

# CAPE CODDER CRUISE ADVENTURE

September 6-14, 2026

## TOUR HIGHLIGHTS

- 7-Night Cruise Aboard American Glory
- Boston, Massachusetts
- Provincetown, Massachusetts
- Plymouth, Massachusetts
- Massachusetts Maritime Academy, Massachusetts
- Newport, Rhode Island
- Martha's Vineyard, Massachusetts
- New Bedford, Massachusetts



**A \$500 deposit per person is required with your registration form in order to reserve your spot.**  
(\$250 is non-refundable at the time of registering)

**FINAL PAYMENT IS DUE:  
MAY 1, 2026**

## TOUR PRICING

(5 available)	Premium Waterview - Main Deck*	<b>\$8,099</b>
	with insurance:	<b>\$8,898</b>
(10 available)	Premium Balcony - Deck 2*	<b>\$9,285</b>
	with insurance:	<b>\$10,178</b>
(3 available)	Vista Balcony - Deck 3*	<b>\$9,999</b>
	with insurance:	<b>\$10,892</b>

\*Staterooms subject to availability at time of registration.  
Single pricing available upon request.

# DAILY ITINERARY



## DAY 1 SUNDAY, SEPTEMBER 6 BOSTON, MA

Our journey begins in **Boston**, a city where America's past and present meet in captivating harmony. Upon arrival, we'll be immersed in a place alive with history, culture, and energy. Walk in the footsteps of revolutionaries along the Freedom Trail, a 2.5-mile path linking 16 sites that shaped the nation, or stroll through Boston Common, the country's oldest park, where stories from 1634 still echo beneath towering elms. Feel the city's modern pulse at Fenway Park or through its famed marathon spirit, then trace the literary legacy of Emerson and Thoreau, whose ideas helped inspire generations. From the first moment, Boston sets the stage for our wonderful adventure ahead.

## DAY 2 MONDAY, SEPTEMBER 7 BOSTON, MA (B, D)

Savor a leisurely morning in Boston, soaking in the charm of the city at your own pace before leaving the hustle and bustle behind. This afternoon, we'll **step aboard the American Glory**, a ship that blends modern comfort with inviting style. As we sail from Boston Harbor, the city gives way to open sea and the excitement of adventures ahead.

## DAY 3 TUESDAY, SEPTEMBER 8 PROVINCETOWN, MA (B, L, D)

**Provincetown**, once a haven for artists and visionaries, has blossomed into one of Cape Cod's most vibrant summer retreats. Its lively streets are lined with colorful storefronts, eclectic boutiques, and inviting cafés, all just steps from peaceful beaches. Browse inspiring art galleries, pause to enjoy the talents of local performers, and soak in the creative energy and coastal charm that make this welcoming town a true Cape Cod gem.

## DAY 4 WEDNESDAY, SEPTEMBER 9 PLYMOUTH, MA (B, L, D)

Steeped in history and coastal charm, **Plymouth** marks the Pilgrims' arrival in 1620 and invites you to step back into the dawn of America's story. At Pilgrim Memorial State Park, stand before the legendary Plymouth Rock, a symbol of courage and hope, then climb aboard the Mayflower II, a stunning full-scale replica of the ship that carried the settlers across the Atlantic. Surrounded by sweeping ocean vistas, tranquil forests, and scenic trails, Plymouth pairs its powerful past with natural beauty, offering an unforgettable place to explore, reflect, and be inspired.

Included Excursions: Plimoth Plantation & The Plymouth Local Loop

## DAY 5 THURSDAY, SEPTEMBER 10 MMA, MA (B, L, D)

Founded in 1891, the **Massachusetts Maritime Academy (MMA)** is the oldest and largest maritime academy still in operation in the United States, proudly blending a rich heritage with forward-looking innovation. During our visit, we'll step into a distinctive "special mission" campus where cadets and staff bring the academy's storied legacy to life through their knowledge, discipline, and passion for the sea. Explore impressive state-of-the-art facilities, from the 360-degree Full Bridge Simulator that re-creates real-world navigation scenarios to the Emergency Operations Training Center and the Marine Engineering Labs, where future leaders in maritime science and engineering hone their skills. Set along the picturesque shores of Cape Cod, with sweeping views of the Cape Cod Canal and Buzzards Bay, the academy offers both a fascinating glimpse into maritime education and an inspiring coastal backdrop for an experience we won't soon forget.

