

Fairfield Glade Ladies Club Travel

Presents

Iceland ~ Land of Fire & Ice

June 16 - 25, 2025

\$5,990 per person, double occupancy from Fairfield Glade

There is quite possibly no other place on earth like Reykjavik. The world's northernmost capital is a bright, colorful city, rich in cultural attractions and history, and surrounded by the most breathtaking scenery you'll find on this planet!

TOUR HIGHLIGHTS:

- * 8-nights touring Iceland
- * 3-nights in the capital city of Reykjavik
- * 2-nights in Stykkishólmur, renown for its natural beauty
- * 3-nights in the peaceful seafront community of Vik

Sightseeing includes:

- * Reykjavik city sightseeing tour
- * Golden Circle tour featuring Thingvellir National Park
- * Snaefellsnes Peninsula & Shark Museum
- * Breiðafjörður Bay Cruise
- * Hellsheiði Power Station & Lava Centre
- * South Shore adventure visiting the Skógar Museum, Skógafoss Waterfall & Sólheimajökull Glacier
- * Vatnajökull National Park & Jökulsárlón Glacial Lagoon Cruise
- * Seljalandsfoss Waterfall & Blue Lagoon



This is an exclusive travel program offered by *Fairfield Glade Ladies Club Travel and InterTrav*

Day by Day Itinerary

Mon., June 16 – FAIRFIELD GLADE / EN ROUTE

This morning we depart Fairfield Glade and travel to Nashville International Airport to begin our overnight transatlantic journey to Reykjavik, Iceland. **(I)**

Tues., June 17 – KEFLAVIK / REYKJAVIK

On arrival in Keflavik International Airport we will meet our Iceland Tour Guide who will introduce us to the capital city of Reykjavik and beyond. Shortly after leaving the airport we'll make our first stop at **Viking World**, dedicated to the history of Vikings in Iceland. We'll have an opportunity to explore the exhibitions, allowing visitors of all ages to learn more about Viking history in Iceland. Then, we'll travel to Reykjavik for an introductory tour, taking in most of the city's major attractions including the Laugardalur Park Recreation Area; Perlan, an iconic building that hosts a one of a kind nature Exploratorium; Hofdi House, the municipal reception hall where former President Ronald Reagan and Mikhail Gorbachev met in October 1986 to discuss global disarmament; and the city's landmark Lutheran Hallgrímskirkja. Our tour comes to an end as we arrive at our downtown hotel where the remainder of the day is at leisure. As we'll soon learn, Reykjavik is home to an impressive collection of attractions. **(I,B,D)**

Wed., June 18 – REYKJAVIK (Golden Circle)

Today we will capture the essence of Iceland in all its awesome beauty as we tour the 190-mile circular route known as the "Golden Circle." We'll begin with a visit to **Thingvellir National Park**, a place of tremendous importance to both Iceland's geological and historical inheritance. It is here where the tectonic plates that divide the continents of North America and Euro/Asia can be identified. We'll walk the Almannagja fault to the place where Europe's oldest national legislative assembly, the Icelandic Parliament, was established in the year 930. Next, we are headed toward the **Geysir Hot Springs Area**. Although Iceland's "Old Faithful" hasn't performed well in recent years, the more reliable "Strokkur" has been drawing attention as it spouts a column of water every five minutes or so to a height of 60 feet. Just a few miles down the road we'll come to what is perhaps Iceland's best-known natural wonder, the dramatic two-tier **Gullfoss Waterfall**.

On our return to Reykjavik, we'll visit the **Geothermal Tomato & Horse Farm** in Friðheimar. Due to the geothermal activity in South Iceland the greenhouses at Friðheimar flourish throughout the year, and we'll learn about their ground-breaking agricultural techniques. We'll also set aside time for an introduction to the Icelandic horses. When the first Norse Viking settlers arrived in Iceland, they brought their Viking horse breeds and belief system with them, and so the Icelandic horse became ingrained in the very fabric of Icelandic culture. Their unique gait, resilience to harsh weather conditions, and friendly nature grant them a cherished position in Icelandic culture. **(B,L)**

Thurs., June 19 – REYKJAVIK / STYKKISHÓLMUR

This morning we depart Reykjavik and venture out to West Iceland and the **Snaefellsnes Peninsula**. Our first stop today will be in Borgarnes, steeped in culture and history. Here, we'll pause for coffee and cake at the charming Blómasetrið coffeehouse overlooking the Borgarfjörður. Then we'll be on our way to Ytri Tunga Beach. Unlike many of the beaches in Iceland, Ytri Tunga has golden sand, creating a stunning contrast to the otherwise black volcanic beaches. Ytri Tunga is also famous for its resident seals, making it an ideal place to observe these charismatic creatures in their natural habitat. Afterward, we'll continue on towards the small fishing village of Arnarstapi, situated at the entrance to Snaefellsjökull National Park, the beauty of which has inspired writers and artists for centuries.

