

# Chateaux, Rivers, Beaches & Beaujolais

## Cote D'Azur and Rhone River Cruise

September 27 - October 7, 2025

\$5,095 Lower Deck ~ \$5,395 Upper Deck

Per person, Double Occupancy, with Air from Chicago

Land Only \$4,185 Lower Deck ~ \$4,485 Upper Deck



Early Booking  
Discount! Reserve  
before February 1,  
2025 and save \$200  
per person! \*



### Tour Highlights

Fine wine, fabulous food and  
fantastic memories!

3-nights on the Cote D'Azur

Nice sightseeing

Monte Carlo sightseeing

Visit Cannes

Visit Grasse Perfume Factory

5-night Rhone River Cruise

Avignon & the Palace of the Popes

Ancient Arles

Macon

The wines of the Beaujolais

Lyon, foodie capital of France

All meals while cruising

All drinks on board ship

Join me for an unforgettable adventure, including Nice, Cannes and Monte Carlo, all located along the stunning Cote d'Azur, known as the French Riviera. From Martigues, we'll set off on an amazing Rhone River cruise, through some of the most spectacular scenery and vineyards in the South of France, with ports of call in Mâcon, Tain-l'Hermitage, Avignon, Arles, and the Camargue. Our cruise ends in Lyon where we'll discover the 2,000-year history, strolling through cobblestone streets.

## Day by Day Itinerary

### Sat., Sept. 27 – CHICAGO / EN ROUTE

Today, we depart Chicago's O'Hare International Airport to begin our Cote d'Azur and Rhone River adventure. **(I)**

### Sun., Sept. 28 – NICE

Today we arrive in Europe and continue on a connecting flight to the Nice, France on the sparkling Mediterranean. After clearing customs, we'll meet our French host who will be with us on the Cote d'Azur. A short drive will bring us to our hotel, where the remainder of the day is at leisure, and this evening we'll enjoy dinner at our hotel. **(I,D)**

### Mon., Sept. 29 – NICE

This morning we'll receive an introduction to Nice that will start along the iconic 19th century seaside Promenade des Anglais, lined with stately mansions and elegant Belle Époque hotels. Then we'll explore the pedestrian maze of narrow streets and lanes in Vieux Ville, beginning near the Albert I Gardens at Place Massena, to the colorful Cours Saleya open-air market stalls that are at their busiest and full of color in the morning. We'll also see the Palais Lascaris and the Cathedrale de Sainte Réparate, opening up among the pastel-colored buildings of Rue Droite, it is one of the most beautiful sights on the Riviera. The remainder of the day is free to explore Nice on you own. Perhaps to enjoy lunch at one of the many sidewalk cafes. **(B)**

### Tues., Sept. 30 - NICE

Today we travel to the independent Principality of Monaco, the home of millionaires, opulent villas, flower-covered terraces and pleasure yachts anchored in the sparkling bay. Monte Carlo's main sights are clustered around the pedestrian Place du Casino Square where we'll see both the stunning Opera House and Casino. Then we'll take in a spectacular view of the luxury yachts as we make our way to Monaco-Ville located on the promontory known as The Rock. From here we'll begin a walking tour of the Old Town and view the Cathedral of the Immaculate Conception, where Prince Rainier III and Grace Kelly were married. Next, we're headed to Palace Square, dominated by the magnificent residence of Prince Albert II, to witness the traditional Changing of the Guard. Following our tour, free time will be set aside to explore the twisting lanes and vaulted passageways that make up Monaco-Ville which dates back to the 14th century. **(B)**

### Wed., Oct. 1 - NICE / CRUISING

This morning we bid adieu to Nice and set our sights on Grasse, the perfume capital of the world. Grasse began as a tannery town, but in the 16th century, Italian immigrant glove makers began to use local flower scents to perfume



soft leather gloves. The tanneries have since vanished, but three major perfume houses are still in business, and we'll tour one of France's oldest, most esteemed perfumeries to discover the process of perfume creation. Next we visit Cannes where we have time for lunch on our own followed by a panoramic tour of this famous city. From Cannes we continue to Martigues to embark on our cruise ship the *MS Rhone Princess*. **(B,D)**

