

The STATE NEBRASKA
BANK & TRUST
Century Club

Presents

*Highlands & Heritage
Journey Through Scotland*

September 17 - 26, 2026

\$5,790 Per Person, Double Occupancy from Wayne



This is an exclusive travel program presented by *State Nebraska Bank & Trust*

Day by Day Itinerary

Thurs., Sept. 17 – WAYNE / EN ROUTE

This morning we depart Wayne by private motorcoach for the drive to Omaha's Eppley Airport in preparation for the American Airlines flights en route to Edinburgh, Scotland. (I)

Fri., Sept. 18 – EDINBURGH / DRYMEN

As the sun rises on the Scottish coast we arrive in Edinburgh and meet our Coach Driver and Blue Badge Tour Guide who will introduce us to Scotland. Leaving the airport, we'll make a stop in nearby Falkirk where we'll enjoy the revolutionary **Falkirk Wheel Boat Tour**, the world's first and only rotating boat lift. Afterward, we're headed to Stirling. In olden days, all routes led to Stirling because of its strategic position, and the views from the top make it easy to see why. To the north is the National Wallace Monument honoring Scotland's great hero Sir William Wallace, and to the South is Bannockburn. We'll visit the **Bannockburn Heritage Centre**, where on the nearby battlefield King Robert the Bruce routed the forces of King Edward II to win freedom for the Scots from English domination. Afterward, we'll be on our way to the peaceful village of Drymen, overlooking the Endrick Water as it nears Loch Lomond. (I,D)

Sat., Sept. 19 – DRYMEN (Loch Lomond)

Our day begins as we travel towards the soft green hills on the banks of lovely Loch Lomond to visit **Lennox of Lomond**. Established in 1750, Lennox of Lomond has seen eleven generations of the Lennox family running the farm on the western shores of Loch Lomond. We'll enjoy a **Guided Farm Tour** with a chance to explore the steadings and yards, meet the animals, take part in a Q&A session with a farmer, observe a sheepdog working and see a shearing demonstration where appropriate for the season. Afterward, we'll travel to the beautiful conservation village of Luss. With its prim, identical sandstone and slate cottages, the village was the setting for the successful TV soap opera High Road. After lunch, we'll **Cruise Loch Lomond** to Balmaha on the eastern shore of the loch. From here we'll travel to the **Glengoyne Distillery**. We'll not only learn about the simple but magical process of turning barley, water, and yeast into whisky, but we'll also have a lot of fun while we're at it! (B,L,D)

Sun., Sept. 20 – DRYMEN / INVERNESS

This morning we depart Drymen and travel towards the wild desolation of Rannoch Moor. At an altitude of over 1,000ft, it's a unique landscape, and contrasts with the mighty mountain scenery as we travel past the majestic peak of Buachaille Etive Mor before descending into the country's most famous valley, Glencoe. Stunningly beautiful, with its dramatic cliff faces and steep slopes, Glencoe is infamous as the site of the Glencoe massacre in 1692. From here we continue our journey by way of the bustling town of Fort William located at the base of Ben Nevis, Britain's highest mountain, and along the Road of the Isles taking us to the celebrated **Glenfinnan Viaduct** featured in the Harry Potter film series. Then,



we'll be on our way up the Great Glen, a series of glens that runs from Fort William to Inverness and features an impressive landscape. Along the way, we'll stop to tour the **Loch Ness Visitors Centre** for a walk through 500 million years of history. We can delve deeper into the ancient Scottish myths, legends and scientific research, and uncover the mysteries of the loch. Afterward, we'll end our day on arrival in Inverness, the "Capital of the Highlands". (B,D)

Mon., Sept. 21 – INVERNESS (Loch Ness)

We will enjoy a leisurely day on tour beginning with a visit to visit Culloden Moor, the powerfully emotive battlefield where in 1746 Prince Charlie's Highlander Army met its fate against the Duke of Cumberland's Army. Next, we'll tour richly researched **Culloden Visitor Centre**, featuring relics and interactive displays that reveal a true insight to the background from both sides of the conflict. Then we'll retrace yesterday's route back towards to **Urquhart Castle**, which remains an impressive stronghold despite its ruinous state. With a remarkable collection of artefacts, full sized working trebuchet and modern visitor center it is easy to see why Urquhart Castle is now one of the most visited castles in Scotland. Afterward, it's time to sit back and enjoy our **Loch Ness Cruise**, the perfect way to experience the lochs history all the while taking in the Highland's stunning scenery. (B)

