JUSTA COUPLA GUYS

And

InterTrav

Invite you to Experience

Exquisite Tuscany and Rome

One Podcast at a time.

October 11 - 20, 2026 - 4,395 per person, double occupancy

***Highlights*:**

- 2 Nights in the heart of Tuscany
  - Ancient San Gimignano
  - Italian Cooking Class
  - Vineyard visits
  - Amazing Siena
  - Elegant Montecatini Terme
  - Renaissance City of Florence
  - Beautiful Cinque Terre
  - Leaning Tower of Pisa
  - Magnificent Rome
  - Vatican City
- First class hotel throughout
- Deluxe motor coach
- Roundtrip flights from Chicago

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

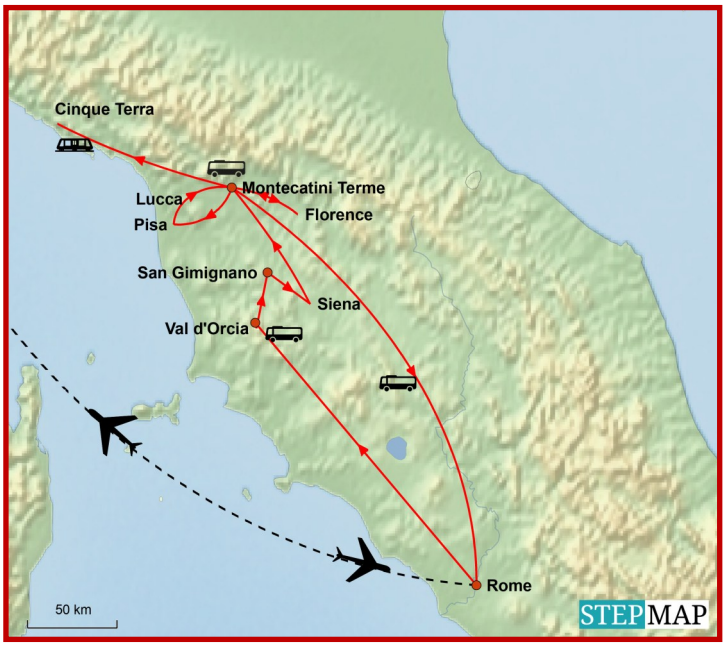
Sun., Oct. 11 - CHICAGO / EN ROUTE
Today we depart Chicago's O'Hare International Airport on our non-stop overnight transatlantic flight to Rome, Italy. **(I)**

Mon., Oct. 12 - ROME / SAN GIMIGANO
Today we will arrive in Rome, Italy, where we are met by our Italian Tour Escort who will accompany us throughout our vacation. We board our motorcoach that will take us north along the "Highway to the Sun" and into the beautiful Tuscan Hills and the Val d'Orcia. We will visit a local winery to enjoy the amazing Brunello wines and sample the famous Pienza cheese. This afternoon, we will arrive at our resort overlooking the ancient hill town of San Gimignano. Dinner is included this evening at our hotel. **(I,D)**

Tues., Oct. 13 - SAN GIMIGANO
Today we visit the ultimate Tuscan Hill Town of San Gimignano, a virtually untouched medieval city-state where time seems to have stood still since the Middle Ages. Comprised of 14 towers, some over 165 feet high, we'll walk through ancient cobblestone streets lined with wine and leather stores to the famous Piazza della Cisterna. You will have time to explore the beautiful shops and taste some of Italy's best gelato. Next, we visit a local Tuscan farm where we will see their winery and their herd of Chianina Tuscan Cattle. Here we explore the art of Italian Cooking with a wonderful cooking class. Savor the wonderful wine and fresh products grown on site with the magnificent view over the Tuscan countryside and San Gimignano. **(B,D)**

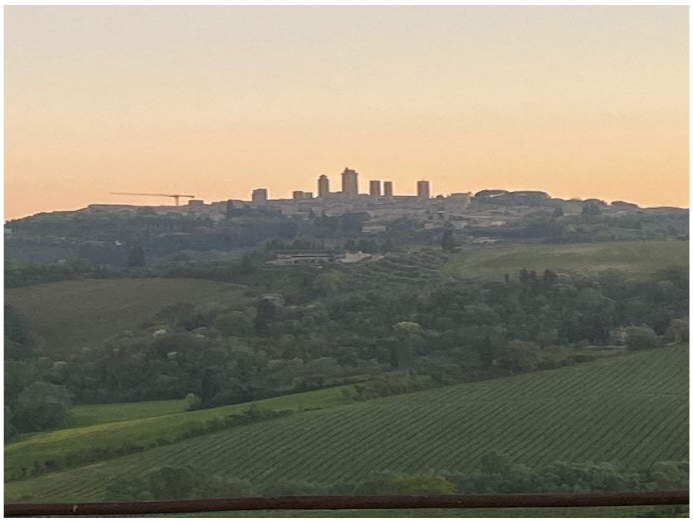
Wed., Oct. 14 - SAN GIMIGANO / MONTECATINI TERME
We say good bye to San Gimignano this morning and drive to one of Italy's most beautiful cities, Siena. We will set off with a local guide walking the narrow cobblestoned lanes, learning about the various 'contrade,' or neighborhoods, all of which have a distinct personality. We will see and learn more about Monte dei Paschi di Siena, the world's oldest bank that is still operational today, see the famous Piazza del Campo, the superlative square that is home to the Palio, a wild horse race that takes place every July and August. We will visit Siena's stunning Duomo. This afternoon we drive north passing the city of Florence to the to the elegant town of Montecatini Terme and our hotel. This evening dinner is included our hotel. **(B,D)**

