

# A Journey through Budapest, Vienna and Prague with Shay

September 1 - 11, 2025

\$4,350 per person sharing, from Chicago

Land Only \$3,450 ~ Single + \$780



## *Tour Highlights*

- 9-Nights in First Class Hotels
- Budapest City Tour
- Danube River Dinner Cruise
- Vienna City Tour
- Schönbrunn Palace Tour
- Grinzing Wine Evening
- Visit the Ancient Capital of Brno
- Tour of Prague's Old Town
- Prague Castle District Tour
- Historic Czech Brewery Lunch
- Czech Farewell Hooley
- Iconic Irish Pubs!

Contact: [mary@intertravcorp.com](mailto:mary@intertravcorp.com)



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



As I researched this tour itinerary, I became aware there are dozens of Irish pubs in each of the three cities... and being an Irishman, of course, I feel it incumbent on me to visit as many as I can! It would be rude not to!

### **Mon., Sept. 1 - CHICAGO / EN ROUTE**

We depart Chicago this evening by scheduled airline service to begin the transatlantic overnight journey to Budapest, Hungary. (I)

### **Tues., Sept. 2 - BUDAPEST**

Today we arrive in Europe and change planes for the short flight to Budapest, the flamboyant and intriguing capital of Hungary. Known as the "Paris of the East," Budapest is one of Europe's most romantic cities. On arrival we transfer to our hotel, where dinner is included this evening. (I,D)

### **Wed., Sept. 3 - BUDAPEST**

We begin our sightseeing with a tour of the Pest-side of Budapest with a visit to Heroes' Square, one of the main squares. Its statues commemorate the leaders of the seven Hungarian tribes who founded the country. Next, we make a visit to St Stephen's Basilica, built in memory of Stephen I of Hungary, the country's first king. The temple houses the Holy Right Hand of St. Stephen, one of Hungary's most sacred relics. Next, we see the Hungarian Parliament building and visit the banks of the Danube to see the Shoes on the Danube. This somber memorial is in honor of the Hungarian Jewish citizens who were shot here in 1944-45. This afternoon is at leisure in Budapest perhaps to visit the Central Market or enjoy a coffee and cake at the ornate New York Café. (B)

### **Thurs., Sept. 4 - BUDAPEST**

After breakfast, this morning we'll head to the Buda side of the city. Our journey starts at the famous Chain Bridge, a structure that symbolizes urbanization and the birth of Budapest as a modern metropolis. Our first stop is Gellért Hill, rising above the Danube in Buda, it offers some of the best views of the city. Next, we immerse ourselves in one of the oldest neighborhoods, the Castle District, and see many of its most well-known sites, including Buda Castle, the traditional home of Hungarian monarchy. We'll visit Fisherman's Bastion offering a fairytale-like setting with panoramic views over the Danube and the Hungarian Parliament building, making it one of Budapest's most iconic landmarks. Along the way, we'll explore the history of the area from its medieval origins through the rule of the Habsburg dynasty. This afternoon is at leisure in Budapest, perhaps to explore a Turkish Bath. This evening, we take in the famous sights



along the banks of the Danube as we enjoy a dinner cruise with traditional Hungarian Gypsy music. (B,D)

### **Fri., Sept. 5 - BUDAPEST / Esztergom / VIENNA**

We say goodbye to Budapest this morning and drive to the charming town of Esztergom, located on the Danube River, on the border with Slovakia. Esztergom is one of the most important places in Hungarian history. It is the original capital of the Kingdom of Hungary and the birthplace of the greatest ruler of the country, King Saint Stephen. We will visit the amazing Basilica, one of the largest and most significant Catholic churches in the country, built high on the cliff above the Danube. Next, we experience the charm of the old town with beautiful architecture, a relaxed atmosphere, and quaint cafes and shops. This afternoon we continue to the capital of Austria; Vienna, "The City of Music." Standing at the crossroads of Europe, Vienna contains the most beautiful Renaissance, Baroque and Rococo buildings in the world. This evening, we enjoy dinner at our hotel. (B,D)