This afternoon we continue our scenic journey along the coast past the beautiful Djúpalónssandur black sand beach before reaching the lively fishing village of Olafsvík, Iceland's oldest-established trading town. Next, we'll arrive at the Bjarnarhofn Farm Estate where we'll visit the **Shark Museum**, an opportunity to get a down-home taste of 'real' Iceland where the friendly curators and owners will introduce us to fascinating details about the local Greenland shark from which traditional 'hakarl' is made. Following the visit, our day comes to an end in Stykkishólmur, located by Breiðafjörður Bay, renowned for its natural beauty and remarkable wildlife. **(B,D)**

Fri., June 20 – STYKKISHÓLMUR

A leisurely day begins with an easy walk on Súgandisey Island. There's no need to take hour long hikes to enjoy magnificent views. A walk up to the lighthouse on Súgandisey offers a breathtaking panoramic view of Stykkishólmur and Breiðafjörður Bay. Afterward, we'll embark aboard a **Breiðafjörður Bay Cruise**. While onboard we'll learn that Breiðafjörður Bay is a large, shallow body of water whose dramatic tides capture the imagination. Sit back and absorb the natural splendor as the boat's captain points out sights along the way. Impressive seascapes fill every angle of this gorgeous nature preserve. During the cruise, a small fishing net is cast overboard to catch shellfish and quite possibly a sea urchin. When the net is pulled from the plentiful waters, marvel at the rich bounty and sample the shellfish - seafood at its freshest!

On our return to Stykkishólmur the remainder of the day is at leisure. Follow local tradition and hike up Helgafell or the "Holy Mountain." A mere 10-minute ascent will lead you to the mountain's peak from where you'll be treated to a sweeping 360-degree view of the surrounding landscape, a sight that truly captures the essence of Iceland's natural beauty. If you're in pursuit of culture, be sure to discover a great museum, and don't forget to peek inside one of the many artisan shops. **(B)**

Sat., June 21 – STYKKISHÓLMUR / VIK

This morning we depart Stykkishólmur and travel south towards Hengill. Did you know that geothermal and hydroelectric power plants, which supply the island nation with energy, fuel many of the stops on travelers' itineraries? We'll visit the **Hellisheiði Power Station**, the eighth-largest geothermal power station in the world and largest in Iceland - a unique opportunity to learn about geothermal power and sustainable energy, and to experience first-hand how Iceland produces electricity for the national grid.

This afternoon we'll continue our journey south to Hvolsvöllur and tour the **Lava Centre**, dedicated to Iceland's riveting volcanic activity and its frequent earthquakes. The center features an interactive and educational exhibition that reveals the science and the aesthetics of Iceland's spectacular geological features. Afterward, we'll be on our way to Vik, the southernmost village on the Icelandic mainland. **(B,D)**

Sun., June 22 – VIK (South Shore)

We begin the day by traveling to Skógar for a guided tour of the **Skógar Museum**. The museum's collection documents over 1,000 years of history exhibited in three spaces – a Folk Museum, a Technical Museum, and the Open Air Museum in beautifully preserved, turf-roofed houses. Afterward, we'll head on over to the **Skógafoss Waterfall**, one of the biggest in Iceland, unique because the waterfall comes directly from two glaciers, Eyjafjallajökull and Myrdalsjökull. Next up is a visit to the fascinating **Dyrhólaey Sea Cliffs**, famous for its prominent and natural arch. Dyrhólaey not only offers a magnificent view of the black sand beaches around the village of Vik but is also home to a bird sanctuary. In the summer, thousands of puffins make their nests in the grassy hills making the region a puffin-watching hotspot. Our day comes to an end following a visit to the **Sólheimajökull Glacier**. The rugged and constantly changing face of Sólheimajökull Glacier will reveal the power of nature in a stark, rugged and phenomenal way. **(B)**

Mon., June 23 – VIK (Vatnajökull National Park)

Today we travel further east along the Ring Road to Vatnajökull National Park. As we'll soon learn, the Vatnajökull Glacier covers almost 14% of Iceland's landmass and is the central feature of the national park. Our destination is the Jökulsárlón Glacial Lagoon, the country's most famous glacial lake and the deepest natural lake in Iceland. Believe it or not, prior to 1934, the lagoon didn't exist - but by 1975, it covered 3 square miles. On arrival, we'll embark an amphibian boat for our **Jökulsárlón Glacial Lagoon Cruise** as we glide among the enormous icebergs that have broken off Vatnajökull, described as "a ghostly procession of luminous blue icebergs." Taste the 1000 year old ice and if we're lucky even see some resident seals. **(B,D)**

