



Moran's Pub

PRESENTS



Spectacular Scotland and Northern Ireland

September 16 - 25, 2025

\$4,975 Per Person Double Occupancy from South Milwaukee

Land Only Price \$4,025

Tour Highlights

- ◆ Tour Royal Edinburgh and visit Edinburgh Castle
- ◆ Real Mary King's Close tour of hidden Edinburgh
- ◆ Scottish Whiskey Distillery visit
- ◆ Scottish Banquet - cultural experience
- ◆ Road to the Isles Excursion
- ◆ Visit to the Clan Donald Center on the Isle of Sky
- ◆ Cruise famous Loch Ness and watch for the illusive Loch Ness Monster
- ◆ Magical Loch Lomond
- ◆ Tour the City of Belfast with a visit to the Titanic Belfast
- ◆ Tour Northern Ireland and see the Giant's Causeway
- ◆ Bushmills historic Distillery
- ◆ First class hotels throughout
- ◆ 14 Meals - 8 buffet breakfasts, and 6 evening dinners
- ◆ Flights from Chicago
- ◆ Transportation from Moran's Pub



Tues., Sept. 16 – SO. MILWAKEE / EN ROUTE

This morning, we depart South Milwaukee to Chicago O'Hare International Airport for the beginning of our adventure to Scotland and Northern Ireland. (I)

Wed., Sept. 17 – EDINBURGH

Shortly after the sun rises on the Irish Coast we arrive in Dublin, Ireland where we continue by a connecting Aer Lingus flight to Edinburgh, Scotland. On arrival in Edinburgh we are met by our Scottish Tour Guide and directed to our waiting motor coach. As we'll soon find out, the historic status of Edinburgh is beyond question. We'll drive through the heart of the city along Princes Street, famous for its shops on one side and gardens on the other. We'll see the 18th century New Town with its broad streets, spacious squares and elegant town houses. Then we'll drive along the Royal Mile and view the Palace of Holyroodhouse, the official Scottish residence of His Majesty the King, before stopping to visit imposing **Edinburgh Castle**, perched high above the city on volcanic rock. Our visit will reveal an assemblage of buildings dating from the 12th to the 20th century, reflecting its changing role as fortress, royal palace, military garrison and state prison. Following our tour, the remainder of the day is at leisure in Edinburgh. This evening enjoy a Scottish Banquet. (I,D)

Thurs., Sept 18 – EDINBURGH

Our day begins as we 'Step Down' into Edinburgh with a tour of the **Real Mary King's Close**, hidden beneath the lively streets of Edinburgh's busy thoroughfare, the Royal Mile. Edinburgh's only preserved 17th century street, the Close and its warren of shops, homes, and passageways offer a truly unique experience. Along with our Tour Guide we'll wander through the now underground labyrinth that was once a busy Edinburgh laneway and discover the stories of the people who lived, worked and died here. Following our tour the remainder of the day is free to explore Edinburgh. Neatly divided in half by Princes Street, the principal shopping area is also home to art galleries, the landmark Balmoral Hotel clock tower and the city's main rail station. To the south lies the Old Town, site of the ancient city which grew along the route of the Royal Mile.

If you wish, join our guide for walking to the Elephant House, known as the birthplace of Harry Potter, a delightful café where JK Rowling dreamed up her magical characters. It has a beautiful view of Edinburgh Castle. We continue a couple more steps to the infamous, spine-tingling graveyard of Greyfriars Kirk, and burial place of several notable Edinburgh academics and writers of the past. Also buried here are a few other notable residents: Thomas Riddell, William McGonagall and Elizabeth Moodie. A coincidence? We think not. (B)

Fri., Sept. 19 – EDINBURGH / HIGHLANDS

This morning we travel to Loch Ness, known around the world for Nessie the fabled Loch Ness Monster, but famous also for its beauty and history. We'll stop in the town of Drumadrochit to visit the **Loch Ness Visitors Centre**, with their state-of-the-art exhibitions about the geological



formation of Loch Ness and its legendary monster. Next, we visit **Urquhart Castle**. Magnificently situated on the shore of Loch Ness, the castle has seen some of the most dramatic chapters in Scotland's story. Once one of Scotland's largest castles, Urquhart saw great conflict during its 500 years as a medieval fortress. Control of the castle passed back and forth between the Scots and the English during the Wars of Independence. The power struggles continued, as the Lords of the Isles regularly raided both castle and glen up until the 1500's. This afternoon we'll enjoy a **Loch Ness Cruise**, one of the best ways to enjoy some of the Highland's stunning scenery. As we continue to our hotel in the Highlands you may recognize the scenery from *Outlander's* opening credits. (B,D)

