



Old Second
NATIONAL BANK

**PRIME TIME
CLUB**

Member
FDIC

Northern Cascades: September 27 - October 1, 2027

Minnesota & Wisconsin Waterfalls - visiting Duluth, MN ~ Ashland, WI



HIGHLIGHTS

- 4-nights on tour ~ 3-nights in Duluth & 1-night in Ashland
- Leinenkugel Brewery Tour
- Pattison State Park
- Amnicon State Park
- Glensheen Mansion
- Gooseberry Falls State Park
- Lake Superior Harbour Cruise
- Madeline Island Ferry & Island Tour
- Cooper Falls State Park
- Deluxe motor coach
- 11 Meals ~ 4 breakfasts, 5 lunches and 2 dinners

Prime Time Member - double occupancy

Price starting at \$2,040 per person

Original price starting at \$2,396 per person, double occupancy

Prime Time Member - single occupancy

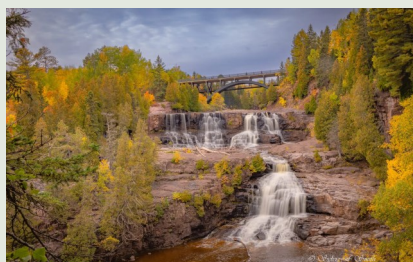
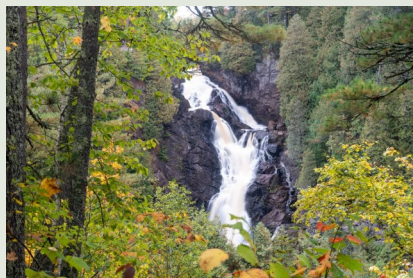
Price starting at \$2,675 per person

Original price starting at \$3,226 per person, single occupancy

Non-member Prices Include Non-Member fee of \$125 Per Person

Non-member price starting at \$2,165 per person, double occupancy

Non-member price starting at \$2,800 per person, single occupancy



Day by Day Itinerary

Mon., Sept. 27 – FOX VALLEY / DULUTH

Early this morning we depart the Fox Valley and travel north across the Wisconsin state line with our sights set on Chippewa Falls, where we'll stop for lunch. Afterward, we'll tour the historic, original **Leinenkugel's Brewery**, founded in 1867. Led by one of the onsite guides or even a family member, we'll receive an introduction to the Leinenkugel story of brewing and set aside time to explore the Leinie Lodge, filled with historical photos, memorabilia and plenty of Leinie's beer gear and collectibles.

Leaving Chippewa Falls, we'll be on our way further north to Duluth, Minnesota, where urban vibes meet a wilderness lifestyle. The beauty of Lake Superior and the surrounding Boreal forest is reflected in the spirit of the city and its residents. And, as we'll soon find out, Duluth's landscape is home to breathtaking drives that highlight the region's natural grandeur. **(L,D)**

Tues., Sept. 28 – DULUTH (Douglas County, WI)

The best waterfalls around Lake Superior are found across its diverse shoreline spanning parts of both Wisconsin and Minnesota. This morning we travel to Douglas County to visit **Pattison State Park**, home to the highest waterfalls in Wisconsin. The source of the Black River begins from Black Lake in eastern Minnesota and meanders for 22-miles before entering Pattison State Park. Shortly after entering the park, the river plunges over **Little Manitou Falls** occurring where the Black River splits into two main channels and drops some 31-feet over a wide, basalt-rock ledge into a small basin surrounded by rocky walls and dense forest. Just 1½-miles downstream, we'll also view the **Big Manitou Falls**. At a towering 165-feet in height, the Big Manitou Falls are the fourth highest waterfall east of the Rocky Mountains.

This afternoon we'll travel to scenic **Amnicon Falls State Park** that covers 850-acres and features four named waterfalls on the Amnicon River: **Upper, Lower, Snake Pit** and the seasonal **Now and Then Falls**. The park is also home to the historic Horton Covered Bridge, a 55-foot, picturesque wooden bridge that allows visitors to walk over the river and view the Lower Falls. The Upper Falls and Lower Falls are the park's main attractions, and both occur where the river's main channel rumbles over a pair of 20-foot-high cascades, one after the other in close succession. The Lower Falls, the second or lower of the two, ends in a sandstone canyon surrounded by tall red and white pines. On our return to Duluth we'll tour the **Glensheen Mansion**. Perched on the shores of Lake Superior, Glensheen Mansion is the

state's most visited historic home, a beautifully preserved 39-room mansion surrounded by 12 acres of gardens, bridges, and lakefront paths. We'll step inside to discover what life was like in the early 20th century through the remarkable Congdon family story where every detail, from brick to chandelier, reflects the splendor of Minnesota's Gilded Age. **(B,L)**