Thurs., Oct. 15 - MONTECATINI TERME (Pisa and Lucca)
This morning we travel to Pisa, located near the shores of the Mediterranean Sea. A tour through the Campo dei Miracoli will include a visit to the Cathedrale di Pisa. While the white, shining outside of the Cathedral truly is stunning, the same is true of its inside. Next door, we'll visit Battistero di San Giovanni which was founded on August 15, 1152. Of course, no visit to the Square of Miracles would be complete without a visit to the famous Leaning Tower. The tower's apparent flouting of the laws of gravity has attracted numerous visitors over the centuries, including the Pisan Scientist Galileo. Next we visit the ancient city of Lucca with its wide high walls



around the city center, dating back to the 17th century. We are off on a walking tour of Lucca, also called the city with a hundred Churches, because of all the religious buildings in the old center. Our tour within the fortified walls will show this elegant town. We will also have time at leisure to stroll Fillungo, Lucca's main shopping street and visit Piazza dell'Anfiteatro in the heart of the town, a medieval square maintaining the shape of the old Roman Amphitheatre that was located there. **(B)**

Fri., Oct. 16 - MONTECATINI TERME (Florence)
This morning we tour Florence. Julius Caesar founded the colony of Florentia in the 1st century on the north bank of the Arno. Today the city occupies both banks of the Arno River and is famous for its art treasures and glorious history. We begin with a visit to the Galleria dell'Accademia to view Michelangelo's statue of David. Afterward, we'll explore the heart of the city, beginning with a visit to the magnificent Cathedral of Santa Maria del Fiore, and see the neighboring Baptistery of St. John with its famous bronze doors. From here, we'll stroll along the Via dei Calzaiuoli and pause to admire the Piazza della Signoria with its wonderful backdrop formed by the Old Palace's powerful presence, before ending with



a visit to the unforgettable Ponte Vecchio, the oldest surviving bridge in the city, built in 1345. As we'll soon find out, walking the streets of Florence is like taking a voyage back in time. We stop at the Piazza Michelangelo as we leave Florence for a spectacular view over the city. We enjoy dinner at a local restaurant. **(B,D)**

Sat., Oct. 17 - MONTECATINI TERME (Cinque Terre)
Today we explore the area known as Cinque Terre, a protected stretch of rocky coastline assessable only by train or sea. The name refers to the five dramatically situated villages that cling to the very edge of cliffs: Monterosso, Vernazza, Corniglia, Manarola and Riomaggiore. As we'll soon see, time has stood still in these ancient villages where the locals remain strongly rooted in their customs and traditions. Once we arrive in the National Park of Cinque Terre, we will move by train to reach the villages of Riomaggiore, Manarola, and Vernazza. Riomaggiore: the southernmost village of the Cinque Terre with typical house-towers along the coast, Manarola: the oldest of the Cinque Terre villages, where we explore narrow alleys and pretty pastel squares, Vernazza: according to many, it is the most beautiful of the five villages with natural harbor, a castle and a church. Late this afternoon we make our way back to Montecatini Terme and our hotel. **(B)**

Sun., Oct. 18 - MONTECATINI TERME / ROME
Today we bid farewell to Tuscany and travel south to the Eternal City of Rome. This afternoon we enjoy a panoramic tour of Rome. We'll visit the Colosseum, a masterpiece of classical architecture where fights between men and beasts, gladiatorial contests, races, and simulated naval battles occurred. Adjacent to the Colosseum is the Forum, the social center of ancient Roman life. Next, we are headed to the world-famous Trevi Fountain, where King Neptune's Tritons guard the sparkling waters of Rome's most beloved monument. Toss a coin in the fountain to ensure your return to the Eternal City of Rome. We will also see the Pantheon, dedicated to "all the gods" as a celebration of celestial order. **(B)**

Mon., Oct. 19 - ROME (Vatican Museums)
This morning we begin with a visit to the Vatican. Vatican City is a separate entity from the city of Rome, governed by the Pope and his Cardinals. Here we will visit the Vatican Museums with its priceless art. Our next stop is the Sistine Chapel with Michelangelo's impressive masterpieces. We visit the awe-inspiring St. Peter's Basilica where we'll see La Pieta, a great sculpture by Michelangelo, the statue of St. Peter, and the majestic canopy over the High Altar. This afternoon is at leisure in Rome for independent sightseeing to explore Ancient Rome on your own or to visit the boutiques and shops along the Via Condotti. This evening we visit a traditional ivy-clad, 19th-century taverna for a wonderful farewell dinner while being serenaded by roaming a trio of musicians. **(B,D)**