Sat., Sept. 20 – HIGHLANDS

The mysterious Isle of Skye awaits as we take the Road to the Isles. Stretch your legs and breathe in the fresh Highland air as we visit the **Glenfinnan Monument** on the banks of Loch Shiel, with a fantastic view of the Glenfinnan Viaduct where we will see the Harry Potter Steam Train cross the Viaduct. We then drive to the town of Mallaig to hop aboard a ferry to the Isle of Skye. The largest of the Inner Hebrides, the Isle of Skye is saturated with 4,000 years of myth and history. On arrival we'll visit the **Clan Donald Centre**, a museum in a restored section of Armadale Castle detailing the history of the Macdonald's and the Lords of the Isles, and allow free time to explore the magnificent gardens. On our return to the mainland, we'll cross the Skye Bridge and stop to view the most photographed castle in Scotland, the famous stronghold of **Eilean Donan Castle**, surrounded by majestic scenery and situated on an island at the point where three great sea lochs meet. (B,D)

Sun., Sept. 21 – HIGHLANDS / GLASGOW

Our day begins as we travel towards the soft green hills on the banks of lovely Loch Lomond to visit **Lennox of Lomond**. Established in 1750, Lennox of Lomond has seen eleven generations of the Lennox family running the farm on the western shores of Loch Lomond. We'll enjoy a **Guided Farm Tour** with a chance to explore the steadings and yards, meet the animals, take part in a Q&A session with a farmer, observe a sheepdog working and see a shearing demonstration - appropriate for the season! Afterward, we'll travel to the beautiful conservation village of Luss. With its prim, identical sandstone and slate cottages, the village was the setting for the successful TV soap opera High Road. Next we visit **Glen-goyne Distillery**. We'll not only learn about the simple but magical process of turning barley, water and yeast into whisky, but we'll also have a lot of fun while we're at it! **(B,D)**

Mon., Sept. 22 – GLASGOW / BELFAST

This morning we depart Glasgow and travel to the west coast of Scotland and along the Firth of Clyde to the port of Cairnryan. Here we will board our ferry for the crossing of the North Channel of the Irish Sea to Belfast, Northern Ireland. There are restaurants, lounges and shops on board to enjoy as we make our crossing. Late in the afternoon we will arrive in Belfast where we will meet our Irish Driver/Guide. A short drive will bring us to our hotel, where we enjoy dinner. **(B,D)**

Tues., Sept. 23 - BELFAST

This morning, we begin with a guided sightseeing tour of Belfast. We begin with a visit to the **Titanic Belfast**. The famous liner was one of the many ships built in the shipyards in 1912 when the ship building industry thrived. Next, we are off on a sightseeing tour of Belfast see Queens University and travel along the Golden Mile to Donegall Square, where we'll see the ornate Victorian

buildings. Afterward, we'll see both St. Anne's Cathedral and the Albert Memorial Clock Tower as we make our way out to the main Catholic and Protestant areas that were home to the bloody battle grounds of the "Troubles." Today these areas are commemorated with wall murals, memorials and gardens. **(B)**

Wed., Sept. 24 - BELFAST (Giants Causeway)

Today is a day exploring Northern Ireland's Causeway Coastal Route, one of Europe's most magnificent coastlines. Our journey will take us through the magnificent Nine Glens of Antrim, a corner of Northern Ireland where fairies and folklore are part of daily life. Next, we'll travel to the **Old Bushmills Distillery**, the oldest distillery in all of Ireland. We will tour the distillery to see how they've handcrafted Bushmills Irish Whiskey for centuries. Afterward, we'll stop to explore the **Giant's Causeway**, a mass of 40,000 hexagonal basalt columns formed over 60 million years ago, the result of ancient volcanic eruption that has stood for millions of years as a natural rampart against the unbridled ferocity of Atlantic storms. The Giant's Causeway is an area where myths and legends are ingrained in its past and people. We will learn about the legend of Finn McCool and how he formed the Causeway. We return to Belfast this evening for a farewell dinner. **(B,D)**

Thurs., Sept. 25 - BELFAST / SO. MILWAUKEE

This morning we drive into the Republic of Ireland to Dublin Airport for our non-stop flight back to Chicago. Upon arrival at Chicago O'Hare International Airport our motor coach will return us to South Milwaukee. **(B,I)**

* * * Welcome Home * * *

B = Breakfast - L = Lunch - D = Dinner



The Vacation Price Includes:

- ◆ Round trip motor coach transportation from South Milwaukee to Chicago's O'Hare International Airport.
- ◆ Economy class air transportation on scheduled flights from Chicago/Dublin/Edinburgh - Dublin/Chicago
- ◆ Transportation by deluxe private motor coach with accompanying Blue Badge Guide in Scotland and Driver Guide in Northern Ireland.
- ◆ Accommodations in first class hotels in twin-bedded rooms with private bath or shower.
- ◆ 14 Meals - 8 buffet breakfasts and 6 evening dinners as indicated in the tour itinerary.
- ◆ Sightseeing as detailed in the Day by Day Itinerary including entrance fees where necessary.
- ◆ Luggage handling and portage charges for one suitcase per person at hotels
- ◆ Taxes for included ground services, and U.S. departure taxes, customs service charges and airline fuel surcharges and security fees @ \$186 per person.

The Vacation Price Does Not Include: Items of a personal nature such as passport fees and destination requirements, laundry and cleaning, telephone calls tips to the Driver/Guide and local guide(s), luggage handling at airports, personal and baggage insurance; meals other than those stated above, and drinks with meals other than breakfast.

TOUR DEPOSIT AND PAYMENT: Reservations may be made by check or major credit card. Credit cards can be accepted for payment(s); however, the vacation price reflects a 4% cash discount. Please call InterTrav at 630-377-5840 to arrange payment by credit card; 4% of the payment amount will be assessed on credit card payments. You will be invoiced for the balance of payment due on or before **FRIDAY, June 14, 2025**. Reservation requests received after Friday, **FRIDAY, June 14, 2025**, are subject to tour availability.

TOUR PRICING: The tour price is based on a minimum participation of 24 persons and includes planning, handling and operational charges and is quoted on the current rate of exchange, tariff rates, and airfares in effect as of January 15, 2024 .

CANCELLATION: If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge equal to the per person deposit up to 90 days prior to departure. For cancellation between 89 and 60 days prior to departure, there is a cancellation charge equal to 50% of the tour cost. For cancellation within 59 days of departure, the cancellation charge is 100% of the tour cost. **IMPORTANT:** Cancellations will not be accepted by telephone and must be sent in writing to: InterTrav Corporation, 203 State Avenue, St. Charles, Illinois 60174, or emailed to travel@intertravcorp.com.

TRAVEL PROTECTION: You have been given the option of purchasing Travel Protection at the time you sign-up for the tour. Plans help protect you and your travel investment and help provide coverage for unexpected circumstances. The premium for the plan is non-refundable after the 14 day free look period and rates are based on trip cost. Group plans require a minimum participation of 10 travelers. Cancel for Any Reason (CFAR) Provides up to 75% reimbursement of your trip costs if you cancel 48 hours or longer before departure. To be eligible for CFAR, you must purchase your plan within 21 days of the date that your initial trip deposit is received. You must also insure the costs of any travel arrangements subsequently added to your trip within 21 days of payment or deposit for those additions. **For a complete description of coverage** and to see all the covered reasons for cancellation, please call 630-377-5840 or e-mail travel@intertravcorp.com.

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

MORAN'S PUB, JAMES MORAN 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 www.grouptripsandtravel.com. By booking this trip you are agreeing to be bound by the full terms and conditions of travel in addition to the tour conditions above. It is therefore vital that you read the full terms and conditions before making any booking. Making a booking is indicative of your agreement to be bound by all of the terms and conditions.





Moran's Pub

Spectacular Scotland and Northern Ireland

September 16 - 25, 2024

\$4,975 Per Person, Double Occupancy from South Milwaukee

RESERVATION FORM

Please reserve _____ places for me/us on *Spectacular Scotland and Northern Ireland*. Enclosed is my/our check in the amount of \$_____ (\$500 deposit per person).

Pay by credit card:

Pay by check:

Card Number:	Expiration Date:
Security Code:	Amount To Be Charged:
Signature:	

Please make checks payable to:
INTERTRAV CORPORATION
Payments made by credit card will incur a 4% fee.

