



FARMERS SAVINGS BANK

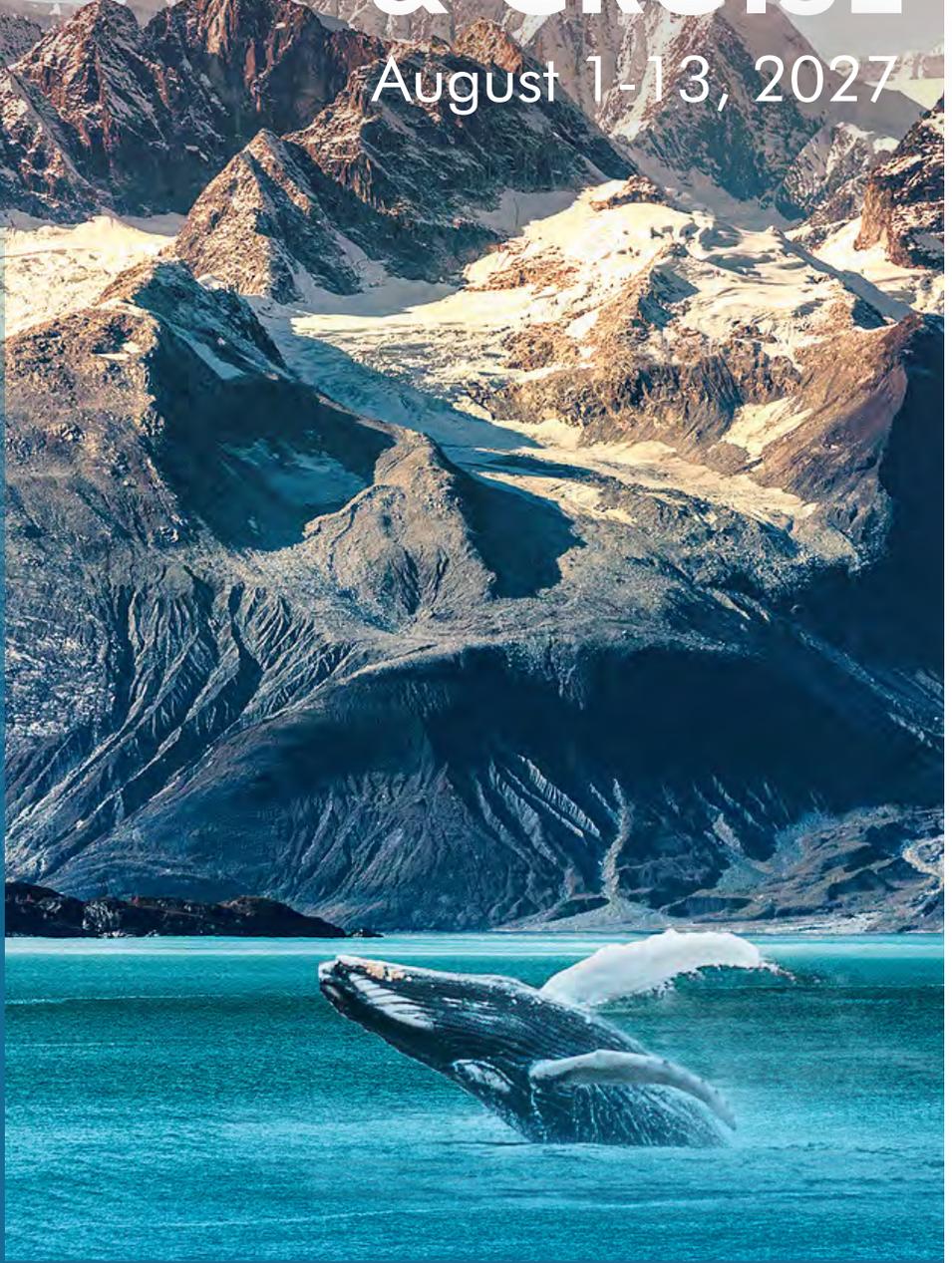
G.E.M. CLUB

ALASKA LAND & CRUISE

August 1-13, 2027

TRIP HIGHLIGHTS

- Fairbanks City Tour
- Gold Daughters
- Trans-Alaska Pipeline
- Board Riverboat Discovery for a cruise along the Chena River
- Denali National Park
- Denali Visitor Center
- Alaska Railroad
- Alaska SeaLife Center
- 7-Night Cruise Aboard the *Celebrity Solstice*



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

**FINAL PAYMENT IS DUE:
MARCH 15, 2027**

TOUR PRICING*

(Double Occupancy)

Trip Costs Per Person

(10 available) **Cat. I1** Inside (183 sq ft)**

\$7,775 Double
with insurance: **\$8,480**

(10 available) **Cat. O2** Oceanview (175 sq ft)**

\$8,119 Double
with insurance: **\$8,918**

(15 available) **Cat. V2** Veranda (194 sq ft)**

\$8,525 Double
with insurance: **\$9,324**

*Single pricing available upon request.

