

# *the* Emerald Club

THE  
EMERALD  
CLUB

## ALOHA HAWAII

June 1-11, 2027

### TOUR HIGHLIGHTS

- Pearl Harbor
- Iolani Palace
- Hawai'i Volcanoes National Park
- Rainbow Falls
- Kona Coffee Farm & Tasting
- Traditional Hawaiian Luau
- Pu'uhonua o Honaunau National Historical Park
- Iao Valley & Iao Needle



Louisville Tourism

A \$500 deposit per person is required with your registration form in order to reserve your spot.

**FINAL PAYMENT IS DUE:  
FEBRUARY 1, 2027**

### TOUR PRICING

**\$6,995** per person, double occupancy  
with insurance: **\$7,583**

**\$9,075** per person, single occupancy  
with insurance: **\$9,968**

Wendy Lorenzen • Emerald Club Coordinator  
109 W 3rd Ave • Arthur • 712-367-2291





Oahu



USS Arizona Memorial



Waikiki Beach



Hawai'i Volcanoes National Park

## DAILY ITINERARY

### DAY 1 TUESDAY, JUNE 1

### OMAHA, NEBRASKA

Today, we'll board our motorcoach for an overnight stay in **Omaha** before embarking on our Hawaiian adventure. After checking into the hotel, the evening is yours to enjoy at your leisure.

### DAY 2 WEDNESDAY, JUNE 2

### HONOLULU, OAHU

Set out this morning for our flight to the breathtaking Hawaiian Islands. Upon arrival in vibrant **Honolulu** on the island of Oahu, we'll be welcomed with a **traditional lei greeting** and a warm "Aloha" from our local tour manager. Feel the gentle island breeze as we settle into the relaxed spirit of Hawaii before transferring to our hotel for a three-night stay. The remainder of the day is yours to unwind, explore the surrounding area, and enjoy dinner on your own.

### DAY 3 THURSDAY, JUNE 3

### HONOLULU, OAHU

(B, D)

Following breakfast, discover the rich history and vibrant culture of Oahu on a **guided tour of Honolulu**. Begin with a moving visit to **Pearl Harbor**, where we'll board a Navy launch to the **USS Arizona Memorial** and reflect on the events of December 7, 1941 (*subject to availability*). Continue through the visitor center's compelling exhibits and film before stepping aboard the legendary **USS Missouri**, the historic battleship where World War II officially ended (*subject to availability*). As the tour continues, take in the scenic beauty of **Punchbowl Crater** and the **National Cemetery of the Pacific**, then drive through the heart of Honolulu, passing the State Capitol, the Governor's Mansion, bustling Chinatown, and the iconic King Kamehameha Statue. This evening, celebrate the start of our Hawaiian adventure with a delightful welcome dinner.

### DAY 4 FRIDAY, JUNE 4

### HONOLULU, OAHU

(B)

Take in another side of Oahu as today's sightseeing highlights Hawaii's royal past and breathtaking natural beauty. Tour the elegant **Iolani Palace**, the only royal palace in the United States, where beautifully restored interiors and fascinating exhibits tell the story of Hawaii's monarchs and the islands' unique history. After free time for lunch, travel into the island's verdant interior to the spectacular **Nu'uuanu Pali Lookout**. Here, sweeping views of dramatic cliffs, emerald valleys, and the picturesque Windward Coast provide one of Oahu's most unforgettable panoramas. The remainder of the day is yours to enjoy in Waikiki, whether you choose to unwind on the beach, browse the boutiques, or dine at one of the area's many restaurants.