Wed., Sept. 29 – DULUTH (North Shore, MN)

This morning we will travel along scenic Highway 61 to enjoy the beautiful Lake Superior lakeshore on our way to **Gooseberry Falls State Park**, consistently praised for its accessibility and the sheer beauty of its multiple cascades. We'll stop in at the **Joseph N. Alexander Visitor Center** for an introduction to the park's geology and history through the interpretive displays before heading off to a magnificent series of cascading waterfalls. The falls, which include the impressive **Upper, Middle, and Lower Falls**, spill over ancient volcanic rock formations, creating a dramatic landscape shaped by Ice Age glaciers and lava flows. These iconic falls create a serene and memorable atmosphere that draw visitors back year after year, making it one of the most popular waterfalls on Lake Superior's North Shore. Leaving Gooseberry Falls State Park we'll stop for lunch at **Betty's Pies**, a legendary bakery and cafe on Minnesota's North Shore of Lake Superior. Famous for their handmade fruit, cream, and "crunch" pies, the cafe has grown from a 1950s fishermen's shack into a world-renowned destination serving homestyle diner fare and incredible desserts.

After lunch, we'll return to Duluth and take to the waters of Lake Superior aboard a **Vista Fleet Duluth Waterfront Cruise**. This narrated harbor tour takes guests through the working waterfront of Duluth and offers incredible views of Canal Park, the Aerial Lift Bridge, Lake Superior, passing ships, historic piers, and the city skyline ~ an opportunity to learn about Duluth's waterfront history through live narration from the crew. Following this afternoon's cruise, the remainder of the day is at leisure to explore Canal Park, Duluth's lively waterfront district where the city meets Lake Superior. Watch the ships pass beneath the iconic Aerial Lift Bridge, stroll the Lakewalk, and explore the local shops, galleries, and restaurants all within convenient walking distance to our hotel. **(B,L)**

Thurs., Sept. 30 – DULUTH / ASHLAND

This morning we say a Minnesota Goodbye to Duluth and travel to Bayfield, Wisconsin, where visitors can relax and re-charge in one of the most lovely natural settings on Earth. Bayfield is the gateway to the

Apostle Islands; an archipelago of 22 islands spread across 720 square miles off the coast of Bayfield County.

On arrival in Bayfield we'll drive aboard the vital **Madeline Island Ferry** for a 20-minute ferry ride to La Pointe, the only town on Madeline Island, where we'll find small town charm that is home to a year-round population of just over 300 residents. After lunch at one of the local eateries, we'll begin a **Narrated Island Tour**, highlighting the natural beauty and hometown cultural events that celebrate Madeline's rich history. We'll visit the **Madeline Island Historical Museum**, see the grounds of the Catholic Mission Cemetery, home to the gravesites of noted Ojibwa Chief Buffalo and fur trader Michel Cadotte, and spend time at the **Woods Hall Craft Shop**, a cooperative of weavers and artists where you can find over 50 island artisans displaying items for sale, including cards, pottery, jewelry, and various crafts made from Lake Superior rocks. Afterward, free time will be set aside to explore LaPointe's island treasures found in the specialty shops located throughout the town.

All too soon it's time to return to Bayfield and then set our sights on Ashland welcoming visitors with small-town charm and big-lake beauty, nestled on the south shore of Lake Superior's Chequamegon Bay. **(B,L,D)**

Fri., Oct. 1 – ASHLAND / FOX VALLEY

As all good things must come to an end, so too does our time on tour. This morning we depart Ashland to begin our journey home. Our first stop of the day will take us to **Copper Falls State Park**, a 3,068-acre park renowned for its dramatic waterfalls, deep gorges, and ancient lava flows. Established in 1929, it is highly regarded for its scenic beauty, featuring historic log structures and a dramatic, 2-mile-long river gorge where the Tyler Forks River joins the Bad River in a deep and narrow, rocky gorge and plunges over several dramatic waterfalls. The main waterfalls are the Copper Falls and the Brownstone Falls. We'll view the park's namesake **Copper Falls**, a 30-foot waterfall which marks the first drop of the Bad River plummeting through a steep-walled volcanic canyon.