Included Excursion: The Museums at Aptucxet

**DAY 6 FRIDAY, SEPTEMBER 11****NEWPORT, RI****(B, L, D)**

Tucked into the heart of Narragansett Bay, **Newport** shines as the world's yachting capital, where coastal beauty meets timeless maritime heritage. Wander scenic shorelines and bustling docks, or lose yourself in historic districts that whisper stories of the town's seafaring past. Step into the Herreshoff Marine Museum and America's Cup Hall of Fame to uncover its legendary nautical legacy, then travel back to the Gilded Age along the famed "Avenue of Mansions." Here, opulent summer estates dazzle with marble staircases, grand ballrooms, and sweeping ocean views, offering a captivating glimpse into an era of unrivaled luxury and elegance.

**Included Excursions:** Guided Fort Adams Exploration, Newport City Exploration, Lobster Bake Luncheon & Newport Local Loop

**DAY 7 SATURDAY, SEPTEMBER 12 MARTHA'S VINEYARD, MA (B, L, D)**

Once a bustling hub for whaling and trade, **Martha's Vineyard** is now one of New England's most cherished island retreats. It's six towns, each offering unique charm—from the peaceful beauty of Chilmark to the lively Vineyard Haven and refined Edgartown, with its stately colonial homes and gardens. Rolling hills, shady forests, and sun-drenched beaches frame this coastal haven, where gentle waves and soaring ospreys complete the island's timeless allure.

**Included Excursion:** Martha's Vineyard Exploration

**DAY 8 SUNDAY, SEPTEMBER 13 NEW BEDFORD, MA (B, L, D)**

In the mid-19th century, **New Bedford** thrived as the world's whaling capital, even inspiring Herman Melville's masterpiece, *Moby-Dick*. Stroll the scenic waterfront where cobblestone streets and historic architecture meet a bustling modern harbor alive with working vessels. Discover colorful murals and public art that add fresh energy to the historic district, or pause in leafy green spaces that offer a peaceful contrast to the city's industrious spirit. Blending history, culture, and coastal charm, New Bedford invites you to experience a destination shaped by the sea.

**Included Excursions:** New Bedford Whaling Historic Park Tour & New Bedford Local Loop

**DAY 9 MONDAY, SEPTEMBER 14 HOME (B)**

We will disembark in Boston and transfer to the airport for our flight home.

## INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Boston
- Private Motorcoach Transportation to Hotel/Pier/Airport
- 1 Night's Accommodations on Land
- 1 Meal on Land & All Onboard Meals
- 7-Night Cruise in Stateroom Category of Choice
- Porter Service of One Bag Per Person at Hotel
- Taxes & Gratuities for Included Services on Land & Cruise
- Onboard Amenities
  - Daily Enrichment Programs
  - Live Evening Entertainment
  - Complimentary cocktail hour with beer and wine
  - Free Wi-Fi
  - All-Inclusive Gourmet Dining
  - Suggested Cruise Gratuities and Port Charges/Fees
- Included Excursions Listed in Itinerary



"Avenue of Mansions"



Newport



Martha's Vineyard



New Bedford

# WHERE TO?



## Activity Level: Light

This level is ideal for relaxed exploration, with short walks, minimal standing, and simple activities like boarding a motorcoach and strolling through historic sites.

For further information or questions, please contact:

**Linda Green (308) 389-8783**

[linda.green@5pointsbank.com](mailto:linda.green@5pointsbank.com)

**Teri Fredrickson (308) 389-8745**

[Teri.Fredrickson@5pointsbank.com](mailto:Teri.Fredrickson@5pointsbank.com)



**DOCUMENTATION:** A current government-issued photo ID is required for this trip. **Effective May 7, 2025: 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:** Five Points Bank 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 Travelex 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: 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.travelexinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.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 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. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to Five Points Bank prior to final payment, less the non-refundable \$250. 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.**

# CAPE CODDER CRUISE ADVENTURE



For further information or questions, please contact:

**Linda Green (308) 389-8783**  
**[linda.green@5pointsbank.com](mailto:linda.green@5pointsbank.com)**

Travel arrangements provided by



**September 6-14, 2026**

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

Driver License #: \_\_\_\_\_ State Issued: \_\_\_\_\_

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

Place of Birth - City: \_\_\_\_\_ State: \_\_\_\_\_

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

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

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

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

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

**Five Points Bank RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.**

**Yes, I would like to purchase the offered plan.**  
 (Payment may be sent with your deposit or with final payment to Five Points Bank)

**No, I decline the offered plan.**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit:  
<https://www.travelexinsurance.com/company/fraud-warning>. Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelexinsurance.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.

Pick-up Location: (please check one)

Kearney     Grand Island (Sam's Club)     Grand Island (I-80/281)

Lincoln     Omaha

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

Driver License #: \_\_\_\_\_ State Issued: \_\_\_\_\_

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

Place of Birth - City: \_\_\_\_\_ State: \_\_\_\_\_

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

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

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

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

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

Sleeping Preference (circle one):     Two Beds     One Bed

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

## Tour Pricing:

(Double Occupancy)

## Trip Costs Per Person

<input type="checkbox"/> Premium Waterview - Main Deck* (5 available)	\$8,099
with insurance:	\$8,898
<input type="checkbox"/> Premium Balcony - Deck 2* (10 available)	\$9,285
with insurance:	\$10,178
<input type="checkbox"/> Vista Balcony - Deck 3* (3 available)	\$9,999
with insurance:	\$10,892

Single pricing available upon request.

