

BACK ROADS OF ITALY

September 14-23, 2023

The back roads of Italy are home to charming cities and villages, beautiful landscapes dotted with cypress trees, exquisite foods, and Old-World wines. Venture into the Italian countryside to savor these delicious wines, sample the freshest foods on local farms, and discover the beauty of the Chianti region. Add in the metropolitan areas of Venice, Florence, and Rome, and you will discover the heart and soul of Italian art, culture, wine, and cuisine!

Space is limited.
**Register
today!**





Venice



Florence

DAY 1 THURSDAY, SEPTEMBER 14

FLIGHT TO VENICE

Today we will transfer to the airport for our overnight flight to **Venice, Italy**.

DAY 2 FRIDAY, SEPTEMBER 15

VENICE

(Dinner)

Welcome to Venice! Upon our arrival, we will transfer to the **Hotel Giorgione** (or similar) via private water taxi and settle into our accommodations for the next two nights. The afternoon is at your leisure to relax and enjoy the hotel and surrounding area. Hotel Giorgione is a fourteenth century building with rooms that are authentic in their style and surroundings. Located in the heart of Venice, the hotel is just a short walk from St. Mark's Square, the Rialto Bridge, and many unique shops. Tonight we will gather for dinner at a local restaurant to celebrate the beginning of our Italian adventure!

DAY 3 SATURDAY, SEPTEMBER 16

VENICE

(Breakfast, Tasting)

Enjoy breakfast this morning before we meet our guide for a **"Best of Venice" tour**. Our walking tour will begin at the famous **Rialto Bridge** spanning the Grand Canal. This bridge is the oldest in Venice, and it marks the historic and current commercial hub of the city with its bustling shops and markets. Following the walking tour, we will visit local *bàcari* to try the famous "cicchetti" – the Venetian version of tapas that locals eat for breakfast, lunch, dinner, and midnight snack! The remainder of the day is yours to continue exploring Venice. Consider walking along the city's many canals lined with architectural wonders. When hunger strikes, many Italian eateries await, from the more casual osterie and trattorie to the more formal ristoranti!

DAY 4 SUNDAY, SEPTEMBER 17

MONTAIONE

(Breakfast, Tasting, Dinner)

This morning we will take the **train to Florence**. Known as the "Cradle of the Renaissance," Florence's museums, palaces, and churches house some of the greatest artistic treasures in the world. Here our local guide will lead us on a **walking tour**, showing us Florence's finest examples of Renaissance art and architecture and teaching us about influential Florentines like the Medici family and the poet Dante Alighieri. After our guided tour, we will stop in the **Central Market of Florence** for the chance to sample the local specialties while learning more about the food. Time will be available this afternoon to stroll through the art galleries, markets, and sidewalk cafés before we transfer to the **Boccioleto Resort & Spa** (or similar) in the heart of **Montaione** for the next three nights. Our day will come to an end with a welcome drink and dinner as a group.

DAY 5 MONDAY, SEPTEMBER 18

MONTAIONE

(Breakfast, Lunch, Dinner)

This morning we are off to visit **San Gimignano**, a city commonly characterized as a medieval, open-air museum. We'll stroll through its ancient streets and alleyways as we enjoy **gelato from one of the most ancient gelaterias in Italy**. Mr. Dondoli produces unique flavors such as saffron and pine nut, and his gelato is famous around the world. While in San Gimignano, be sure to check out the distinctive pottery made in shops throughout the city! Next, we'll continue on to the alabaster city of **Volterra**, a former Etruscan settlement located on a hill showcasing splendid views of the countryside. We will take some time to explore this walled town and then stop for **lunch at a family-run farmhouse** specializing in saffron production.

DAY 6 TUESDAY, SEPTEMBER 19

MONTAIONE

(Breakfast, Lunch, Dinner)

Today we get to take part in a **cooking lesson in the middle of the Tuscan vineyards**! We'll meet the chef at a historic castle and don our aprons, divide into small groups, and learn to prepare the courses of a lunch that will later be paired with a lovely red wine. We will then continue with a **drive in the beautiful Chianti region**, with a stop at a local farmhouse to tour the cellars and vineyards. Of course, we will try the fruits of the vines in their signature red and white wines with their homemade olive oil, salamis, and Pecorino cheese.



San Gimignano



The Vatican

DAY 7 WEDNESDAY, SEPTEMBER 20

ROME

(Breakfast, Dinner)

We bid farewell to Montaiione today as we make our way to **Rome**, enjoying the countryside along the way. Once in Rome, marvel at the sights as we venture into the city to check in to the **Hotel Milton Roma** (or similar) for the next three nights. Time will be available to freshen up before we gather for a delightful dinner together at a local restaurant.

