

ICELANDIC LAND ADVENTURE

August 10-20, 2026

TOUR HIGHLIGHTS

- FlyOver Iceland
- Icelandic Lava Show
- Thingvellir National Park
- Geysir Geothermal Area
- Icelandic Horse Show
- Seljalandsfoss Waterfall & Skógafoss Waterfall
- Reynisfjara Black Sand Beach
- Jökulsárlón Glacier Lagoon
- Vök Baths
- Ásbyrgi Canyon
- Glaumbær Turf Farm & Museum
- Deildartunguhver Hot Spring
- Hraunfossar Waterfalls
- Blue Lagoon



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

**FINAL PAYMENT IS DUE:
FEBRUARY 10, 2026**

TOUR PRICING

\$7,785 per person, double occupancy
with insurance: **\$8,490**

\$8,949 per person, single occupancy
with insurance: **\$9,748**



Reykjavik



Geysir



Thingvellir National Park



Hofskirkja Turf Church

DAILY ITINERARY

DAY 1 MONDAY, AUGUST 10

OVERNIGHT FLIGHT

Today, we will transfer to the airport for our overnight flight to **Reykjavik, Iceland**.

DAY 2 TUESDAY, AUGUST 11

REYKJAVÍK

(D)

Upon arrival in **Reykjavik**, step into the heart of Icelandic charm as our knowledgeable driver and guide welcome us to Iceland's enchanting capital. Embark on a **panoramic tour** featuring colorful harbors, striking contemporary architecture, and sweeping skyline views. The afternoon is free for your own exploration—stroll charming streets, unwind in a cozy café, or dive into the city's fascinating museums. Then, reconnect with fellow travelers over a delightful welcome dinner.

DAY 3 WEDNESDAY, AUGUST 12

REYKJAVÍK

(B, D)

Our day begins with a rush of adrenaline at **FlyOver Iceland**, where we'll be swept across the country's epic landscapes in a stunning flight simulation that makes us feel the mist of waterfalls and the chill of glacial air. Then, feel the heat of real molten lava just feet away at the **Icelandic Lava Show**, an exhilarating experience that captures the very pulse of Iceland's volcanic nature. After a leisurely afternoon to enjoy Reykjavik's irresistible charm—possibly even catching a glimpse of the solar eclipse in the early evening during your free time—we'll gather for dinner at **La Primavera Restaurant**, where Italian culinary traditions meet Iceland's fresh, bold flavors in a uniquely delicious dining experience.

DAY 4 THURSDAY, AUGUST 13

HVOLSVÖLLUR

(B, D)

Prepare to be dazzled as today brings us to some of Iceland's most unforgettable wonders. Walk between continents at **Thingvellir National Park**, where the rift between the North American and Eurasian plates forms a landscape rich in history and legend. Witness the geysers of Haukadalur erupt in dramatic blasts of steam, then feel the power of **Gullfoss**—the "Golden Waterfall"—as it crashes into a deep canyon with thunderous might. Be charmed by **Iceland's famous horses as they showcase their unique tölt gait during a captivating show**. As the day unfolds, we'll visit two iconic waterfalls—**Seljalandsfoss**, where we can walk behind a shimmering curtain of water, and the mighty **Skógafoss**, whose veil often reveals a radiant rainbow. As night settles in, enjoy a wonderful group dinner.

DAY 5 FRIDAY, AUGUST 14

HÖFN

(B, L, D)

Enjoy breakfast before our morning takes us along Iceland's spellbinding southern coast. Begin your day at the hauntingly beautiful **Reynisfjara Black Sand Beach**, where crashing waves meet towering basalt columns and black sands that stretch to the sea. Continue to the lush wilderness of **Skaftafell National Park**, a glacier-carved paradise of soaring peaks and serene valleys. Along the way, visit the charming **Hofskirkja Turf Church**—one of Iceland's last traditional sod-roofed churches. After a lively lunch, prepare for a true highlight: **an amphibious boat tour through the shimmering icebergs of Jökulsárlón Glacier Lagoon**, where massive blue-and-white ice fragments drift in stunning contrast to the volcanic landscapes. Just across the road, **Diamond Beach** awaits, sparkling with ice crystals scattered across its jet-black sand. A cozy dinner in the fishing town of **Höfn** offers the perfect end to this unforgettable day.

