



Old Second  
NATIONAL BANK

PRIME TIME  
CLUB

Member  
**FDIC**

# UP NORTH ~ TRAVERSE CITY GETAWAY

October 5 - 9, 2026

Featuring: The Leelanau Peninsula, Old Mission Peninsula & Boyne Valley



## HIGHLIGHTS

- 4-Nights in Traverse City
- Holland, Michigan
- Sleeping Bear Dunes
- Pierce Stocking Scenic Drive
- West Grand Traverse Bay Cruise
- Mission Point Lighthouse
- Wine Tasting at Chateau Chantal
- Boyne Mountain Chairlift Ride
- Michigan SkyBridge
- Wine Tasting at Rove Winery
- Meijer Gardens
- Deluxe motor coach
- 9 Meals - 4 breakfasts, 3 lunches, and 2 dinners

### Prime Time Member - double occupancy

**Price starting at \$1,945 per person**

Original price starting at \$2,284 per person, double occupancy

### Prime Time Member - single occupancy

**Price starting at \$2,535 per person**

Original price starting at \$3,058 per person, single occupancy

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

Non-member price starting at \$2,070 per person, double occupancy

Non-member price starting at \$2,660 per person, single occupancy





# Day by Day Itinerary

## Mon., Oct. 5 – FOX VALLEY / TRAVERSE CITY

Early this morning we depart the Fox Valley as a day of travel will take us across the Indiana and Michigan state lines before stopping in **Holland**, Michigan. Nestled into the wildly beautiful Lake Michigan shoreline, this multifaceted town is known for many things ~ springtime tulips, summer festivals, fall orchards, and winter holidays. We'll enjoy lunch at the **Boatwerks Waterfront Restaurant**, downtown Holland's favorite waterfront restaurant, and set aside time to stroll Eighth Street, the center of Holland's commercial shopping district since the founding of the city in 1847.

This afternoon we will set our sights on Traverse City, recognized by The Wall Street Journal as one of the 10 Best Places to Go in 2025 and named one of Midwest Living's 30 Great Midwest Fall Color Getaways. Our home for the next 4-evenings is the Hotel Indigo Traverse City, located downtown on beautiful West Grand Traverse Bay. As we'll soon find out, downtown Traverse City is a hub of entertainment for the region, and there is a little something for everyone. **(L,D)**

## Tues., Oct. 6 – TRAVERSE CITY (Leelanau)

Our day will begin with an introduction to and exploration of the Leelanau Peninsula. We'll stop in small village of Empire, home to the Headquarters for Sleeping Bear Dunes National Lakeshore, to visit the **Philip A. Hart Visitor Center** for an introduction to the lakeshore as we explore the interpretive displays and watch a short informative movie. Then, we'll make our way to the **Pierce Stocking Scenic Drive** for panoramic views of the Manitou Passage and the



distant lighthouses of North and South Manitou Islands. This 7.4-mile scenic drive provides visitors with insight into the history of the area, a sampling of the vegetative communities found within the park and, best of all, spectacular overlooks of the Glen Lakes, the Sleeping Bear Dunes and Lake Michigan.

Just a few miles down the road we'll stop in the village of Glen Arbor. Here we'll find charming shopping centered around local, artisan-made goods, art, and outdoor-themed retailers, not to mention divine chocolate-covered cherries in the **Cherry Republic**, the world's largest exclusive retailer of cherry products.

This afternoon we will travel along a portion of the scenic **M-22**, a 116-mile stretch of road that winds through the scenic countryside of Manistee, Benzie and Leelanau counties, on our way to the village of Leland where we'll set aside time to explore historic **Fishtown**, a living reminder of Northern Michigan's maritime history featuring rustic shanties and docks reminiscent of life and commercial fishing 150 years ago. On our return to Traverse City, we'll enjoy a **West Grand Traverse Bay Cruise** aboard the newly renovated, 65' vessel The Discovery. The Discovery offers the choice of staying cozy indoors or enjoying the refreshing breezes from the bow or outdoor patio, being the only double-decker tour boat on West Grand Traverse Bay. What a wonderful way to enjoy the sparkling emerald waters of the West Grand Traverse Bay! **(B,L)**

## Wed., Oct. 7 – TRAVERSE CITY (Old Mission)

Another leisurely day on tour begins with a drive to the Old Mission Peninsula, a 22-mile-long stretch of land that divides the East and West Grand Traverse Bays. We'll enjoy the views as we travel through rolling hillsides past cherry orchards, vineyards and wineries, as we make our way to the **Mission Point Lighthouse**. Located at the end of the M-37, this historic landmark was once used to guide mariners through West Grand Traverse Bay. Our next stop will take us to **Chateau Chantal** for a wine tasting at their beautiful winery nestled in the rolling hills of Northern Michigan's Old Mission Peninsula, that has a rich history rooted in family and farming. Following our wine tasting, it's a short drive to the **Jolly Pumpkin Restaurant & Brewery**. Located in a historic 19th-century mansion, the Jolly Pumpkin features artisan fare with an on-site brewery and large seasonal outdoor dining with breathtaking views of West Bay.