### DAY 5 SATURDAY, JUNE 5

### KONA, HAWAII

(B)

This morning, fly to Hawaii's legendary **Big Island**, where towering volcanoes, lush rainforests, and dramatic coastlines create some of the state's most spectacular scenery. Upon arrival, visit picturesque **Rainbow Falls** before enjoying free time for lunch in the charming town of Hilo. This afternoon, travel through the island's ever-changing landscapes to **Hawai'i Volcanoes National Park**, home to the awe-inspiring Kilauea, one of the world's most active volcanoes. Witness steaming vents, ancient lava fields, and the vast volcanic caldera from the Steam Bluffs Overlook before continuing along the scenic Kona Coast. Admire the crystal-clear waters of Kealahou Bay and stop at one of Hawaii's striking black sand beaches, where Hawaiian green sea turtles are often spotted basking along the shore. Arrive at the hotel this evening surrounded by the remarkable beauty and landscapes of the Big Island.

## ACCOMMODATIONS

- 1 Night - Omaha, Nebraska - Cambria Hotel Omaha Downtown
- 3 Nights - Honolulu, Oahu - Marriott Waikiki Resort or similar
- 3 Nights - Kona, Hawaii - Royal Kona Resort or similar
- 3 Nights - Lahaina, Maui - Royal Lahaina Resort & Bungalows or similar

**DAY 6 SUNDAY, JUNE 6 KONA, HAWAII (B, D)**

Enjoy a leisurely morning at the resort, where the Big Island’s dramatic volcanic coastline and sweeping Pacific views create the perfect place to relax. This afternoon, visit the historic seaside town of **Kailua-Kona**, once home to King Kamehameha I. Browse local shops and galleries or enjoy free time for lunch along the waterfront before returning to the resort for a **hands-on lei-making workshop**, where we’ll create our own keepsake while learning about this cherished Hawaiian tradition. This evening, experience the spirit of the islands at a **traditional Hawaiian luau** featuring a delicious feast, lively music, graceful hula dancing, and vibrant Polynesian entertainment.

**DAY 7 MONDAY, JUNE 7 KONA, HAWAII (B, D)**

Today’s journey showcases the history, culture, and flavors of the Big Island. Begin with a visit to **Kona Joe’s Coffee Farm** in the renowned Kona coffee belt, where we’ll stroll through lush coffee fields and enjoy a guided tasting of the region’s world-famous coffee. Next, discover the colorful **St. Benedict’s Painted Church** before continuing to **Pu’uhonua o Honaunau National Historical Park**, a beautifully preserved place of refuge that offers a fascinating glimpse into ancient Hawaiian culture. Set against a backdrop of lava rock coastline, royal fishponds, and swaying palms, this sacred site is one of Hawaii’s most treasured landmarks. This evening, we’ll gather for a delicious group dinner.

**DAY 8 TUESDAY, JUNE 8 LAHAINA, MAUI (B, D)**

This morning, fly to the beautiful island of **Maui**, known as the “Valley Isle” for its breathtaking scenery, golden beaches, and lush tropical landscapes. Upon arrival, visit the picturesque **Iao Valley State Monument**, where the iconic **Iao Needle** rises dramatically above the rainforest-covered valley. Continue to the renowned resort community of Ka’anapali to settle into our deluxe beachfront resort, soak in the stunning ocean views, and come together for a lovely group dinner.

**DAY 9 WEDNESDAY, JUNE 9 LAHAINA, MAUI (B)**

Enjoy a day at leisure to explore beautiful Maui at your own pace. Relax on the sun-kissed shores of Ka’anapali Beach, unwind by the resort pool, or browse the nearby shops and oceanfront restaurants. If you’re looking for adventure, choose from a variety of optional excursions, including snorkeling, whale watching (seasonal), a scenic drive along the Road to Hana, or a breathtaking helicopter tour over cascading waterfalls, lush valleys, and volcanic landscapes.

**DAY 10 THURSDAY, JUNE 10 LAHAINA, MAUI (B, D)**

Make the most of your final full day on Maui with time to enjoy the island however you wish. Whether you’re seeking a peaceful day by the ocean or one last island adventure, Maui provides the perfect backdrop for a memorable finale. This evening, we’ll gather with our fellow travelers for a festive farewell dinner.