ACCOMMODATIONS

- 2 Nights - Reykjavik - 201 HOTEL
- 1 Night - Hvolsvöllur - Drangshlid Inn
- 1 Night - Höfn - Berjaya Iceland Hotels
- 1 Night - Egilsstaðir - Hotel 1001 Nott
- 2 Nights - Akureyri - Hotel Akureyri
- 1 Night - Borgarnes - Hotel Varmaland
- 1 Night - Hafnarfjörður - Hótel Vellir

DAY 6 SATURDAY, AUGUST 15**EGILSSTAÐIR****(B, D)**

After breakfast, head out on a journey through the rugged splendor of Iceland's eastern fjords. Our first stop is **Petra's Stone Collection**, a truly one-of-a-kind museum featuring dazzling minerals lovingly collected over the course of decades. Continue to the artistic coastal village of **Djúpivogur**, then travel through the dramatic landscapes of **Fáskrúðsfjörður**, once home to French fishermen. Unwind this afternoon at **Vök Baths**, a serene geothermal oasis where floating pools on **Lake Urriðavatn** offer pure relaxation surrounded by nature. This evening, enjoy a group dinner in the peaceful lakeside town of **Egilsstaðir**.

DAY 7 SUNDAY, AUGUST 16**AKUREYRI****(B, L, D)**

Begin the day at the mighty **Detifoss**, Europe's most powerful waterfall, where thundering waters plunge into a dramatic canyon in a breathtaking display of sheer force. Next, we'll make our way to **Ásbyrgi Canyon**, a horseshoe-shaped valley steeped in legend and said to be the footprint of Odin's horse, Sleipnir. Take time to savor the peaceful canyon views before gathering for a scenic group lunch. Our day comes to an end in **Akureyri**, where we'll enjoy a lovely group dinner.

DAY 8 MONDAY, AUGUST 17**AKUREYRI****(B, L)**

Following breakfast, our journey takes us to **Goðafoss**, the "Waterfall of the Gods," where graceful waters spill over ancient lava rock. Explore the otherworldly lava formations of **Dimmuborgir**, a surreal labyrinth of volcanic pillars and arches. Then, visit **Skútustaðagígar**, a series of fascinating pseudo-craters set against the quiet shores of Lake Mývatn. Pass through the inviting village of Reykjahlíð before heading to **Húsavík**, Iceland's whale-watching capital.

DAY 9 TUESDAY, AUGUST 18**BORGARNES****(B, L, D)**

Step back in time at the **Glaumbær Turf Farm & Museum**, an immersive open-air site that vividly showcases 18th- and 19th-century Icelandic life. Wander through 13 interconnected turf houses that provide an intimate glimpse into traditional architecture and the daily routines of Icelandic farming families. Explore two charming 19th-century timber buildings, including Áshúsið. After a day steeped in cultural heritage, gather together for a delightful group dinner.

DAY 10 WEDNESDAY, AUGUST 19**HAFNARFJÖRÐUR****(B)**

This morning, experience the raw power of **Deildartunguhver**, the most powerful hot spring in Europe, where steaming water surges from the earth at an astonishing rate. Nearby, admire the picturesque **Hraunfossar Waterfalls**, where clear streams gracefully weave through ancient lava formations before cascading into spectacular **Barnafoss**, a storied waterfall tied to local folklore. We will end the day at the world-famous **Blue Lagoon**, where you can relax in warm, mineral-rich waters surrounded by stunning volcanic scenery.

DAY 11 THURSDAY, AUGUST 20**HOME****(B)**

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

*Skútustaðagígar**Hraunfossar Waterfalls**Glaumbær Turf Farm & Museum**Blue Lagoon*

INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Out of Minneapolis to Reykjavik
- Private Motorcoach Transportation While in Iceland
- 9 Nights' Accommodations
- 20 Meals (9 Breakfasts, 4 Lunches, 7 Dinners)
- Admission to Attractions as Stated on Itinerary
- Taxes & Gratuities for Included Services
- Local Tour Guide

WHERE TO?