The afternoon is free to explore downtown Traverse City at your leisure. Within easy walking distance of our hotel, you'll find a vibrant, pedestrian-friendly hub known for its blend of small-town charm and big-city offerings, featuring a mix of unique boutiques, diverse restaurants, and cultural attractions on central Front Street and the Warehouse District. **(B,L)**

**Thurs., Oct. 8 – TRAVERSE CITY (Boyne Valley)**

This morning, we will travel to the **Boyne Mountain Resort**, tucked away in the breathtaking Boyne Valley. In the fall, Boyne Mountain offers a variety of activities including enjoying the ever-changing fall foliage, and that's exactly what we'll do. We'll begin with a **Chairlift Ride** into the fresh Northern Michigan air to the summit to enjoy the fall foliage. You'll also have an opportunity to take a walk on the wild side across the **Michigan SkyBridge**. This architectural masterpiece is the world's longest timber-towered suspension bridge that floats 118 feet above Boyne Valley. On our return to Traverse City, we'll include a stop at the popular **Friske Orchards & Farm Market**.

Tonight we will travel to the **Rove Winery**. Perched atop the highest point on the Leelanau Peninsula at the Gallagher Estate, the family operation focuses its attention on the estate-grown grapes to honor their Michigan legacy and Irish ancestry. We'll enjoy a sampling of their wines accompanied by locally sourced small plates along with a breathtaking sunset view. **(B,D)**

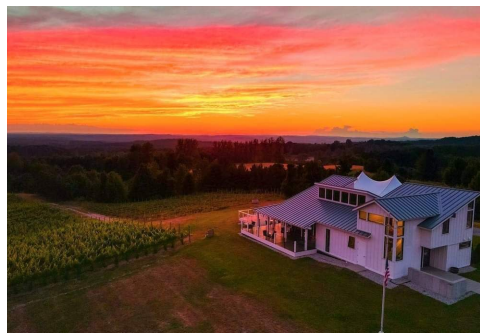
**Fri., Oct. 9 – TRAVERSE CITY / FOX VALLEY**

As all good things must come to an end, so too does our time in Traverse City. On our journey home, we'll stop in Grand Rapids to visit the **Meijer Gardens** and immerse ourselves in one of the world's finest horticultural display gardens and sculpture parks. Proudly ranked among the most-visited art museums worldwide, their collection showcases over 200 captivating sculptures, inviting visitors to experience the perfect blend of art and nature. Leaving Grand Rapids there's no better time to reflect on memories of our vacation that will last a lifetime and a celebration of new friendships made along the way! **(B)**

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

**B = Breakfast L = Lunch D = Dinner**

PURE MICHIGAN®

**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 at the Hotel Indigo Traverse City
- Luggage handling and portage charges for one suitcase per person at the hotel
- 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. Includes travel protection.

**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 17, 2026** 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; **a 4% of the payment amount will be assessed on all credit card payments.** Reservation requests received after **Friday, July 17, 2026**, 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, and is a package tour that reflects a savings of \$339 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/GCZ-1023>. Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**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](mailto: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 20 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/](http://grouptripsandtravel.com/booking-agreement-terms-conditions/). By booking this trip you are agreeing to be bound by the full terms and conditions of travel in addition to the tour conditions above. It is therefore vital that you read the full terms and conditions before making any booking. Making a booking is indicative of your agreement to be bound by all of the terms and conditions.



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## Up North ~ Traverse City Getaway ~ October 5 - 9, 2026

### 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 **Up North ~ Traverse City Getaway**.

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

\$1,945 Per Person, Double Occupancy

\$2,535 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. \_\_\_\_\_ Date of Birth \_\_\_\_\_  
(PLEASE PRINT FULL NAME - IDENTICAL TO DRIVERS LICENSE)

Preferred Name for Name Tag \_\_\_\_\_

☐ Mr. ☐ Ms. \_\_\_\_\_ 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 you are traveling with \_\_\_\_\_

Wheel Chair and 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 \$590

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)



### 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 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](http://travelexinsurance.com/company/fraud-warning) to view the state-specific fraud warnings, or call +1.888.574.7026. 10.23 GRPEFF1



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 death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial insolvency<sup>2</sup> & labor strike
  - Involuntary unemployment

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

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

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 benefits<sup>3</sup>

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 <sup>5</sup>	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay <sup>3</sup>	\$600
Baggage delay	\$250
Emergency medical expenses <sup>6</sup>	\$25,000
Emergency dental expenses <sup>6</sup>	\$500
Emergency evacuation & repatriation	\$150,000
Accidental death & dismemberment	\$10,000
Travel assistance services <sup>7</sup>	Included

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Coverage when plan is purchased at or before the final trip payment. <sup>3</sup>All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. <sup>4</sup>Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. <sup>5</sup>Coverage for trip interruption and trip interruption–return air only cannot be combined. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. <sup>7</sup>Provided by the designated provider listed in the policy. 10.23 GRPFY1







## Questions about plan benefits?

Call +1.888.574.7026 and use Plan GCZ-1023, or email [360group@travelexinsurance.com](mailto:360group@travelexinsurance.com).

### Trip cancellation & trip interruption

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

- Sickness, injury, or death<sup>1</sup>
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency<sup>2</sup>
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

### Travel delay

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

### Baggage & personal effects

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

### Baggage delay

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

### Emergency medical & dental expenses<sup>6</sup>

Emergency medical treatment if sickness or injury occurs while traveling.

### Emergency medical evacuation

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

### Accidental death & dismemberment

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

### Pre-existing medical condition exclusion waiver<sup>3</sup>

Pre-existing medical conditions are eligible for coverage when:

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

A pre-existing 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](http://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](mailto:claims@zurichtravelassist.com), P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A DC, in IN #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-TIIV-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.