Tues., Sept. 22 – INVERNESS (Isle of Skye)

The mysterious Isle of Skye awaits. The largest of the Inner Hebrides, the Isle of Skye is saturated with 4,000 years of myth and history. Leaving the shores of Loch Ness near Invergarry, we'll pass the 5 Sisters of Kintail before stopping at one the most photographed castles in Scotland, the famous Eilean Donan Castle. Afterward, we're headed across the Skye Bridge to the Isle of Skye where we'll stop in the village of Portree. Set within a natural harbor, its quirky shops and cute cafes are just a

few of the towns highlights. Then, we'll journey up the east coast, marked by the scenery of the Trotternish peninsula. We'll make several stops along the way taking in the dramatic landscapes of the Old Man of Storr and Kilt Rock. We'll also learn about long ago feuds between rival clans, Jacobite intrigue, and the devastation of the Highland Clearances. **(B,D)**

Wed., Sept. 23 – INVERNESS / PERTSHIRE

This morning we depart Inverness and travel into the rugged **Cairngorms National Park** where we'll stop in the small village of Newtonmore to visit the open-air **Highland Folk Museum** and learn about what life was like for the people of the Highlands from the 1700s up until the 1960s. Next, we'll stop for a wee dram at the highest and coldest working distillery in Scotland. The **Dalwhinnie Distillery** whisky thrives on extreme conditions – creating a liquid as sweet and accessible as its highland home is remote. Afterward, it's time to sit back and take in the scenery of majestic mountains and lochs straight from folk tales as we make our way to Perthshire, the very heart of central Scotland **(B,L,D)**

Thurs., Sept. 24 – PERTSHIRE / EDINBURGH

A leisurely start to the day begins with a drive across the Tay Bridge for an introduction to St. Andrews, home to the oldest university in Scotland as well as the meeting place of Prince William and the Duchess of Cambridge. We'll explore the remains of **St Andrews Cathedral**, to learn how the cathedral dominated the Scottish religion until 1560. Even in its ruinous state, the cathedral remains a prominent landmark. Then, we'll enjoy lunch at the **Tom Morris Bar & Grill** celebrating the life and influence of the Grand Old Man of golf. After lunch, we'll begin a **Guided Tour of The Royal and Ancient Golf Club's Old Course** as we follow in the footsteps of golf's greats. This afternoon we'll continue our travels across the mighty Forth Road Bridge to Edinburgh, Scotland's capital city. As we'll soon see firsthand, the historic status of Edinburgh is beyond question. **(B,L,D)**

Fri., Sept. 25 – EDINBURGH

Our day begins with an introduction to Edinburgh. We'll see the 18th century New Town with broad streets, spacious squares, and elegant town houses. Then, we'll travel along the Royal Mile for a view of the Palace of Holyroodhouse, the official Scottish residence of His Majesty The King, before stopping to tour **Edinburgh Castle** perched high above the city on volcanic rock. Our tour will reveal an assemblage of buildings dating from the 12th to the 20th century, reflecting its changing role as a fortress, prison, and royal palace.

This afternoon we'll 'Step Down' into Edinburgh with a tour of the **Real Mary King's Close**, hidden beneath the lively streets of Edinburgh's busy thoroughfare, the Royal Mile. Edinburgh's only preserved 17th century

street, the Close and its warren of shops, homes, and passageways offer a unique experience. We'll wander through the now underground labyrinth that was once a busy Edinburgh laneway and discover the stories of the people who lived, worked, and died here. **(B,L)**

Sat., Sept. 26 – EDINBURGH / WAYNE

As all good things must come to an end, so too does our time in Scotland. Early this morning we travel to Edinburgh Airport in preparation for the return journey home. No better time to reflect on memories of our *Journey Through Scotland* vacation to last a lifetime and new friendships made along the way! **(B,I)**

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

Meal Codes:

I = In-flight B = Breakfast L = Lunch D = Dinner



The Vacation Price Includes:

- Roundtrip motor coach transportation from Wayne to Omaha's Eppley Airfield
- Economy class airline transportation by scheduled service of American Airlines
- Transportation by deluxe private motor coach with accompanying Blue Badge Tour Guide
- Accommodations in first-class hotels representative of the destination
- All meals as shown in the Day by Day Itinerary
- Sightseeing as detailed in the itinerary including applicable entrance fees
- Luggage handling and portage charges for one suitcase per person at hotels, where available
- Airline taxes and fees, and all taxes for included ground services

The Vacation Price Does Not Include: Items of a personal nature such as passport fees and destination entry requirements; gratuities to the Motor Coach Drivers and Blue Badge Tour Guide; luggage handling at airports; meals other than those stated above; drinks with afternoon and evening meals; and Travel Protection.