**Staterooms subject to availability at time of registration.

DAILY ITINERARY



Trans-Alaska Pipeline



Denali National Park



Alaska Railroad



Hubbard Glacier

DAY 1 SUNDAY, AUGUST 1 FAIRBANKS

Today we will transfer to the airport for our flight to **Fairbanks, AK**. Upon our arrival, we'll meet our local guide and enjoy the remainder of the day at our leisure to settle in and enjoy dinner on our own.

DAY 2 MONDAY, AUGUST 2 FAIRBANKS (B, D)

Enjoy breakfast at the hotel before we embark on a morning **tour of Fairbanks**, which will introduce us to the area's gold rush heritage during a visit to **Gold Daughters**. Our guide will teach us the proper gold-panning techniques and coach us as we try to strike it rich. Stand beside the remarkable **Trans-Alaska Pipeline**, a true feat of engineering stretching across the wild landscape. Lunch is on our own before we **board the authentic Alaskan sternwheeler Discovery for a narrated cruise** along the great rivers of the Last Frontier. Tonight we will savor a delicious group dinner.

DAY 3 TUESDAY, AUGUST 3 DENALI (B)

Journey south through Alaska's vast, untamed wilderness toward the crown jewel of the interior, **Denali National Park**. From our comfortable coach, take in sweeping views of rugged peaks, spruce forests, and glacial rivers carving through the landscape. After time to relax over lunch on your own, venture deep into the park on a **guided tour** where your driver-guide shares captivating stories of this extraordinary ecosystem. Keep your camera ready as bears, moose, caribou, and Dall sheep roam freely across the tundra beneath North America's tallest peak. Following an afternoon surrounded by raw natural beauty, settle in for a peaceful overnight stay—embracing the quiet magic of Denali.

DAY 4 WEDNESDAY, AUGUST 4 ANCHORAGE (B)

Our morning begins at the **Denali Visitor Center**, where engaging exhibits and passionate rangers deepen our appreciation for the wildlife, geology, and rich stories that shape this remarkable land. Then travel south toward **Anchorage**, tracing a route lined with soaring peaks, braided rivers, and endless stretches of wilderness—pausing along the way to soak in the scenery and capture unforgettable photos. Upon arrival, enjoy a brief orientation tour introducing us to Anchorage's vibrant culture and dramatic natural setting before settling into your hotel. The evening is yours to unwind and explore, savoring dinner at your leisure.

DAY 5 THURSDAY, AUGUST 5 SEWARD (B)

Rise early for a truly remarkable day as we board the iconic **Alaska Railroad at the Anchorage Rail Depot** and set off on one of the most scenic rail journeys in North America. Through expansive picture windows, watch as towering mountains, glacial valleys, rushing rivers, and wildlife-filled forests unfold before us en route to the seaside town of **Seward**. After time to enjoy lunch at leisure in this charming harbor community, visit the renowned **Alaska SeaLife Center** for an up-close look at the marine life of the Kenai Peninsula.

DAY 6 FRIDAY, AUGUST 6 SEWARD (B, D)

Breathe in the crisp coastal air as we enjoy a calm morning in Seward, framed by soaring mountains and tranquil fjords. Take time to wander the charming waterfront, explore local boutiques, or simply admire the dramatic scenery surrounding this picturesque port town. This afternoon, **board the beautiful Celebrity Solstice**, our home for the next seven nights, on our Alaskan journey.

DAY 7 SATURDAY, AUGUST 7 HUBBARD GLACIER (B, L, D)

Get up close and personal with the gigantic **Hubbard Glacier**, North America's largest tidewater glacier. It is 1,350 square miles of blue ice and one of the most active glaciers in Alaska! Calving occurs nearly every day, an exciting experience that sends large chunks of ice crashing into the water below.

DAY 8 SUNDAY, AUGUST 8**JUNEAU****(B, L, D)**

Cradled between misty mountains and the glistening waters of the Inside Passage, **Juneau** delivers pure Alaskan drama at every turn. Wander its lively historic streets, where frontier grit meets coastal charm, then set your sights on adventure. Glide across icy waters toward the face of Mendenhall Glacier, feel the thrill of spotting humpbacks and orcas in the wild, explore Alaska's story at the Alaska State Museum, or soar above it all on the scenic Goldbelt Tram. Every experience reveals a new perspective of Juneau's rugged beauty and rich heritage—creating a day as bold and unforgettable as Alaska itself.