Leaving Copper Falls State Park, we'll set our sights on Wausau. Known as "Wisconsin's Outdoor Basecamp," Wausau blends small-town Midwest charm with big-city amenities. Following a unique group luncheon, it's time to sit back, relax and reflect on memories of our *Northern Cascades: Minnesota & Wisconsin Waterfalls* vacation that will last a lifetime and a celebration of new friendships made along the way! **(B,L)**

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

B = Breakfast L = Lunch D = Dinner



The Vacation Price Includes:

- Transportation by deluxe private motor coach with accompanying Tour Guide
- All meals as shown in the Day by Day Itinerary
- Sightseeing as detailed in the Day by Day Itinerary including applicable entrance fees
- 4-nights first-class hotel accommodations ~ 3-nights in Duluth, MN & 1-night in Ashland, WI
- Luggage handling and portage charges for one suitcase per person at the hotels
- Gratuities to the Motorcoach Driver, Tour Guide, and Step-on Guides
- All taxes and fees for the included ground services

The Vacation Price Does Not Include: Items of a personal nature; meals other than those stated above; and Travel Protection.

INTERTRAV CORPORATION TERMS AND TOUR CONDITIONS

Reservations are not confirmed until the Reservation Form is received by InterTrav Corporation

TOUR DEPOSIT AND PAYMENT: A \$500 per person deposit by check only, due at time of reservation, along with completed Reservation Application form is required.

MAKE CHECKS PAYABLE TO: INTERTRAV CORPORATION.

MAIL PAYMENTS TO: Old Second National Bank, 1810 Dekalb Avenue, Sycamore, IL 60178-0187, attn: Marcela Avila.

FINAL PAYMENT: You will be invoiced by InterTrav Corporation for the balance of payment due on or before **Friday, July 23, 2027** by check or 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 all credit card payments.** Reservation requests received after **Friday, July 23, 2027**, are subject to availability and may incur a late booking fee.

TOUR PRICING: The tour price is based on a minimum participation of 25 persons and includes planning, handling and operational charges and is quoted on the current tariff rates. This a tour package in which group land tour costs have been combined in the most advantageous way, reflecting a savings of \$356 per person.

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 and 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/GCRZ-0626>. 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).

CANCELLATION: If after making your initial deposit you find it necessary to cancel from the tour for any reason, there will be a charge of \$100 per person up to 75 days prior to departure. For cancellation between 74 and 30 days prior to departure, there will be a cancellation charge of 50% of the tour price per person. For cancellation within 30 days of departure there will be a 100% cancellation charge. **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.

RESPONSIBILITY

Notice: While every effort will be made to adhere to the specifics shown in this or any other publication, certain circumstances may necessitate alterations, therefore; all fares, taxes, fuel surcharges, schedules, hours of arrival and departure and all other information contained herein are subject to change. Bookings made after final payment date are subject to availability and late booking fee. Tour pricing and operation are based on a minimum of 25 full paying travelers. **Responsibility:** Neither Old Second National Bank ("Old Second"), InterTrav Corporation nor its affiliated entities and their employees, shareholders, officers, directors, successors, agents, and assigns, own or operate any person or entity which provide goods and services for these trips. Because none of the above maintains any control over the personnel, equipment, or operations of these suppliers, InterTrav Corporation and Old Second assumes no responsibility for and cannot be held liable for any personal injury, death property damage or other loss, accident or delay, inconvenience, or irregularity which may be occasioned by reason of (1) any wrongful, negligent, willful or unauthorized acts or omissions on the part of any of the suppliers or their employees or agents, (2) any defect in or failure of any vehicle, equipment, or instrument owned, operated or otherwise used by any of these suppliers, or (3) any wrongful, willful or negligent act or omission on the part of any other party not under the supervision and control of InterTrav Corporation or Old Second. Additionally, responsibility is not accepted for losses or expense due to sickness, lack of appropriate medical facilities or practitioners, weather, natural disasters, pandemics, strikes, theft or other criminal acts, war, terrorism, computer problems, or other such causes. All service and accommodations are subject to the laws of the country in which they are provided. InterTrav Corporation reserves the right to make changes in the published itinerary whenever, in their sole judgment, conditions warrant, or if they deem it necessary for the comfort, convenience, or safety of the tour. They reserve the right to withdraw any tour announced. InterTrav Corporation reserves the right to decline to accept any person as a member of the tour, or to require any participant to withdraw from the tour at any time, when such action is determined by the tour manager to be in the best interest of the health, safety, and general welfare of the tour group or of the individual participant. InterTrav Corporation and Old Second are not liable for any personal effects, same being the sole responsibility of the owner at all times. Payment constitutes acceptance of these terms and conditions.

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/. 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.



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Northern Cascades ~ Minnesota & Wisconsin Waterfalls September 27 - October 1, 2027

Reservation Application

Please return to: Mrs. Marcela Avila
Old Second National Bank
1810 DeKalb Ave.
Sycamore, IL 60178-0187

Telephone 630/365-5193

Please reserve ____ places for me/us on the **Northern Cascades ~ Minnesota & Wisconsin Waterfalls** tour.
Enclosed is my/our check in the amount of \$_____ (\$500 per person), payable to **InterTrav Corp.**

IMPORTANT: Please see the included flyer for information regarding Travel Protection, and please complete the Insurance Enrollment Form and return with your tour reservation application.