TOUR CONDITIONS

TOUR DEPOSIT AND PAYMENT: Reservations may be made by check or major credit card. Credit cards can be accepted for payment(s); however, the vacation price reflects a 4% cash discount. Please call InterTrav at 630-377-5840 to arrange payment by credit card; 4% of the payment amount will be assessed on credit card payments. You will be invoiced for the balance of payment due on or before **Friday, June 5, 2026**. Reservation requests received after **Friday, June 5, 2026**, are subject to tour availability.

ARRANGEMENTS: The tour price is based on a minimum participation of 25 persons and includes planning, and operational charges and is quoted on the current rate of exchange, tariff rates and airfares in effect as of February 14, 2025. In the event of a marked increase in foreign currency or in tariff rates, the cost is subject to revision.

TOUR PRICING: This is a package tour in which group airfares and land tour costs have been combined in the most advantageous way. Should you wish to deviate from the package tour by changing your departure and/or return dates of travel, this will eliminate the advantages of the package tour price. There will be a service charge of \$100 per person for altering the airline itinerary, plus any additional charges assessed by the airlines.

CANCELLATION: If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge equal to the per person deposit up to 100 days prior to departure. For cancellation between 99 and 65 days prior to departure, there is a cancellation charge equal to 50% of the tour cost. For cancellation within 64 days of departure, the cancellation charge is 100% of the tour cost. **IMPORTANT:** Cancellations will not be accepted by telephone and must be sent in writing to: InterTrav Corporation, 203 State Avenue, St. Charles, Illinois 60174, or emailed to travel@intertravcorp.com.

TRAVEL PROTECTION: For your convenience, we offer a Traveler Insurance Services protection plan to help protect you and your travel investment against the unexpected. For more information and rates, please review the product flyer enclosed. If you would like to enroll, fill out the enrollment form and return it with your tour reservation form. The full coverage terms and details, including limitations and exclusions, are contained in the insurance Policy. To view/download the policy, go to: <https://policy.travelersinsurance.com/GPZ-1023>. Traveler 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).

PASSPORTS AND VISAS: Your tour requires a passport valid for the duration of your travel. If you do not already have your passport, or it will expire before your return date, we suggest you apply for it immediately. No visas are required for your tour. However, if you are a citizen of a country other than the United States, you must advise us in writing with your Reservation Application, as other travel documents may be required.

RESPONSIBILITY

STATE NEBRASKA BANK & TRUST and/or INTERTRAV CORPORATION 203 State Avenue, St. Charles, Illinois 60174, and its employees, shareholders, agents, and representatives (InterTrav) uses third party suppliers to arrange tours, transportation, sightseeing, lodging, and all other services related to this tour. InterTrav is an independent contractor and is not an employee, agent, or representative of any of these suppliers. InterTrav does not own, manage, operate, supervise, or control any transportation, vehicle, airplane, hotel or restaurants, or any other entity that supplies services related to your tour. InterTrav is not affiliated with any other tour operator. All suppliers are independent contractors and are not agents or employees or representatives of InterTrav. All tickets, receipts, coupons, and vouchers are issued subject to the terms and conditions specified by each supplier, and by accepting the coupons, vouchers, and tickets, or utilizing the services, all customers agree that neither InterTrav, nor its employees, agents, or representatives are or shall not be responsible or become liable for any delay incurred or change in schedule by any person in connection with any means of transportation; nor for any loss, damage or injury to person or property or otherwise, in connection with any service supplied or not supplied resulting directly or indirectly from any occurrence beyond the control of InterTrav by reason of any event beyond the control of any agency or supplier, or occurring without the fault or negligence of such agency or supplier. InterTrav assumes no responsibility or liability for any loss, injury or damage or loss of any traveler that may result from any act or omission on the part of others; InterTrav assumes no responsibility or liability for personal property; and InterTrav shall be relieved of any obligations under these terms and conditions in the event of any strike, labor dispute, act of God, or of government, fire, war, whether declared or not, terrorism, insurrection, riot, theft, pilferage, epidemic, pandemic, illness, physical injury, quarantine, medical or customs or immigration regulation, delay, or cancellation. InterTrav accepts no responsibility for lost or stolen items, InterTrav reserves the right to refuse any participant or potential participant at its sole discretion. No refund will be made for voluntary absence from the tour unless arrangements are made at the time of booking.