Juneau

DAY 9 MONDAY, AUGUST 9**SKAGWAY****(B, L, D)**

Travel back to the thrilling days of the Klondike Gold Rush in **Skagway**, where wooden boardwalks and colorful storefronts still echo with tales of stampedeers chasing fortune. Feel free to discover the dramatic stories of the legendary Chilkoot and White Pass trails at Klondike Gold Rush National Historical Park, then climb aboard the iconic White Pass and Yukon Route Railroad. As the train winds through soaring mountain passes and breathtaking alpine scenery, you'll follow the very route once carved by hopeful prospectors—an unforgettable journey through Alaska's rugged past.



Skagway

DAY 10 TUESDAY, AUGUST 10**ICY STRAIT POINT****(B, L, D)**

For generations, the Tlingit have called this rugged coastline home. Near the welcoming village of Hoonah, **Icy Strait Point** blends rich Native heritage with stunning wilderness. Watch for breaching humpbacks, cruising orcas, and even brown bears along the shoreline—an unforgettable glimpse into Alaska's wild spirit and living culture.

DAY 11 WEDNESDAY, AUGUST 11**KETCHIKAN****(B, L, D)**

Welcome to **Ketchikan**, famously known as the "Salmon Capital of the World," where the catch is as fresh as the ocean breeze. Ancestral home of the Tlingit, the town is rich with Native heritage and striking totem poles. Paddle through rainforest waterways, explore moss-draped trails, or savor a memorable crab feast—every experience captures the bold flavor of coastal Alaska.



Ketchikan

DAY 12 THURSDAY, AUGUST 12**INSIDE PASSAGE****(B, L, D)**

Get ready for amazing views and wildlife like nowhere else as we sail through the islands of **Alaska's Inside Passage**.

DAY 13 FRIDAY, AUGUST 13**HOME****(B)**

This morning we will disembark in Vancouver, BC, and transfer to the airport for our flight home.

See available shore excursions and pre-book by logging in or creating an online account at www.celebritycruises.com.

INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Fairbanks & Return From Vancouver
- Private Motorcoach Transportation to Hotel/Pier/Airport
- 5 Night's Accommodations on Land
- 7-Night Cruise in Stateroom Category of Choice
- 6 Meals on Land & All Onboard Meals
- Porter Service of One Bag Per Person at Hotel
- Taxes & Gratuities for Included Services on Land & Cruise
- Complimentary Classic Beverage Package on Board
- Basic Wi-Fi Package on Board



Inside Passage

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

Travel arrangements
provided by



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 Travellex Insurance Services.

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

Travel Protection Plan may be purchased any time before or with final payment to Farmers Savings Bank.

Travellex Insurance Services Inc. CA Agency License #0D10209 ("Travellex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travellexinsurance.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.

DOCUMENTATION: Each U.S. citizen must have a valid passport through November 13, 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.

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 Travellex 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.travellexinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travellexinsurance.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 Travellex 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. Travellex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travellex 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 Saving 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.

ALASKA LAND & CRUISE



G.E.M. CLUB

For further information or questions, please contact:

Dale Boeckenstedt
(563) 856-2525

Travel arrangements
provided by



August 1-13, 2027

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: _____

Farmer's Savings Bank RECOMMENDED 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 Farmer's Savings 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.

(Double Occupancy)

Tour Pricing*:

Trip Costs Per Person

- Cat. I1** Inside (183 sqft - 10 available)** **\$7,775 Double**
with insurance: **\$8,480**
- Cat. O2** Oceanview (175 sqft - 10 available)** **\$8,119 Double**
with insurance: **\$8,918**
- Cat. V2** Veranda (194 sqft - 15 available)** **\$8,525 Double**
with insurance: **\$9,324**

*Single pricing available upon request.

**Staterooms subject to availability at time of registration.

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

PLEASE TURN OVER FOR SIGNATURE

ALASKA LAND & CRUISE

DOCUMENTATION: Each U.S. citizen must have a valid passport through November 13, 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.

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 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.

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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: MARCH 15, 2027

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**
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: _____

Signature (2nd Traveler): _____

Date: _____

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

If applicable:

Frequent Flyer #s: _____

KTN #: _____

Global Entry #: _____

Celebrity Captain's Club #: _____

If applicable:

Frequent Flyer #s: _____

KTN #: _____

Global Entry #: _____

Celebrity Captain's Club #: _____

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 #0DI0209. 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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