Activity Level: Moderate

Balanced blend of activity and relaxation with walks or stands of 60-90 minutes, occasional stairs, and daily walks of two to three miles.

For further information or questions, please contact:

Dale Boeckenstedt
(563) 856-2525

OPTIONAL TRAVEL PROTECTION

Farmers Savings Bank 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 Farmers Savings Bank.

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.

Travel arrangements
provided by



DOCUMENTATION: Each U.S. citizen must have a valid passport through February 20, 2027, to participate. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding. All travelers to the Schengen zone of Europe will be processed through the new Entry/Exit System (EES). In addition, beginning in 2026 (expected), travelers will need to apply for an ETIAS for entry into Schengen countries.

OPTIONAL TRAVEL PROTECTION PLAN: Farmers Savings 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 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: 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/385ZA-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.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Farmers Savings Bank 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.

ICELANDIC LAND ADVENTURE



G.E.M. CLUB

Travel arrangements
provided by



August 10-20, 2026

PASSENGER INFORMATION (1st Traveler)

Full name must be exactly as it appears on your passport or passport application.
Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Passport #: _____

Passport Expiration Date: ____/____/____
month / day / year

Date of Birth: ____/____/____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

PASSENGER INFORMATION (2nd Traveler)

Full name must be exactly as it appears on your passport or passport application.
Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Passport #: _____

Passport Expiration Date: ____/____/____
month / day / year

Date of Birth: ____/____/____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

Farmers Savings 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.**
See the included Travelex Insurance Services flyer for pricing.
(Payment may be sent with your deposit or with final payment to Farmers Savings Bank)

☐ **No, I decline the offered plan.**

Tour Cost: per person, Double: \$7,785 Single: \$8,949
with insurance: **\$8,490 \$9,748**

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.

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

For further information or questions, please contact:

Dale Boeckenedt
(563) 856-2525

PLEASE TURN OVER FOR SIGNATURE

ICELANDIC LAND ADVENTURE

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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.

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

FINAL PAYMENT IS DUE: FEBRUARY 10, 2026

A copy of your passport is required with registration or as soon as possible.

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: **G.E.M. Club**

In the amount of: _____

Mail Check to: **Farmers Savings Bank - G.E.M. Club**
PO Box 127, Colesburg, IA 52035

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

Balanced blend of activity and relaxation with walks or stands of 60-90 minutes, occasional stairs, and daily walks of two to three miles.

Signature (1st Traveler): _____

Date: _____

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

If applicable:

KTN #: _____

Global Entry #: _____

Signature (2nd Traveler): _____

Date: _____

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

If applicable:

KTN #: _____

Global Entry #: _____

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

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 benefits¹

Benefits	Coverage ¹
Trip cancellation	Up to 100% of insured trip cost
Trip interruption	Up to 150% of insured trip cost
Trip interruption—return air only ²	\$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 ³ (secondary)	\$50,000
Emergency dental expense ³ (secondary)	\$500
Emergency medical evacuation & repatriation (secondary)	\$250,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services ⁴	Included
Optional upgrades	
Cancel for any reason ⁵	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 death⁶
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency^{7,8}
- 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 rates¹

Trip cost	Base plan cost per person	Base plan cost per person + cancel for any reason ⁵
\$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

¹Coverages, 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. ²Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, VT, and WA. ³\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. ⁴Provided by the designated provider as listed in the policy. ⁵Cancel for any fortuitous reason for residents of NY. ⁶Of you, a traveling companion, family member, business partner, or host at destination. ⁷Must occur more than 14 days after effective date. ⁸Plan 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 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 expenses³

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.

Cancel for any reason⁵

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

- 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.

Cancellation must occur two days or more before your scheduled departure date.

Pre-existing medical condition exclusion waiver⁹

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.

⁹State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

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

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

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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