The above tour conditions are provided in addition to the full terms and conditions of travel which can be found here 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.



Highlands & Heritage Journey Through Scotland ~ September 17 – 26, 2026 RESERVATION FORM

Please reserve _____ places for me/us on the **Century Club Journey Through Scotland Tour**.
Enclosed is my/our check in the amount of \$ _____ (\$500 deposit per person).

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

Please make all checks payable to InterTrav Corp.

Pay by credit card:

Card Number:	Expiration Date:
Address if different than below:	Amount To Be Charged:
Signature:	

Pay by check:

Please make checks payable to:
INTERTRAV CORPORATION

Payments by credit card will incur a 4% service fee

Mr. Mrs. Ms.

Mr. Mrs. Ms.

PLEASE PRINT NAME IDENTICAL TO PASSPORT

PLEASE PRINT NAME IDENTICAL TO PASSPORT

DATE OF BIRTH _____

DATE OF BIRTH _____

Address _____

Home Phone (Area Code) _____

City _____

State _____

Zip Code _____

Cell Phone (Area Code) _____

Email Address _____

Wheelchair at airport and/or dietary requests: _____

- I will share a room with (if other than spouse): _____
- I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement of \$990
- I desire single accommodation (subject to availability) at the supplementary charge of \$990

PLEASE RETURN TO: Kaki Ley
 Century Club
 c/o State Nebraska Bank & Trust
 Wayne, NE 68787

Telephone: 402-375-1130
 Kaki Ley Cell: 402-369-1474

PLEASE ENCLOSE A COPY OF THE INFORMATION PAGE OF YOUR PASSPORT



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 CORP

Signature Date

Signature Date

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





Group tours are an exciting way to explore the world, and a Traveler travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



360° Group Premier | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment

- Primary coverage, no deductibles³
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Premier plan rates³

Trip cost	0-59	60-74	75+
\$0	\$36	\$47	\$64
\$1 - \$250	\$44	\$58	\$81
\$251 - \$500	\$57	\$74	\$105
\$501 - \$1,000	\$86	\$114	\$168
\$1,001 - \$1,500	\$109	\$143	\$211
\$1,501 - \$2,000	\$149	\$191	\$215
\$2,001 - \$2,500	\$191	\$245	\$277
\$2,501 - \$3,000	\$234	\$300	\$338
\$3,001 - \$3,500	\$276	\$354	\$400
\$3,501 - \$4,000	\$319	\$409	\$461
\$4,001 - \$4,500	\$361	\$463	\$523
\$4,501 - \$5,000	\$404	\$518	\$584
\$5,001 - \$5,500	\$446	\$572	\$646
\$5,501 - \$6,000	\$489	\$627	\$707
\$6,001 - \$6,500	\$531	\$681	\$769
\$6,501 - \$7,000	\$574	\$736	\$830
\$7,001 - \$8,000	\$638	\$818	\$923
\$8,001 - \$9,000	\$723	\$927	\$1,046
\$9,001 - \$10,000	\$808	\$1,036	\$1,169
\$10,001 - \$11,000	\$893	\$1,145	\$1,292
\$11,001 - \$12,000	\$978	\$1,254	\$1,415
\$12,001 - \$13,000	\$1,063	\$1,363	\$1,538
\$13,001 - \$14,000	\$1,148	\$1,472	\$1,661
\$14,001 - \$15,000	\$1,233	\$1,581	\$1,784
\$15,001 - \$16,000	\$1,318	\$1,690	\$1,907
\$16,001 - \$17,000	\$1,403	\$1,799	\$2,030
\$17,001 - \$18,000	\$1,488	\$1,908	\$2,153
\$18,001 - \$19,000	\$1,573	\$2,017	\$2,276
\$19,001 - \$20,000	\$1,658	\$2,126	\$2,399

360° Group Premier plan benefits³

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

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All 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. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption—return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email 360Group@travelexinsurance.com.

Trip cancellation & trip interruption

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

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- 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 expenses⁶

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 waiver³

Pre-existing medical conditions are eligible for coverage when:

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

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

Plan details

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

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A 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-TIIV-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH #U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



Dream. Explore. Travel On.