### **Sat., Sept. 6 - VIENNA**

This morning our sightseeing through the "City of Waltzes" will include both palaces and churches. We will travel along the Ring Strasse, arguably the world's most beautiful boulevard and home to many of Vienna's most famous sights. We will see the State Opera House, the Hofburg Palace, home of the Habsburg Dynasty, the Parliament Building, the Rathaus and the Belvedere Palace, with a beautiful view and Baroque architecture. We then see the magnificent gothic Cathedral of St. Stephen. No other city in western Europe has a more romantic old-world flavor than Vienna. The afternoon is at leisure to enjoy shopping in Vienna's elegant boutiques, experience the Viennese coffee culture or

enjoy the scrumptious world-famous Sacher Tart at the Sacher Café! This evening is also free to enjoy Vienna at your leisure. An **optional** evening Concert experience will be offered. Additional information including cost and reservation form, will be available at a later date. **(B)**

### **Sun., Sept. 7 – VIENNA**

Today, we walk in the footsteps of Maria Theresa and the Hapsburg Rulers with a visit to Schönbrunn Palace, once the summer residence of the Hapsburg family. We will see the apartments of Franz Joseph and Elisabeth, the reception rooms and the State Apartments, as well as rooms occupied by Maria Theresa. We will also have time to explore the amazing gardens. The remainder of the afternoon is at leisure in Vienna. This evening, we will venture to the village of Grinzing for dinner at a local Heuriger, a wine tavern, known for its comfortable and cozy atmosphere. With its rustic interior, traditional wine and food, Heurigers are an important part of Austria's cultural history. **(B,D)**

### **Mon., Sept. 8 - VIENNA / Brno / PRAGUE**

We say so long to Vienna this morning, as we travel to the Czech Republic where we'll visit the city of Brno, the ancient capital of Moravia. A sightseeing drive will show us the magnificent Cathedral of Saints Peter and Paul, the formidable fortress of Spillberk and the Old and New Town Halls. In the afternoon we continue north through the historic region of Bohemia to Prague, capital of the Czech Republic, and known as the "Golden City of a Hundred Spires." Built on seven hills and spanning the Vltava River, Prague is one of the most impressive capital cities in Europe. Dinner is included this evening. **(B,D)**



### **Tues., Sept. 9 - PRAGUE**

After breakfast this morning we begin our sightseeing of Prague in the Old Town Square where we'll view the superbly preserved medieval astronomical clock and its moving figures of the apostles, as well as the magnificent houses and churches that surround the square. It was here where many Bohemian lords were beheaded in 1621 for advocating religious freedom. We make our way to the magnificent Charles Bridge, built in 1357 and a virtual outdoor museum. Following our tour we enjoy lunch at U

Fleků Brewery, one of the most famous and visited Czech cultural sights in Prague. This remainder of the day is free to enjoy Prague on your own, perhaps to shop for Czech crystal, visit a local Irish Pub, or explore a section of the city you have not yet seen. **(B,L)**

### **Wed., Sept. 10 - PRAGUE**

This morning our sightseeing tour of Prague will include a visit to Hradcany Castle complex. From the gothic St. Vitus Cathedral to the Romanesque Basilica of St. George, Bohemian baroque buildings to early 20th century renovations, we will explore the highlights of this amazing castle. A few yards away is the Golden Lane, where Czech Kings once commissioned a chemist to turn lead into gold. We stroll through the row of tiny, colourful 16th century houses, where the famous Czech writer Franz Kafka once lived and worked. You'll have time again today to enjoy Prague on our own. This evening, we enjoy a Czech Folklore Hooley, featuring dinner of local specialties, traditional Czech dancing and entertainment. **(B,D)**

### **Thurs., Sept. 11 - PRAGUE / CHICAGO**

This morning, we drive to Prague's Václav Havel Airport for the beginning of journey back to Chicago. No better time to reflect on memories to last a lifetime and celebrate new friendships made along the way! **(B,I)**