### Thurs., Oct. 2 – CRUISING (Camargue / Arles)

Today we explore the Camargue. We'll admire its fauna and flora, typical of the Basse Camargue with its swamps and ponds, pink flamingos, bulls and horses as well as the salt marshes and rice fields. Whether on the edge of the sea or inland, each spot is an immersion in the wonders nature has to offer in France. We will visit a manade to enjoy a horse show. Following our tour, our ship will cruise to Arles. Welcome to one of the most important tourist and cultural sites in France. The afternoon will be dedicated to a guided walking tour of Arles; two thousand years of history has preserved an exceptional monumental heritage, making the city a veritable open-air museum. During the course of this guided tour you will see the Roman Amphitheatre (the "Arènes"), the Ancient Roman Theatre, and Place St. Trophime with its cloister and church. **(B,L,D)**

### Fri., Oct. 3 - CRUISING (Avignon / Viviers)

This morning we begin on foot for the guided tour of the

**\* Early Booking Discount reserve your cabin prior to February 1, 2025 and receive a \$200 Discount \***

old town of Avignon, and the famous Papal Palace (Palais des Papes), one of the largest and most important Gothic buildings in Europe and the city's most famous attraction, standing as a testimony to the city's past as the capital of Christianity in the Middle-Ages. Avignon has had quite a past and the city's historic center is listed as a UNESCO World Heritage Site. This afternoon will be spent cruising to Viviers. **(B,L,D)**

**Sat., Oct. 4 - CRUISING (Vercors Massif)**

Our excursion today will take us to the Vercors Massif and we enjoy a tasting of local sparkling wine (Clairette de Die). The Vercors Massif contains incredible sites and breathtaking views, and we'll discover many of these on a trip through the Vercors Regional Natural Park. Peaks, trails, rushing streams, steep cliffs, and rolling mountain pastures await. The Vercors Massif was also a strategic location for the French Resistance during World War II. We'll visit the quaint town of Die, known for its delicious sparkling wine and enjoy a tasting. After our excursion, we'll return to the MS Rhone Princess, now located in Tain-l'Hermitage. Our ship will cruise towards Lyon during the night. **(B,L,D)**

**Sun., Oct. 5 - CRUISING (Lyon)**

We'll join a guided walking tour within the heart of Lyon, known as the Presqu'île, stretching between the Rhône and Saône rivers. What makes this tour unique are the stops at several eateries to have a taste of the local cuisine. The sweet pink praline and savory cold cuts are the stars of this show. We'll discover the multitude of candies and pastries made with pink praline, a local confection you just can't say no to. For those with a savory tooth, our next stop will be a tasting of regional *charcuterie*. During this tour, your guide will also talk about renowned local chefs for a complete understanding of the "Gastronomic Capital of the World." **(B,L,D)**

**Mon., Oct. 6 - CRUISING (Mâcon & Beaujolais)**

This morning we begin with a guided tour of Mâcon. With its colored facades, Mâcon feels like it should be part of Provence, and we'll learn about this Burgundy city as our tour highlights its major sites. This afternoon, our excursion takes us to the Beaujolais wine region, tucked between Lyon and Burgundy. Wines range from the young Beaujolais Nouveau to high-quality crus. Red wines are made mostly from Gamay grapes that create a vibrant, fruity taste. Light and fresh white wines come predominantly from Chardonnay varieties. After our excursion, we'll return to the ship to cruise back to Lyon this evening. **(B,L,D)**

**Tues., Oct. 7 - LYON / CHICAGO**

All too soon, our vacation has come to an end. We transfer to Lyon Airport in plenty of time to check in for our return journey home. **(B,I)**

**Welcome Home**

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

**\* Early Booking Discount! Reserve by February 1, 2025 and save \$200 per person!**

**The Vacation Price Includes:**

- Round-trip economy air transportation from Chicago on scheduled airline service
- Meals and light beverages served in-flight according to airline schedules
- Deluxe private motor coach with accompanying English Speaking Tour Manager and local guides where necessary.
- Breakfast daily, and meals as indicated in the itinerary
- Accommodations in first class hotels
- Entrance fees for included visits.
- Five nights aboard CroisiEurope's M.S. Rhone Princess in Stateroom selected.
- Luggage handling and portage charges for one suitcase per person at hotels
- Taxes for included ground services, U.S. departure taxes, Customs service charges, and fuel surcharges

**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 Tour Manager, Motor coach drivers and local guides, tips to hotel and breakfast room staff; luggage handling at U.S. airports; personal travel protection; meals other than those stated above, and drinks with meals other than breakfast.

