



# CRAFT BEER, COMMUNITY *and* CONNECTION

## A JOURNEY TO HISTORIC NETHERLANDS AND BELGIUM

**SEE ALL THE SIGHTS** Amsterdam - The Venice of the North ♦ Canal Cruise ♦ Keukenhof Tulip Garden ♦ Dutch Windmills and Cheese Excursion ♦ Romantic Bruges ♦ Waffle Making Workshop ♦ Historic Ghent ♦ Brewery Visits  
Belgian Chocolate Experience ♦ Brussels - Capitol of Europe ♦ Beautiful Dinant, Belgium ♦ Chimay Experience  
Waterloo Battlefield ♦ and much more. **PLUS DON'T MISS** First Class Hotels ♦ English Speaking Tour Manager  
14 meals ♦ Deluxe Motor Coach and Airfare from Chicago!

**SAVE THE DATE! APRIL 22 - MAY 1, 2026**

**\$4,495 Per Person Double Occupancy From Batavia**  
(Single supplement is \$1,035)



**The Netherlands!**



**Belgium!**



### Wed., April 22 - CHICAGO / EN ROUTE

We depart Sturdy Shelter Brewery in Batavia by motor coach to Chicago's O'Hare International Airport. Here we depart on the non-stop, overnight flight to Amsterdam, The Netherlands. (I)

### Thurs., April 23 - AMSTERDAM

As the sun rises on the Dutch coast, we will arrive in Amsterdam, Netherlands, where we are met by our European Tour Escort who will accompany us on our vacation. We begin with a luxury Saloon boat to Experience Amsterdam from the UNESCO-listed canals, known for their architecture and history. Learn more about the Amsterdam canals and their rich history from our knowledgeable guide, while viewing some of the city's most famous landmarks, such as the Anne Frank House and the Rijksmuseum. This afternoon check into our hotel. Dinner is included this evening. (I,D)

### Fri., April 24 - AMSTERDAM

This morning we explore the world-famous Keukenhof gardens with the amazing tulip explosion of color. a 70-acre showcase for the Dutch flower industry where every spring there is an extraordinary sight as millions of bulbs burst forth in a blaze of color. Set on 28 acres of wooded park, Keukenhof is one of the most remarkable flower gardens in the world, at its most spectacular from the end of March until late May, when great drifts of dazzling colored daffodils, hyacinths or tulips are in bloom. Keukenhof is a great place to find inspiration for your own garden! We return to Amsterdam in the afternoon, the remainder of the day is free in Amsterdam. (B)



### Sat., April 25 - AMSTERDAM

After breakfast, we will pay a visit to Kinderdijk, which houses the most unique windmill complex in the world. Built to drain water from the soil, these windmills are now protected by UNESCO and are one of the Netherlands' most popular tourist destinations. Next we continue into Waterland in North Holland, where you will stop at the charming fishing village of Volendam and the equally picturesque town of Edam. Renowned for its cheeses, this is the perfect spot for a cheese tasting. (B)

### Sun., April 26 - AMSTERDAM / BRUGES

We say good bye to Amsterdam as we travel south to La Trappe Brewery at the Abbey of Our Lady of Koningshoeven Trappist ale has been brewed here since



1884. The monks of the abbey are the origin of this ale. They are popularly called "Trappists", after the origin of their order: the French Soligny-La-Trappe. La Trappe Trappist has been brewing since 1884. We will tour through the Brewery and learn about life at the brewery and monastery. We enjoy lunch and a taste of the ale before continuing to Antwerp. The beautiful city of Antwerp is home to medieval guild houses, baroque churches, UNESCO World Heritage sites, and atmospheric squares. We will see the city's top landmarks and the hidden stories behind them. Along the way, stroll past the former home of painter Rubens, see a place nicknamed the 'world's first Wall Street', and discover the city's best preserved medieval alleyway. This evening we arrive in the town of Bruges, one of Europe's best preserved and most romantic cities. (B,L)