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

#### **Meal Codes:**

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

#### **The Tour Price Includes:**

- Economy class air transportation on scheduled flights
- Transportation by deluxe private motor coach with accompanying English-speaking Tour Guide
- Accommodations in first class hotels in twin-bedded rooms with private bath or shower
- All meals as indicated in the tour itinerary
- Sightseeing as detailed in the Day by Day Itinerary including entrance fees and local guides where necessary
- Luggage handling charges for one suitcase per person at hotels where available.
- Taxes for included ground services and U.S. departure taxes, Customs service charges, airline security fees, and fuel surcharges at \$585 per person

**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; tips to your Tour Escort, motor coach drivers and local guides, tips to hotel and breakfast room staff; luggage handling at U.S. airports; travel insurance; meals other than those stated above.

## 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, May 30, 2025**. Reservation requests received after **Friday, May 30, 2025**, are subject to tour availability.

**ARRANGEMENTS:** The tour price is based on a minimum participation of 40 persons and includes planning, and operational charges and is quoted on the current rate of exchange, tariff rates and airfares in effect as of December 1, 2024. In the event of a marked increase in foreign currency or in tariff rates, the cost is subject to revision.

**TOUR PRICING:** This is a package tour in which group airfares and land tour costs have been combined in the most advantageous way. Should you wish to deviate from the package tour by changing your departure and/or return dates of travel, this will eliminate the advantages of the package tour price. There will be a service charge of \$100 per person for altering the airline itinerary, plus any additional charges assessed by the airlines.

**CANCELLATION:** If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge equal to the per person deposit up to 90 days prior to departure. For cancellation between 89 and 60 days prior to departure, there is a cancellation charge equal to 50% of the tour cost. For cancellation within 59 days of departure, the cancellation charge is 100% of the tour cost. **IMPORTANT:** Cancellations will not be accepted by telephone and must be sent in writing to: InterTrav Corporation, 203 State Avenue, St. Charles, Illinois 60174, or emailed to [travel@intertravcorp.com](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 at least six months beyond the period of stay. If you do not already have your passport, or it will expire before the validity date, we suggest you apply for it immediately. No visas are required for your tour. 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

SHAY CLARKE and/or INTERTRAV CORPORATION, 203 State Avenue, St. Charles, Illinois 60174, and its employees, shareholders, agents, and representatives (InterTrav) uses third party suppliers to arrange tours, transportation, sight-seeing, 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.



# A Journey Through Budapest, Vienna & Prague with Shay

September 1 – 11, 2025

## RESERVATION FORM

Please reserve \_\_\_\_\_ places for me/us on **A Journey Through Budapest, Vienna & Prague 2025**.  
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 the Insurance Enrollment form and return with your tour reservation application.

**Please make all checks payable to InterTrav Corp.**

☐ I/we would like to reserve the **LAND ONLY** portion of the tour @ **\$3,450 per person**

### Pay by credit card:

Card Number:	Expiration Date:
Address if different than below:	Amount To Be Charged:
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

DATE OF BIRTH \_\_\_\_\_

PLEASE PRINT NAME IDENTICAL TO PASSPORT

DATE OF BIRTH \_\_\_\_\_

Address \_\_\_\_\_

Home Phone (Area Code) \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Cell Phone (Area Code) \_\_\_\_\_

Email Address \_\_\_\_\_

Wheelchair at airport and/or dietary requests: \_\_\_\_\_

- ☐ I will share a room with (if other than spouse): \_\_\_\_\_
- ☐ I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement of \$780.
- ☐ I desire single accommodation (subject to availability) at the supplementary charge of \$780

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

InterTrav Corporation   
630-377-5840  
travel@intertravcorp.com  
[www.grouptripsandtravel.com](http://www.grouptripsandtravel.com)

**PLEASE ENCLOSE A COPY OF THE INFORMATION 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 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 GRPFLY3



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