DAY 8 THURSDAY, SEPTEMBER 21

ROME

(Breakfast, Lunch, Dinner)

Today's tour will have us exploring some of the real highlights of Rome! We'll begin at the **Spanish Steps**, the widest stairs in Europe, and then walk to the **Trevi Fountain** to toss a coin into the fountain backwards over our left shoulders to wish for our return to Rome. Up next is the **Pantheon** followed by the beautiful **Baroque Piazza Navona**. The piazza has it all: three glorious fountains, Bernini sculptures, a lovely outdoor café scene, and the magnificent Sant'Agnese in Agone church. We'll then shift our focus to antiquity and explore the ruins of one of the greatest empires of all time as we venture to the **Colosseum**, arguable the world's most famous arena of entertainment, and the **Arch of Constantine**, the largest and only remaining triumphal arch in Rome. Our touring will then take us to **Palatine Hill**, the location of the imperial palace complex; to the **Imperial Forum**, famous as the area Julius Caesar and Caesar Augustus had built; and to **Trajan's Column**, which reads like a scroll descending from the sky and depicts the victories of the emperor who commissioned it. The walking tour highlights the facades of each sight. Dinner together this evening will cap off a perfect day!

DAY 9 FRIDAY, SEPTEMBER 22

ROME

(Breakfast, Dinner)

Enjoy breakfast this morning before we step inside the country within a country built to enclose a single complex – **the Vatican**. Our time here will include **St. Peter's Basilica**, the **Sistine Chapel**, and the **Vatican Museums** housing over three hundred galleries filled with art representing all the greatest expressions of genius, from Etruscan, Egyptian, Greek, and Roman to Renaissance and Baroque masterpieces. The contents of the collection are unparalleled, but the real draw are the rooms themselves. With interiors by greats like Raphael and the ceiling of the Sistine Chapel by Michelangelo, no better examples of Italian art exist elsewhere in the world. Our day will come to an end with a wonderful farewell dinner.

DAY 10 SATURDAY, SEPTEMBER 23

HOME

(Breakfast)

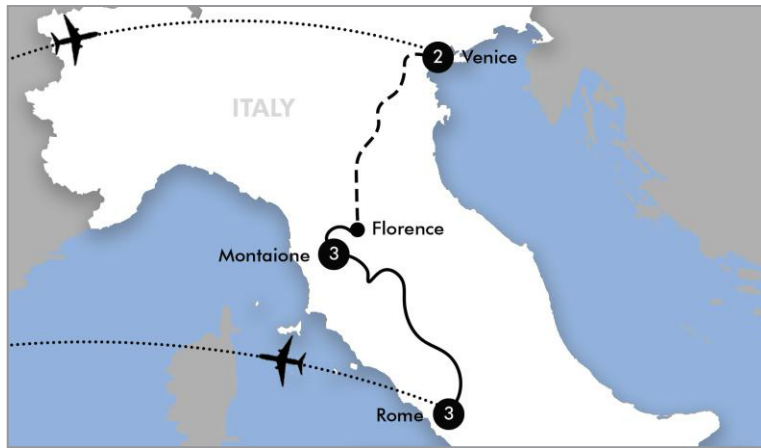
After breakfast we will transfer to the airport for our flight home.



Volterra



Colosseum and Arch of Constantine



INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Venice & Return From Rome
- Private Motorcoach Transportation
- 8 Nights' Accommodations
- 18 Meals (8 Breakfasts, 3 Lunches, 7 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Professional Tour Manager

Not included in the price of this tour: meals/beverages other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, travel protection plan, passport fees, visa fees (if applicable), current baggage fees at the airport as assessed by the airline, fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.

Activity Level: Minimal to Moderate

In order to participate in this tour, **you must:**

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

Custom designed
tour by **STAR**
DESTINATIONS

TOUR PRICING

\$5,925 per person, Double Occupancy
\$6,629 per person, Single Occupancy

OPTIONAL TRAVEL PROTECTION

It is **RECOMMENDED** that all travelers purchase a **Travel Protection Plan**. For your convenience, we offer a **Travel Protection Plan** provided by **Travellex Insurance Services**:

\$552 per person, double; \$644 per person, single
(Payment may be sent with your deposit or with final payment to First National Bank)

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

To view state specific fraud warnings, visit: <https://www.travellexinsurance.com/company/fraud-warning>. Travellex Insurance Services Inc. ("Travellex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travellexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Visit <https://travellexinsurance.com/docs/ny-phn-covid-19-comp> to view a special notice for NY residents regarding coverage related to COVID-19. Travellex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. 716

A \$500 deposit per person is required with your registration form by:
MAY 10, 2023

(\$100 is non-refundable after this date.)