Tues., Oct. 20 - ROME / CHICAGO
This morning we say 'arrivederci' to Italy and travel to Rome 's Airport in preparation for our return journey home. No better time to reflect on memories of our Tuscany vacation that will last a lifetime. On arrival in Chicago's O'Hare International Airport. **(B,I)**

*** * * Welcome Home * * ***

Meal Codes

I = In-flight B = Breakfast D = Dinner

The Vacation Price Includes:

- Economy class air transportation on scheduled flights traveling en route from Chicago/Rome - Rome/Chicago.
- Transportation by deluxe private motor coach with accompanying English-speaking Tour Escort.
- Accommodations in first class hotels in twin-bedded rooms with private bath or shower.
- 13 Meals - 8 buffet breakfasts and 5 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 @ $340 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; tips and gratuities to tour manager, motor coach driver and local guides, optional tours and excursions; luggage handling at airports; personal and baggage insurance, and meals other than those stated above meals and drinks with meals other than breakfast.

Terms and Conditions

TOUR DEPOSIT AND PAYMENT: Reservations may be made by check or major credit card. Credit cards can be accepted for payment(s). 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, July 3, 2026**. Reservations requests received after **FRIDAY, July 3, 2026**, 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 July 15, 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 pack-age tour price. There will be a service charge of $100 per person for altering the airline itinerary, plus any additional charges assessed by the air-lines.

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: 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 Ser-vices, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, in-cluding Zurich American Insurance Company (NAIC # 16535).

PASSPORTS AND VISAS: Your tour requires a passport valid for at lease three months beyond your return date of travel. If you do not already have your passport, or it will expire prior to the validity date, we suggest you apply for it immediately. In 2026 an electronic visa may be required for US travelers to Italy, and you will be advised of any requirements and how to apply. 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

JUST A COUPLA GUYS and/or INTERTRAV CORPORATION, 203 State Avenue, St. Charles, Illinois 60174, and its employees, share-holders, agents, and representatives (InterTrav) uses third party suppliers to arrange tours, transportation, sightseeing, lodging, and all other ser-vices related to this tour. InterTrav is an independent contractor and is not an employee, agent, or representative of any of these suppliers. Inter-Trav does not own, manage, operate, supervise, or control any transportation, vehicle, airplane, hotel or restaurants, or any other entity that sup-plies 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 re-sponsibility 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; Inter-Trav assumes no responsibility or liability for personal property; and InterTrav shall be relieved of any obligations under these terms and condi-tions 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 indic-ative of your agreement to be bound by all of the terms and conditions.

Justa Coupla Guys

Exquisite Tuscany

With a Rome Finale

October 11-20, 2026 $4,395 Per Person, double occupancy

RESERVATION FORM

Please reserve _____places for me/us on **Exquisite Tuscany.** Enclosed is my/our check in the amount of $_____ ($500 deposit per person).

IMPORTANT: Please see the enclosed flyer for information regarding Travel Protection, and please complete and return the Enrollment Form with your tour Reservation Form.

Pay by credit card:

Card Number:	**Expiration Date:**
Billing Address:	**Amount To Be Charged:**
Signature:	

☐ Mr. ☐ Mrs. ☐ Ms

_____
Please Print Name Identical to Passport

Pay by check:

Please make checks payable to:
INTERTRAV CORPORATION

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

☐ Mr. ☐ Mrs. ☐ Ms

_____
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 with whom you are traveling

☐ I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement of $695.

☐ I desire single room accommodations (subject to availability) at the supplementary charge of $695

☐ I (we) have read, understand and (are) in agreement with the Terms and Conditions and Cancellation Policy of this vacation package.

PLEASE MAIL TO:

InterTrav Corporation
203 State Avenue
St. Charles IL 60174

Travel@intertravcorp.com
Telephone 630 377 5840

A Valid Passport is required to participate in this travel program.

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

Travelex INSURANCE SERVICES

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 make checks payable to: **INTERTRAV CORPORATION**

_____ _____
Signature Date Signature Date

The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. Travel insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison. Please visit travelexinsurance.com/company/fraud-warning to view the state-specific fraud warnings, or call +1.888.574.7026. 10.23 GRPEFF1

Travelex INSURANCE SERVICES
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 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.

Travelex INSURANCE SERVICES

360° Group Premier | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
  - Sickness, injury, or death[1]
  - Inclement weather & natural disasters
  - Financial insolvency[2] & labor strike
  - Involuntary unemployment
- Primary coverage, no deductibles[3]
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims[4]

360° Group Premier plan rates[3]

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[3]

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

[1]Of you, a traveling companion, family member, or business partner. [2]Coverage when plan is purchased at or before the final trip payment. [3]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. [4]Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. [5]Coverage for trip interruption and trip interruption–return air only cannot be combined. [6]$50 deductible in CT, IN, KS, MO, MT, VT, and WA. [7]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.

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[1]
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency[2]
- 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[6]

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[3]

Pre-existing medical conditions are eligible for coverage when:

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

A pre-existing condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the insured's plan purchase date.

Plan details

View policy at policy.travelexinsurance.com/GPZ-1023

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