### Mon., April 27 - BRUGES

We begin with a cruise through the canals of Bruges, that will show us the most beautiful places of Bruges from a completely different view. Next, we are off on a walking tour of Bruges including a visit to Church of Our Lady in Bruges to see the Madonna of Bruges as seen in the movie *the Monuments Men*. Next we visit De Halve Maan Brewery for lunch and to sample their beer. Later today we experience a Belgium Waffle Workshop, an introduction to the wonderful world of waffles. Time to get your hands dirty, we split into teams and work on the batter. Assistance, kitchenware and demonstrations will be provided along the way, so that each participant will bake, decorate and eat as many yummy waffles as they can! (B,L,W)

### Tues., April 28 - BRUGES (Ghent & Flanders)

A morning we make a visit to the historic city of Ghent for a sightseeing tour to include the famous Ghent Altarpiece, also called the Adoration of the Mystic Lamb at St. Bavo's Cathedral as seen in the movie *the Monuments Men*. After time for lunch in Ghent a short drive brings us to the town



of Waregem and the Flanders Field American Cemetery, where rest 368 American dead from WWI who fought in the final offensive to liberate Belgium. The Flanders Field American Cemetery is the only World War I American cemetery in Belgium. It lies on a battlefield where the 91st Division fought during the Ypres-Lys offensive from October 30 to November 11, 1918. We return to Bruges in the afternoon. **(B)**

### Wed., April 29 - BRUGES / BRUSSELS

We say farewell to Bruges and drive to Brussels where we meet our local guide for a tour of the city., showing us the highlights of Brussels including the fabulous Grand Place and the famous Manneken Pis. This afternoon we will visit Lindman's Brewery and learn about the Lambic Beer. Next, we experience the world of Belgium Chocolate. This evening dinner is included at hotel. **(B,D)**

### Thurs., April 30 - BRUSSELS

Today we travel to southern Belgium to visit the city of Dinant, situated on the banks of the Meuse River and backed by steep cliffs. Perched on an outcrop above town is the centuries-old fortified Citadel. We enjoy a walking tour of the old town and time at leisure. Nearby, on the site of saxophone inventor Adolphe Sax's birthplace, Mr. Sax's House has interactive exhibits on the instrument's development and is free to visit. We continue to Chimay and the Poteaupré inn, which is the pub-restaurant of Espace Chimay. It is the ideal spot to savor the best products of the Scourmont Abbey and those of the Chimay region. We will enjoy lunch and the Chimay Beer. On our return to Brussels we visit the Waterloo Battle site and learn how A coalition of British, Prussian, and Dutch forces, led by the Duke of Wellington and Gebhard von Blücher, decisively defeated Napoleon's French army. This evening we enjoy a farewell dinner in Brussels. **(B,L,D)**

### Fri., May 1 - BRUSSELS / CHICAGO

This morning we depart Brussels and drive to Amsterdam's Schiphol Airport for our non-stop flight to Chicago. On arrival in Chicago our waiting motor coach will return us to Batavia. **(B,I)**

**\*\*\* Welcome Home \*\*\***

**I = In-flight Meal, B = Breakfast, L = Lunch, D = Dinner  
W = Waffle Workshop**



### The Tour Price Includes:

- Round-trip motor coach transportation from Batavia to Chicago's O'Hare International Airport
- Economy class air transportation on scheduled flights traveling en-route Chicago/Amsterdam/Chicago
- Transportation by deluxe private motor coach with accompanying English-speaking Tour Escort
- Accommodations in first class hotels in twin-bedded rooms with private bath or shower
- 14 Meals - 8 Breakfast, 3 lunches and 3 evening dinners as indicated in the tour itinerary
- Waffle and Chocolate Workshops
- Sightseeing as detailed in the Day by Day Itinerary including entrance fees where necessary
- Luggage handling and portage charges for one suitcase per person at hotels
- Taxes for included ground services and U.S. departure taxes, Customs service charges, airline security fees, and fuel surcharges at \$535 per person

**The Vacation Price Does Not Include:** Items of a personal nature such as passport fees and destination entry requirements; laundry and cleaning; telephone calls; optional tours and excursions; tips to your Tour Escort, motor coach drivers and local guides, tips to hotel and breakfast room staff; luggage handling at U.S. airports; personal and baggage insurance; meals other than those stated above.