\*Staterooms subject to availability at time of registration.

**PLEASE TURN OVER FOR SIGNATURE**

# CAPE CODDER CRUISE ADVENTURE

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

(\$250 is non-refundable at the time of registering.)

**FINAL PAYMENT IS DUE: MAY 1, 2026**

**A copy of your driver's license is required with registration or as soon as possible.**

**DEPOSIT PAYMENT INFORMATION:**

Enclosed is my check, made payable to: Five Points Bank

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

Debit my account in the amount of: \_\_\_\_\_

Account #: \_\_\_\_\_

Mail Check to: Five Points Bank Attn: Linda Green  
PO Box 1507, Grand Island, NE 68802

By registering for this tour and signing below, **you acknowledge that Five Points Bank reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither Five Points Bank 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: Light**

This level is ideal for relaxed exploration, with short walks, minimal standing, and simple activities like boarding a motorcoach and strolling through historic sites.

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

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

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

If applicable:

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

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

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

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

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

If applicable:

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

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

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.

# AMERICAN GLORY



4<sup>TH</sup>  
DECK



3<sup>RD</sup>  
DECK



2<sup>ND</sup>  
DECK



MAIN  
DECK



## CATEGORY TYPE

## CATEGORY SQUARE FOOTAGE

Grand Suite	620
Sky Suite	470
Vista Balcony	310
Premium Balcony	310
Premium Waterview	310
Single Balcony	280



## ONBOARD ENRICHMENT

### Resident Historians & Experts

Every cruise features an onboard expert who hosts discussions and is available throughout each day to add context to your journey along the river. These accomplished professionals also provide briefings on each port, offer their recommendations based on your interests, and connect the stories of each destination to the history of the river.

Nightly entertainment ranges from interactive lectures to live musical performances in one of the ships' inviting lounges. Resident entertainers provide light music in the afternoon, while renowned artists join us in the evening for world-class entertainment.

## ONSHORE EXPERIENCES

Each of these small ships provides a genuine and customized exploration of areas inaccessible to large ships and crowds, allowing us to explore small towns in the most meaningful way possible. Guided shore excursions bring out the distinct flavor and unique culture of the destinations visited.

Through a careful understanding of guests, American Cruise Lines provides an enriching, destination-focused experience. Small groups visit historic homes, farms, music venues, and more, as we discover each unique place. Every excursion is led by a local guide and accompanied by an American Cruise Lines' team member who is always available to assist.

## CULINARY PROGRAM

A team of master chefs prepares a traditional American menu with a regional flair that features the freshest local ingredients. Fresh foods are brought aboard daily, some from the farms and vineyards visited along the way. The culinary program is one more way that we connect your onboard experience to the destinations visited.

## MADE IN AMERICA

American Cruise Lines is an all-American family company. Every itinerary is domestic, but it only starts there. Each new ship begins in Chesapeake then begins the vessel construction in Salisbury, MD. Steel is sourced from U.S. manufacturers. Once built, the ship becomes one of very few cruise ships that is truly American. It is registered in the U.S. and flies the American flag at the stern, where ships display their nation's flag.

The American Cruise Lines crewmembers bring the ship to life, exploring the U.S. Many of the crew have sailed for years.

## Star Destinations | Travel Protection

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 <sup>5</sup>	Up to 75% of insured trip cost

### Trip cancellation & trip interruption

Protect your 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>6</sup>
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency<sup>7,8</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 <sup>5</sup>
\$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>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. Covered expenses will only be paid after benefits have been paid under any "in-force policy" in effect for the Insured. 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, VT, and WA. <sup>3</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>4</sup>Provided by the designated provider as listed in the policy. <sup>5</sup>Cancel for any fortuitous reason for residents of NY. <sup>6</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>7</sup>Must occur more than 14 days after effective date. <sup>8</sup>Plan must be purchased within 21 days of initial trip deposit to be eligible for this covered reason. 1224-STRFLY1\_SR\_112524\_V1



## 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

Reimbursement for reasonable additional lodging, meal expenses, and the prepaid unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

### 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

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier for 12 hours or more.

### Emergency medical & dental expenses<sup>3</sup>

Coverage for emergency medical and dental treatment if a sickness or injury occurs during your trip.

### 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.

### 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.

<sup>3</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](http://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 #OD10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including 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.

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