**DAY 11 FRIDAY, JUNE 11 HOME**

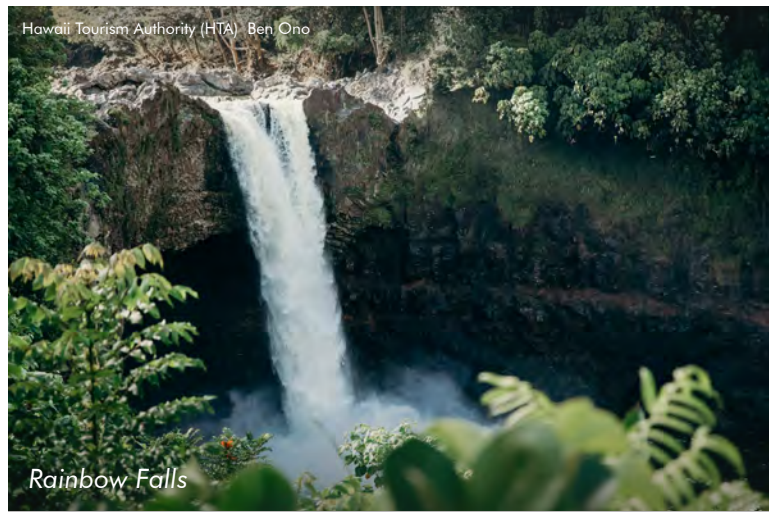
After breakfast, we will transfer to the airport for our flight home.



## INCLUSIONS

- Round-Trip Air Transfers
- Round-Trip Air out of Omaha
- Inner Island Flights
- Private Motorcoach Transportation in Hawaii
- 10 Nights Accommodations
- 13 Meals (8 Breakfasts, 5 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels When Available
- Taxes & Gratuities for Included Services
- Local Tour Manager in Hawaii

# WHERE TO



Hawaii Tourism Authority (HTA) Ben Ono

## OPTIONAL TRAVEL PROTECTION

**United Bank of Iowa RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.**

**See the included Traveler Insurance Services flyer for pricing.**

Travel Protection Plan may be purchased any time before or with final payment to United Bank of Iowa.

### Activity Level: Moderate

2-3 hours of easy-paced walking at a time; some stairs and uneven surfaces due to nature of attractions.

For further information or questions, please contact:

**Wendy Lorenzen**  
**(712) 367-2291**  
**wlorenzen@unitedbk.com**

Traveler Insurance Services Inc. CA Agency License #0D10209 ("Traveler Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelerinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

Travel arrangements  
provided by



**DOCUMENTATION:** A current government-issued photo ID is required for this trip. **All travelers on domestic flights must have a Real ID-compliant form of identification to board. Driver's licenses with a star inside a gold circle in the upper corner are Real ID-compliant, as are passports. You can apply to get a compliant ID by visiting your local DMV.**

**OPTIONAL TRAVEL PROTECTION PLAN:** United Bank of Iowa recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, provided by Traveler Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: This plan is not available for residents of NY and WA. The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelerinsurance.com/3852A-1224>. To view state specific fraud warnings, visit: <https://www.travelerinsurance.com/company/fraud-warning>. 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 provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Traveler 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. Traveler Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Traveler Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to United Bank of Iowa prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure.

**TRAVELERS WITH SPECIAL NEEDS:** You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

**TERMS AND CONDITIONS:** Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels, or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in airfare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the US Dollar exchange rate at the time of the creation of the tour. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

**TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.**

# the Emerald Club

THE  
EMERALD  
CLUB

June 1-11, 2027

## PASSENGER INFORMATION (1st Traveler)

(Name must be written here as it appears on your government-issued ID)

First Name: \_\_\_\_\_

Middle Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Gender (circle one): M F

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
month / day / year

Dietary Needs: \_\_\_\_\_

Additional Special Requests/Needs: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Relationship: \_\_\_\_\_

Emergency Contact's Phone: \_\_\_\_\_

United Bank of Iowa RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.

☐ Yes, I would like to purchase the offered plan.  
See the included Traveler Insurance Services flyer for pricing.  
(Payment may be sent with your deposit or with final payment to United Bank of Iowa)

☐ No, I decline the offered plan.