**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, January 16, 2026**. Reservation requests received after **FRIDAY, January 16, 2026**, are subject to tour availability.

**ARRANGEMENTS:** The tour price is based on a minimum participation of 30 persons and includes planning, and operational charges and is quoted on the current rate of exchange, tariff rates and airfares in effect as of July 28, 2025. In the event of a marked increase in foreign currency or in tariff rates, the cost is subject to revision.

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

**CANCELLATION:** If after making your initial deposit you find it necessary to cancel from the tour for any reason, there is a cancellation charge equal to the per person deposit up to 90 days prior to departure. For cancellation between 89 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, St. Charles, Illinois 60174, or emailed to [travel@intertravcorp.com](mailto: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 the duration of your travel. If you do not already have your passport, or it will expire before your return date, we suggest you apply for it immediately. No visas are required for your tour. However, if you are a citizen of a country other than the United States, you must advise us in writing with your Reservation Application, as other travel documents may be required.

#### RESPONSIBILITY

**STURDY SHELTER BREWERY, FRANK AND DIANE MERCADANTE 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 [www.grouptripsandtravel.com](http://www.grouptripsandtravel.com). 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.



# Sturdy Shelter Brewing

## Craft Beer, Community and Connection

### A Historic Journey to the Netherlands and Belgium

April 22 - May 1, 2026

\$4,495 Per Person, double occupancy

## RESERVATION FORM

Please reserve \_\_\_\_\_ places for me/us on **Exploring Europe One Stein at a Time**. Enclosed is my/our check in the amount of \$\_\_\_\_\_ (\$500 deposit per person).

### Pay by credit card:

Card Number:	Expiration Date:
Security Code:	Amount To Be Charged:
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

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
I will room with (if other than spouse)

\_\_\_\_\_  
Name(s) of other people you are traveling with

- ☐ I do not have a roommate but will share. If a roommate cannot be found, I will pay the single supplement of \$1,035.
- ☐ I desire single room accommodations (subject to availability) at the supplementary charge of \$1,035.
- ☐ I (we) have read, understand and (are) in agreement with the Terms and Conditions and Cancellation Policy of this vacation package.

### PLEASE MAIL TO:

Sturdy Shelter Brewing  
10 S Shumway Avenue  
Batavia IL 60510

[www.sturdysshelterbrewing.com](http://www.sturdysshelterbrewing.com)

**A Valid Passport is Required to  
Participate in this travel program.**





### 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](http://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 death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial insolvency<sup>2</sup> & labor strike
  - Involuntary unemployment

- Primary coverage, no deductibles<sup>3</sup>
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims<sup>4</sup>

### 360° Group Premier plan rates<sup>3</sup>

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 benefits<sup>3</sup>

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 <sup>5</sup>	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay <sup>3</sup>	\$600
Baggage delay	\$250
Emergency medical expenses <sup>6</sup>	\$50,000
Emergency dental expenses <sup>6</sup>	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services <sup>7</sup>	Included

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







## Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email [360Group@travelexinsurance.com](mailto: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 death<sup>1</sup>
- Quarantine
- Residence or destination uninhabitable
- Jury duty/subpoena
- Strike
- Military duty
- Inclement weather
- Financial insolvency<sup>2</sup>
- Cancel for business reasons
- Terrorist incident
- Traffic accident en route
- 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 expenses<sup>6</sup>

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 waiver<sup>3</sup>

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](https://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](mailto: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 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-TIGV-100-A CW; in NH #U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



Dream. Explore. Travel On.