Mr. Mrs. Ms

Mr. Mrs. Ms

Please Print Name Identical to Passport

Please Print Name Identical to Passport

Address

Home Phone

City

State

Zip Code

Cell Phone

Email Address

I will room with (if other than spouse)

Name(s) of other people you are traveling with

- I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement of \$750
- I desire single room accommodations (subject to availability) at the supplementary charge of \$750
- I/We have read, understand, and are in agreement with the Terms & Conditions and Cancellation Policy of this trip package

PLEASE MAIL TO:

**James Moran
Moran's Pub
912 Milwaukee Ave,
South Milwaukee, WI 53172**

Phone: (414) 902 - 0128 www.moranspub.com

**PLEASE ENCLOSE A COPY OF THE
INFORMATION PHOTO PAGE OF YOUR
PASSPORT**



Next steps:

If you elected to purchase travel insurance, please complete this enrollment form and return it to your travel provider.



Enrollment Form | 360° Group Travel Protection

Is travel protection for me?

Travel insurance is recommended to help protect you and your trip investment for events such as cancellations, delays, and emergencies.

Please read the following travel insurance purchase options and return the completed form to your travel provider. Contact Travelex Insurance Services if you have any coverage questions.

- I/we have been advised that a Travelex group protection plan is available at an additional cost. I/we have read and understand the policy, including exclusions and limitations, as well as the fraud warning and important consumer information contained in the attached flyer. I/we **do** wish to purchase trip protection. (Sign and date below and return this form and your payment to your travel provider.)
- I/we have been advised that a Travelex protection plan is available at an additional cost. I/we **do not** wish to purchase trip protection. (Sign and date below and return this form to your travel provider.)

Enrollment Form

Please complete the enrollment form below to purchase travel insurance.

Traveler

Traveler 1 name _____

Traveler 2 name _____

Trip details

Tour name _____

Destination _____

Departure date _____ Return date _____

Travel insurance plan calculation

Travel protection plan rate

(Calculate rate below using full trip cost and current age for each traveler)

\$ _____ \$ _____
Traveler 1 Traveler 2

Total amount due

(and authorized as payment) \$ _____

Please submit payment to your travel provider.

Signature Date

Signature Date

The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. Travel insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison. Please visit travelexinsurance.com/company/fraud-warning to view the state-specific fraud warnings, or call +1.888.574.7026. 10.23 GRPEFFI



A company of ZURICH



Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Choice 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 Choice | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment
- Primary coverage, no deductibles³
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Choice plan rates³

Trip cost	0-59	60-74	75+
\$0	\$35	\$50	\$70
\$1 - \$250	\$42	\$59	\$84
\$251 - \$500	\$51	\$71	\$104
\$501 - \$1,000	\$75	\$105	\$159
\$1,001 - \$1,500	\$93	\$128	\$195
\$1,501 - \$2,000	\$121	\$145	\$221
\$2,001 - \$2,500	\$155	\$187	\$284
\$2,501 - \$3,000	\$190	\$228	\$347
\$3,001 - \$3,500	\$224	\$270	\$410
\$3,501 - \$4,000	\$259	\$311	\$473
\$4,001 - \$4,500	\$293	\$353	\$536
\$4,501 - \$5,000	\$328	\$394	\$599
\$5,001 - \$5,500	\$362	\$436	\$662
\$5,501 - \$6,000	\$397	\$477	\$725
\$6,001 - \$6,500	\$431	\$519	\$788
\$6,501 - \$7,000	\$466	\$560	\$851
\$7,001 - \$8,000	\$518	\$623	\$945
\$8,001 - \$9,000	\$587	\$706	\$1,071
\$9,001 - \$10,000	\$656	\$789	\$1,197
\$10,001 - \$11,000	\$725	\$872	\$1,323
\$11,001 - \$12,000	\$794	\$955	\$1,449
\$12,001 - \$13,000	\$863	\$1,038	\$1,575
\$13,001 - \$14,000	\$932	\$1,121	\$1,701
\$14,001 - \$15,000	\$1,001	\$1,204	\$1,827

360° Group Choice plan benefits³

Benefits	Coverage
Trip cancellation	100% of trip cost (up to \$15,000)
Trip interruption	150% of trip cost (up to \$22,500)
Trip interruption–return air only ⁵	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay ³	\$600
Baggage delay	\$250
Emergency medical expenses ⁶	\$25,000
Emergency dental expenses ⁶	\$500
Emergency evacuation & repatriation	\$150,000
Accidental death & dismemberment	\$10,000
Travel assistance services ⁷	Included

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption–return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY1





Questions about plan benefits?

Call +1.888.574.7026 and use Plan GCZ-1023, or email 360group@travelexinsurance.com.

Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if travel is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Pre-existing medical condition exclusion waiver³

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

A pre-existing medical 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/GCZ-1023

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS #U-TIIN-100-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 GRPFLY1



Dream. Explore. Travel On.