Tour Cost : per person, Double: \$6,995 Single: \$9,075  
with insurance: \$7,583 \$9,968

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## PASSENGER INFORMATION (2nd Traveler)

(Name must be written here as it appears on your government-issued ID)

First Name: \_\_\_\_\_

Middle Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Gender (circle one): M F

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
month / day / year

Dietary Needs: \_\_\_\_\_

Additional Special Requests/Needs: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Relationship: \_\_\_\_\_

Emergency Contact's Phone: \_\_\_\_\_

A \$500 deposit per person is required with your registration form in order to reserve your spot.

**FINAL PAYMENT IS DUE: FEBRUARY 1, 2027**

### DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: United Bank of Iowa

In the amount of: \_\_\_\_\_

Mail Check to: United Bank of Iowa - The Emerald Club  
109 W 3rd Ave, Arthur, IA 51431

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): \_\_\_\_\_

Wendy Lorenzen • Emerald Club Coordinator  
109 W 3rd Ave • Arthur • 712-367-2291



# ALOHA HAWAII

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It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

**TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.**

By registering for this tour and signing below, **you acknowledge that United Bank of Iowa reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither United Bank of Iowa nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

## Activity Level: Moderate

2-3 hours of easy-paced walking at a time; some stairs and uneven surfaces due to nature of attractions.

Signature (1st Traveler): \_\_\_\_\_

Date: \_\_\_\_\_

Please initial to indicate you have read/agree to the terms and conditions: \_\_\_\_\_

Signature (2nd Traveler): \_\_\_\_\_

Date: \_\_\_\_\_

Please initial to indicate you have read/agree to the terms and conditions: \_\_\_\_\_

If applicable:

Frequent Flyer #s: \_\_\_\_\_

KTN #: \_\_\_\_\_

If applicable:

Frequent Flyer #s: \_\_\_\_\_

KTN #: \_\_\_\_\_

For further information or questions, please contact:

**Wendy Lorenzen**  
**(712) 367-2291**  
**wlorenzen@unitedbk.com**

Travel arrangements  
provided by



By registering for this trip, I agree to grant to Star Destinations and its authorized representatives permission to record on photography film and/or video, pictures of my participation. I further agree that any or all of the material photographed may be used, in any form, as part of any future publications, brochure, or other printed or digital materials used to promote Star Destinations, and further that such use shall be without payment of fees, royalties, special credit or other compensation.



## Star Destinations | Travel Protection Plan

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel protection plan helps ensure that you and your trip investments are protected if something doesn't go as planned. Adding travel protection to your trip can help you travel with confidence, so you can dream, explore, and travel on.

### Star Destinations plan benefits<sup>1</sup>

| Benefits                                                | Coverage <sup>1</sup>           |
|---------------------------------------------------------|---------------------------------|
| Trip cancellation                                       | Up to 100% of insured trip cost |
| Trip interruption                                       | Up to 150% of insured trip cost |
| Trip interruption—return air only <sup>2</sup>          | \$750                           |
| Travel delay (6 hours)                                  | \$750 (\$150/day)               |
| Missed connection—air & cruise only (3 hours)           | \$750                           |
| Sporting equipment delay (8 hours)                      | \$600                           |
| Baggage & personal effects                              | \$2,000                         |
| Baggage delay (12 hours)                                | \$250                           |
| Emergency medical expense <sup>3</sup> (secondary)      | \$50,000                        |
| Emergency dental expense <sup>3</sup> (secondary)       | \$500                           |
| Emergency medical evacuation & repatriation (secondary) | \$250,000                       |
| Accidental death & dismemberment                        | \$25,000                        |
| Exposure & disappearance                                | \$25,000                        |
| Travel assistance services <sup>4</sup>                 | Included                        |
| <b>Optional upgrades</b>                                |                                 |
| Cancel for any reason                                   | Up to 75% of insured trip cost  |

