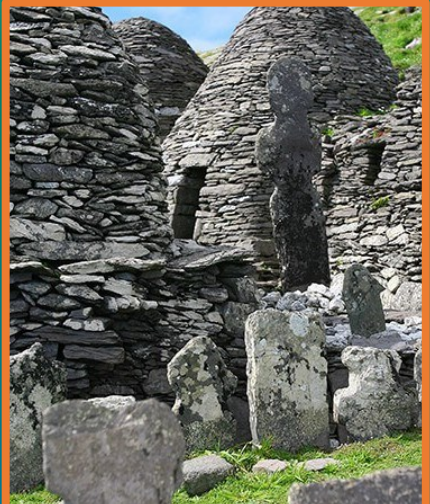
September 23 - October 3, 2024

\$4,195 Per Person, Double Occupancy from Dundee



For more information  
call or email:  
InterTrav : 630-377-5840  
Travel@intertravcorp.com  
Or  
Visit:  
[grouptripsandtravel.com](http://grouptripsandtravel.com)

Ireland 



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



## Day by Day Itinerary

### Mon., Sept. 23 - DUNDEE / EN ROUTE

Our Pilgrimage to Ireland begins as we transfer from Dundee to Chicago's O'Hare International Airport to board our over-night non-stop flight to Dublin. (I)

### Tues., Sept. 24 - DUBLIN

We arrive in Dublin this morning where we are met by our Irish Tour Manager, who will accompany us on our Pilgrimage. We begin with Mass before departing the airport then we are off to the Boyne Valley where we visit the Hill of Tara, the seat of the High Kings of Ireland. St. Patrick is said to have come to Tara to confront the ancient pagan religion. Next, we visit the Hill of Slane, where in 433, in defiance of the pagan High King Laoire, Patrick lit a Paschal fire. Though angry, Laoire was so impressed by Patrick's devotion he allowed him to continue his missionary work. Next, we visit the Kells monastic site, including the Kells Round Tower, associated with St. Colmcille (also known as Columba) and the Book of Kells. We'll enjoy dinner at our Dublin hotel this evening. (I,D)

### Wed., Sept. 25 - DUBLIN (Downpatrick)

Today we travel to Downpatrick and visit the Down Cathedral, the reputed burial place of St. Patrick, which is marked by a granite boulder. We will celebrate Mass in Downpatrick. We will also visit the St. Patrick Center, where we learn about Ireland's Patron Saint and the importance of early monastic life. (B)

### Thurs., Sept. 26 - DUBLIN / WESTPORT

This morning we will depart Dublin and drive into the heart of county Mayo to the pilgrimage town of Knock. Here we visit Knock Shrine, one of the world's leading shrines, where the Virgin Mary appeared to 15 people on August 21, 1879. We will see the shrine and modern Basilica and celebrate Mass. This afternoon we will continue to the beautiful town of Westport and our hotel. (B,D)

### Fri., Sept. 27 - WESTPORT (Connemara)

Today we explore the rugged yet serene Connemara region. This rocky land of broad-backed mountains and pearl-like lakes is the largest Irish-speaking section of the country. The old traditional ways of life are as much a part of this region's attraction as is the scenery. We are headed to picturesque Kylemore Abbey. Nestled in the heart of Connemara, Kylemore Abbey is a haven of history, beauty, and serenity and is home to a Benedictine order of Nuns for the past 100 years. We will explore the house and gardens and celebrate Mass. Next, we make our way



to Croagh Patrick, soaring to a height of 765 meters. The mountain overlooks Clew Bay and the entire western coastline. It is here at Croagh Patrick that, according to traditions and accounts, in 441 AD St. Patrick spent the 40 days of Lent praying and fasting on the mountain top as part of his effort to convert Ireland to Christianity. (B)

### Sat., Sept. 28 - WESTPORT / KILLARNEY

We depart Westport and make our way south through the Burren, a vast limestone plateau occupying an area of over one hundred square miles in northwest County Clare. We will arrive at 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 700 feet from out of the Atlantic. Afterward, we will take a short ferry ride across the River Shannon to the mountainous countryside of the Kingdom of Kerry. We continue to the delightful town of Killarney, where on arrival we will celebrate Mass at St. Mary's Cathedral. (B,D)

### Sun., Sept. 29 - KILLARNEY (Ring of Kerry)

Today we discover the wonderful scenery of Killarney as we sit back and enjoy a drive around the famous Ring of Kerry. The road winds between the Macgillicuddy's Reeks, Ireland's highest mountains, and the Atlantic coast. We will celebrate Mass along the way. On our return to