Tour Prices

\$2,040 Per Person, Double Occupancy

\$2,675 Per Person, Single Occupancy

Additional \$125 per person fee for Non-Prime Time Club Member(s)
must be paid by a separate check. payable to: **Old Second National Bank.**

☐ Mr. ☐ Mrs. ☐ Ms. _____ Date of Birth _____
(PLEASE PRINT FULL NAME - IDENTICAL TO DRIVERS LICENSE)

Preferred Name for Name Tag _____

☐ Mr. ☐ Mrs. ☐ Mrs. _____ Date of Birth _____
(PLEASE PRINT FULL NAME - IDENTICAL TO DRIVES LICENSE)

Preferred Name for Name Tag _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

TELEPHONE (_____) _____ (_____) _____

EMAIL: _____

I will room with (if other than spouse): _____

Name/s of other passengers with whom you are traveling: _____

Wheelchair and/or special dietary needs: _____

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

☐ I desire single room accommodations at the supplement of \$635

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

Sign _____ Date _____
(Reservation form must be filled out completely, signed and submitted with your deposit and copy of identification)



Please check the box indicating whether or not you would like to purchase the insurance, sign, date at the bottom of the form and return with your reservation.



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. 05.26 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 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

- Primary medical coverage
- Emergency medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit

• Trip cancellation/interruption benefit includes:

- Sickness, injury, or death¹
- Accommodations at destination uninhabitable or inaccessible
- Involuntary work termination²
- Arrangements canceled by an airline, cruise line, or tour operator due to severe weather, mechanical breakdown of the aircraft/ship/boat/motor coach, strike, or FAA mandate (12 hours)

360° Group Choice plan rates by trip cost and age³

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 insured trip cost (up to \$15,000)
Trip interruption	150% of insured trip cost (up to \$22,500)
Trip interruption—return air only ⁴	\$1,000
Travel delay (5 hours)	\$1,000 (\$250/day)
Missed connection—air & cruise only (3 hours)	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay (24 hours) ⁵	\$600
Baggage delay (12 hours)	\$250
Emergency medical expenses ⁶	\$25,000
Emergency dental expenses ⁶	\$500
Emergency medical evacuation & repatriation	\$150,000
Accidental death & dismemberment	\$10,000
Travel assistance services ⁷	Included

¹Of you, a traveling companion, family member, or business partner. ²Must occur more than 14 days after the effective date of the applicable coverage. ³Plan is not available to residents of WA. All coverage per insured up to the limits listed. Coverages and rates may vary and may not be available in all states. Rates are subject to change. Rates differ for residents of NY. Please see the policy for details, or call +1.888.574.7026. ⁴Coverage for trip interruption and trip interruption—return air only cannot be combined for residents of CT, IN, KS, MO, MT, and VT. ⁵The following states will have an eight-hour delay: CT, IN, KS, MO, MT, NY, and VT. ⁶\$50 deductible in CT, IN, KS, MO, MT, and VT. ⁷Provided by the designated provider listed in the policy. 0626-GRP26FLY1 ROSTER 041526_V3





Questions about plan benefits?

Call +1.888.574.7026 or email
360Group@TravelexInsurance.com,
 and reference Plan GCRZ-0626.

Trip cancellation & trip interruption

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

- Sickness, injury, or death¹
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Traffic accident en route to departure
- Financial insolvency^{8,9}
- Arrangements canceled by airline, cruise line, or tour operator due to weather, mechanical breakdown, strike, or FAA mandate (12 hours)
- Quarantine, hijacking, jury duty, or subpoena
- Involuntary work termination²

Travel delay (5 hours)

Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.

Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.

Baggage delay (12 hours)

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.

Emergency medical & dental expenses⁶

Emergency medical and dental treatment if a sickness or injury occurs during your trip.

Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

Pre-existing medical condition exclusion waiver¹⁰

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 a sickness, disease, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 60-day look-back period (in most states) immediately preceding your plan purchase date.

Plan details

View the policy at Policy.TravelexInsurance.com/GCRZ-0626.

⁸Plan must be purchased at or before final trip payment. ⁹Must occur more than 14 days after the effective date of the applicable coverage. ¹⁰State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

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, BASE 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 that includes but is 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 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.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides 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.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +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 at +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 at +1.800.492.6116 or +1.410.468.2340.

Coverage available to residents of U.S. states (excluding WA) and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. 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-TIGN-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-TIGN-100-A MT; 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 and U-TIGN-100-A VT 0626-GRP26FLYI ROSTER 041526 V3