### 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:

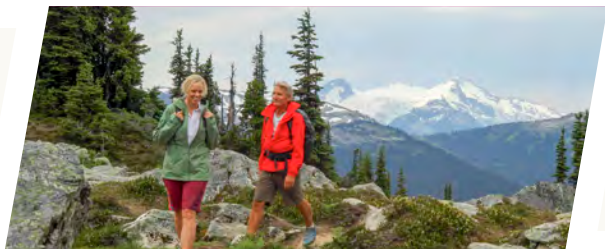
- Sickness, injury, or death<sup>5</sup>
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency<sup>6,7</sup>
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA mandate (12 hours)
- Delay causing 50% loss of trip due to a travel delay covered reason

### Star Destinations base plan rates<sup>1</sup>

| Trip cost           | Base plan cost per person | Base plan cost per person + cancel for any reason |
|---------------------|---------------------------|---------------------------------------------------|
| \$1 – \$500         | \$74                      | \$122                                             |
| \$501 – \$1,000     | \$96                      | \$158                                             |
| \$1,001 – \$1,500   | \$152                     | \$251                                             |
| \$1,501 – \$2,500   | \$188                     | \$310                                             |
| \$2,501 – \$4,000   | \$306                     | \$504                                             |
| \$4,001 – \$5,500   | \$447                     | \$737                                             |
| \$5,501 – \$7,000   | \$588                     | \$969                                             |
| \$7,001 – \$8,000   | \$705                     | \$1,163                                           |
| \$8,001 – \$9,000   | \$799                     | \$1,318                                           |
| \$9,001 – \$10,000  | \$893                     | \$1,473                                           |
| \$10,001 – \$11,000 | \$987                     | N/A                                               |
| \$11,001 – \$12,000 | \$1,081                   | N/A                                               |
| \$12,001 – \$13,000 | \$1,175                   | N/A                                               |
| \$13,001 – \$14,000 | \$1,269                   | N/A                                               |
| \$14,001 – \$15,000 | \$1,363                   | N/A                                               |
| \$15,001 – \$16,000 | \$1,457                   | N/A                                               |
| \$16,001 – \$17,000 | \$1,551                   | N/A                                               |
| \$17,001 – \$18,000 | \$1,645                   | N/A                                               |
| \$18,001 – \$19,000 | \$1,739                   | N/A                                               |
| \$19,001 – \$20,000 | \$1,833                   | N/A                                               |

<sup>1</sup>This plan is not available for residents of NY and WA. Coverages, rates, and maximum trip length may vary by state. The maximum trip length is 90 days. Please see your policy for details, or call +1.844.808.5950. Expenses will only be paid after benefits have been paid under any other valid and collectible insurance in effect or in accordance with a coordination of benefits provision in jurisdictions where excess coverage provisions are not permitted. Medical and dental coverage is primary for residents of CT.

<sup>2</sup>Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, and VT. <sup>3</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, and VT. <sup>4</sup>Provided by the designated provider as listed in the policy. <sup>5</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>6</sup>Must occur more than 14 days after the effective date of the applicable coverage. <sup>7</sup>Plan must be purchased within 21 days of the initial trip deposit to be eligible for this covered reason. 1224-STRFLY1\_SR\_061126\_V3



## Questions about plan benefits?

Call +1.844.808.5950 or email [CustomerSolutions@TravelexInsurance.com](mailto:CustomerSolutions@TravelexInsurance.com) and reference Plan 385ZA-1224.

### Missed connection—air & cruise only (3 hours)

Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection 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 expenses<sup>3</sup>

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.

### Travel assistance services

Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.

### Cancel for any reason

Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements.

- Cancellation must occur two days or more before your scheduled departure date.
- Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.
- Upgrade must be purchased 31 days or more before your departure date.
- The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

### Pre-existing medical condition exclusion waiver<sup>8</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 final trip payment.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

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 120-day look-back period (in most states) immediately preceding your plan purchase date.

### Plan details

View the description of coverage at [Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC](https://Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC).

<sup>8</sup>State 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](https://TravelexInsurance.com/company/privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto: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 NY and 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-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-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. 1224-STRFLY1\_SR\_061126\_V3