Tues., June 24 – VIK / REYKJAVIK

This morning we depart Vik on our return to Reykjavik. Along the way, we'll stop to view the **Seljalandsfoss Waterfall**. Majestic and picturesque, it is one of the most photographed features in all of Iceland. The most distinguishing feature of Seljalandsfoss is a pathway that stretches around it. The cliffs behind the falls have a wide cavern, and paths allow guests to fully encircle it in the summer months. However, visitors should be prepared to get damp due to the perpetual mist of the falls! Following our visit, we'll set our sights on the **Blue Lagoon**, an incredible geothermal spa set in an otherworldly area where lava and geothermal water meet. Icelanders and tourists alike are drawn here by the lagoon's bright blue, mineral-rich pool, where we'll have an opportunity to relax in the geothermally heated waters. If you'd rather skip the swim, you can take a walk on the lava field, surrounding the lagoon. **(B,D)**

Wed., June 25 – REYKJAVIK / FAIRFIELD GLADE

As all good things must come to an end, so too does our *Iceland ~ Land of Fire & Ice* vacation. This morning we depart Reykjavik and travel to Keflavik International Airport. No better time to reflect on memories to last a lifetime and celebrate the beginning of new friendships made along the way! **(B,I)**

* * * Welcome Home * * *

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

The Vacation Price Includes:

- Roundtrip private motorcoach transportation from Fairfield Glade to Nashville International Airport.
- Economy class airline transportation by scheduled service of Air Canada and/or Star Alliance member.
- Transportation by deluxe private motorcoach with accompanying Tour Guide.
- First-class hotel accommodations.
- All meals as shown in the Day by Day Itinerary.
- Sightseeing as detailed in the Day by Day Itinerary including applicable entrance fees.
- Gratuities to the Motorcoach Drivers, Tour Guide and Step-on Guides.
- Luggage handling and portage charges for one suitcase per person at the hotels - where available.
- Airline taxes and fees totaling \$460 per person, and all taxes for included ground services.
- Club equity.

The Vacation Price Does Not Include: Items of a personal nature such as passport fees and destination entry requirements; luggage handling at airports; meals other than those stated above; 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, March 7, 2025**. Reservation requests received after **Friday, March 7, 2025** are subject to tour availability.

TOUR PRICING: The tour price is based on a minimum participation of 30 persons and includes planning, handling and operational charges and is quoted on the current rate of exchange, tariff rates and airfares in effect as of August 15, 2024.

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 60 days prior to departure, there is a cancellation charge equal to 50% of the tour cost. For cancellation within 59 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, Saint Charles, IL 60174, or emailed to travel@intertravcorp.com.

TRAVEL PROTECTION: For your convenience, we offer a Travelex 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.travelexinsurance.com/GPZ-1023>. Travelex 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 at least three months beyond the period of stay. 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

FAIRFIELD GLADE LADIES CLUB TRAVEL 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.

Fairfield Glade Ladies Club Travel * Iceland ~ Land of Fire & Ice * June 16 – 25, 2025

RESERVATION FORM

Please reserve _____ places for me/us on the **FGLCT Iceland ~ Land of Fire & Ice 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 Travelex Enrollment Form and return with your tour reservation application.

All checks should be payable to InterTrav Corp.

Pay by credit card:

Card Number:	Expiration Date:
Billing Address:	Amount to charge:
Signature:	

Pay by check:

Please make checks payable to:
INTERTRAV CORPORATION

Payments made 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

Address

Home Phone (Area Code)

City

State

Zip Code

Cell Phone (Area Code)

Email Address

I will room with (if other than spouse): _____

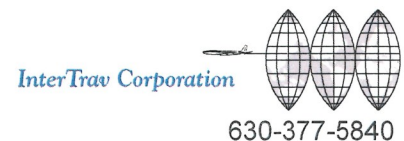
Name(s) of other people with whom you are traveling: _____

Wheelchair and/or special dietary needs: _____

I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement.

I desire single accommodation (subject to availability) at the supplementary charge of \$1,390.

PLEASE MAIL TO:
InterTrav Corporation
203 State Avenue
St. Charles, IL 60174
travel@intertravcorp.com



FFG Ladies Club Travel Coordinator
Sandi Edwards: 931-210-0271

PLEASE ENCLOSE A COPY OF THE PHOTO 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 submit payment to your travel provider.

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



A company of ZURICH



Group tours are an exciting way to explore the world, and a Travelex 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 GRPLY3



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-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-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



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