Killarney, the afternoon is at leisure to enjoy the shops and local characters, or perhaps stroll through the splendid Muckross House and Gardens. **(B)**

**Mon., Sept. 30 – KILLARNEY / DUBLIN**

We depart Killarney this morning and journey to Tubrid Holy Well. In the month of May each year vast numbers of people travel to the holy well of Tubrid to “do the rounds.” People come now to pray the rosary and drink the healing waters. We will celebrate Mass on our way to visit Blarney Castle, a medieval stronghold in County Cork. The Blarney Stone is a block of bluestone built into the battlements of Blarney Castle and according to legend, kissing the stone endows one with the gift of gab (great eloquence or skill at flattery!). We will continue to Dublin, stopping along the way for a photo opportunity of the Rock of Cashel. **(B)**

**Tues., Oct. 1 – DUBLIN (Glendalough and Powerscourt)**

Today we set out for a fabulous day in the Garden of Ireland, County Wicklow. Our first stop takes us through the Wicklow Mountains on our way to Glendalough. “The Glen of the Two Lakes” is a truly spellbinding place; an ancient monastic settlement with two clear water lakes beneath the sheer cliffs of a deep valley carved out by glaciers during the Ice Age. The monastic settlement has been a center for pilgrims and visitors since its foundation by St. Kevin in the 6th century. We will celebrate Mass before departing Glendalough. We’ll head back north to the Powerscourt Distillery for a tour and whiskey tasting before a visit to Powerscourt House and Gardens, a magnificent estate boasting 47 acres of gardens. We’ll enjoy a walk in the gardens and have time to visit the Powerscourt shops. We’ll end our day with an Irish Hooley, a night full of traditional Irish music, dancing and entertainment! **(B,D)**

**Wed., Oct. 2 – DUBLIN**

This morning we will begin with Mass before embarking on a Dublin city sightseeing tour of this famous city on the River Liffey. Points of interest include the Bank of Ireland built in 1729, formerly the Irish Parliament; the National Museum; Dublin Castle; and Four Courts built in the 18th century and now housing the High Courts of Justice. We will visit Trinity College which houses the famous Book of Kells, transcribed by 9th century monks, then Christ Church Cathedral, the elder of the city's two medieval cathedrals. Our tour comes to an end at the Guinness Store House where we learn about the brewing process while enjoying a fabulous view of Dublin. This afternoon is at leisure for shopping along Dublin’s famous Grafton

Street, or to simply enjoy this very cosmopolitan capital city. This evening we have one more dinner in Ireland to reflect on our Pilgrimage. **(B,D)**

**Thurs., Oct. 3 – DUBLIN / CHICAGO**

This morning we will transfer to Dublin Airport for our return non-stop flight to Chicago. On arrival at Chicago O’Hare International Airport our motor coach will be waiting to return us to Dundee. **(B,I)**

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

**Meal Codes: I = In-flight B = Breakfast L = Lunch D = Dinner**

**The Vacation Price Includes:**

- ♣ Round trip motor coach transportation from Dundee to Chicago O’Hare International Airport.
- ♣ Economy class round-trip air transportation from Chicago on scheduled airline service.
- ♣ Transportation by deluxe private motor coach.
- ♣ Irish Tour Manager to accompany the group during our Pilgrimage.
- ♣ Accommodations in 4-star hotels with private bath or shower.
- ♣ 14 meals - 9 breakfasts and 5 dinners as indicated in the tour itinerary.
- ♣ Daily Mass.
- ♣ Sightseeing as detailed in the itinerary including entrance fees where necessary.
- ♣ Luggage handling and portage charges for one suitcase per person at hotels.
- ♣ Taxes for included ground services, and airline taxes, fees, and fuel surcharge.

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





## **TOUR CONDITIONS**

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

**St. Catherine of Siena Catholic Church, Father John McNamara 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.

# St. Catherine's of Siena - Pilgrimage to Ireland September 23 - October 3, 2024

## Reservation Form

Please reserve \_\_\_\_\_ places for me/us on the **St. Catherine of Siena Pilgrimage to Ireland**.  
Enclosed is my/our check in the amount of \$ \_\_\_\_\_ (\$500 deposit per person).

**IMPORTANT:** Please see the enclosed flyer for information regarding Travel Protection, and please Complete and return the enrollment form on the reverse of this tour reservation application. **All checks 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 made 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 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 \$725

### PLEASE MAIL TO:

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



630-377-5840

travel@intertravcorp.com

[www.grouptripsandtravel.com](http://www.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](http://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 Traveler 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 GRPFLY3







## 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-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 GRPFY3



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