**InterTrav Corp**

**630-377-5840**

**travel@intertravcorp.com**

**MS Rhone Princess**

The MS Rhône Princess sails on the Rhône and the Saône rivers, from Burgundy to Provence. Discover a region rich in culture, full of natural beauty and mouth-watering delicacies. You will find yourself in the heart of landscapes that are among the most beautiful and unspoiled in France.

The MS Rhône Princess is an intimate-sized standard ship. It can accommodate 138 passengers, in 69 cabins spread over two decks. Each of them, comfortable and spacious, and provides guests with all the comforts they need during their stay. Located on the upper deck, the restaurant offers a delectable cuisine in a refined setting, where large bay windows allow guests to fully enjoy the panorama. The lounge bar with a dance floor is located on the same deck, while on the sun deck, an ideal place to relax and admire the landscapes, guests can enjoy comfortable sun loungers, as well as a large shaded area.



## 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 6, 2025**. Reservation requests received after **Friday, June 6, 2025**, are subject to tour availability.

**ARRANGEMENTS:** The tour price is based on a minimum participation of 20 persons and includes planning, and operational charges and is quoted on the current rate of exchange, tariff rates and airfares in effect as of October 1, 2025. 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. \*To qualify for the early booking discount the deposit check must be received by or post marked by February 1, 2025, and the discount will be deducted from your final invoice.

**CANCELLATION:** If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge of \$500 per person up to 180 days prior to departure. For cancellation between 179 and 91 days prior to departure, there is a cancellation charge of \$700 per person. For cancellation between 90 to 51 days prior to departure, there is a cancellation charge of 50% of the tour price. For cancellation within 50 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, IL 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 three months beyond your return date of travel. 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

**JAMES 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 [grouptripsand-travel.com/booking-agreement-terms-conditions/](http://grouptripsand-travel.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.

**\* Early Booking Discount reserve your cabin prior to February 1, 2025 and receive a \$200 Discount**

# Shay's Cote D'Azur & Rhone River Cruise ~ Sept. 27 - Oct. 7, 2025

## Reservation Form

Please reserve \_\_\_\_\_ places for me/us on *Shay's Cote D'Azur & Rhone River Cruise*. Enclosed is my/our check in the amount of \$\_\_\_\_\_ (\$700 deposit per person).

Lower Deck Cabin \$5,095

Upper Deck Cabin \$5,375

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

**Please make checks payable to INTERTRAV CORPORATION, including insurance payments.**

*Pay by credit card:*

*Pay By Check:*

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

Please make checks payable to:  
**INTERTRAV CORPORATION**

Payments by credit card will incur a 4% service fee.

**Early Booking Discount! Reserve your cabin prior to February 1, 2025 and receive \$200 per person credit off your final invoice!**

Mr.  Mrs.  Ms. \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Print Name Identical to Passport

Mr.  Mrs.  Ms. \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Print Name Identical to Passport

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

TELEPHONE Cell: (\_\_\_\_\_) \_\_\_\_\_ Home: (\_\_\_\_\_) \_\_\_\_\_

EMAIL: \_\_\_\_\_

I will room with (if other than spouse) \_\_\_\_\_

Names of other passengers you are traveling with \_\_\_\_\_

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 of \$995.
- I desire single room accommodations (subject to availability) at the supplementary charge of \$995.
- I/We have read, understand and are in agreement with the Terms and Conditions/Cancellation Policy of this package

PLEASE RETURN TO:

**InterTrav Corporation**  
203 State Avenue  
St. Charles IL 60174  
Phone: 630.377.5840  
travel@intertravcorp.com

***Make your reservation online and avoid credit card fees!***

**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





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



## 360° Group Premier | Group Travel Protection

### Plan highlights

- Trip cancellation/interruption benefit includes:
  - Sickness, injury, or death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial insolvency<sup>2</sup> & labor strike
  - Involuntary unemployment

- Primary coverage, no deductibles<sup>3</sup>
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims<sup>4</sup>

### 360° Group Premier plan rates<sup>3</sup>

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

### 360° Group Premier plan benefits<sup>3</sup>

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

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Coverage when plan is purchased at or before the final trip payment. <sup>3</sup>All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. <sup>4</sup>Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. <sup>5</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. <sup>7</sup>Provided by the designated provider listed in the policy. 10.23 GRPFY3





## 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-B CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN #U-TIIV-100-B MN & #U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH #U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



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