Reservations made after this date are subject to availability.)

FINAL PAYMENT IS DUE:
JUNE 15, 2023

**Contact your Private Banker with any questions
or to sign up for our Italy adventure!**

Karen Johnson (Ames)

(515) 663-3009 or Karen.Johnson@FNB247.com

Marcy Nelson (Ames)

(515) 663-3075 or Marcy.Nelson@FNB247.com

Jen Walter (Ankeny & DSM Metro)

(515) 777-7174 or Jennifer.Walter@FNB247.com

DOCUMENTATION: Each U.S. citizen must have a valid passport through March 23, 2024, 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. **Effective May 2023: All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver.**

OPTIONAL TRAVEL PROTECTION PLAN: It is recommended 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, 360° Group Premier 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 product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travellexinsurance.com/GPB-0521>. 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. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. 7D4

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to First National Bank prior to May 10, 2023. If cancellation is received between May 10, 2023, and final payment, full refund of all monies is made, less the non-refundable \$100. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

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 & CONDITIONS: First National Bank's role is to only identify the availability of this travel opportunity, and First National Bank is in no way assuming any liability for any event or occurrence that may arise through the customer pursuing and/or following through with the travel opportunity or in any manner guaranteeing the quality of the travel experience. 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, neither SDI or First National Bank are able to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI and First National Bank are not responsible for any claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide 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 air fare, 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 EUR/USD exchange rate of \$1.05 as of 9/22/22. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. 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 and/or First National Bank 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 to 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 and First National Bank'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, First National Bank, or their representatives. SDI and First National Bank shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI or First National Bank be responsible for any further expenses incurred by the passenger. SDI and First National Bank shall be entitled to recover from the passenger any costs or expenses incurred by SDI, First National Bank, or their representatives in the removal of the passenger or the exercise or enforcement of this clause.

BACK ROADS OF ITALY



Travel arrangements
provided by



September 14-23, 2023

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: _____

It is RECOMMENDED that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travel Insurance Services.

- ☐ **Yes, I would like to purchase the offered plan.**
\$552 per person, double; \$644 per person, single
(Payment may be sent with your deposit or with final payment to First National Bank)
- ☐ **No, I decline the offered plan.**

Tour Cost: per person, Double: \$5,925 Single: \$6,629

To view state specific fraud warnings, visit: <https://www.travelinsurance.com/company/fraud-warning>.
Travel Insurance Services Inc. ("Travel Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelinsurance.com/customer-service/travel-alerts/travel-supplier>.

Visit <https://travelinsurance.com/docs/ny-phn-covid-19-comp> to view a special notice for NY residents regarding coverage related to COVID-19. Travel Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. 716

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

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*** Travel Protection Plan may be purchased any time
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PLEASE TURN OVER FOR SIGNATURE

BACK ROADS OF ITALY

DOCUMENTATION: Each U.S. citizen must have a valid passport through March 23, 2024, 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. **Effective May 2023: All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver.**

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A \$500 deposit per person is required with your registration form by: MAY 10, 2023

(\$100 is non-refundable after this date. Reservations made after this date are subject to availability.)

FINAL PAYMENT IS DUE: JUNE 15, 2023

A passport photocopy is required with registration or as soon as possible.

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: First National Bank

In the amount of: _____

Mail Check to: First National Bank
1205 N Ankeny Blvd, Ankeny, IA 50023

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

In order to participate in this tour, **you must:**

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

Signature (1st Traveler): _____

Date: _____

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

If applicable:

KTN #: _____

Global Entry #: _____

Signature (2nd Traveler): _____

Date: _____

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

If applicable:

KTN #: _____

Global Entry #: _____

By registering for this trip, I agree to grant to Star Destinations and its authorized representatives permission to record on photography film and/or video, pictures of my participation. I further agree that any or all of the material photographed may be used, in any form, as part of any future publications, brochure, or other printed or digital materials used to promote Star Destinations, and further that such use shall be without payment of fees, royalties, special credit or other compensation.



PLAN BENEFITS & BONUS COVERAGES

Benefits	Coverage ¹
Trip Cancellation	100% of trip cost (\$20,000 limit)
Trip Interruption	150% of trip cost (\$30,000 limit)
Trip Delay ⁸	\$1,000 (\$250/day)
Sporting Equipment Delay	\$200
Missed Connection	\$1,000
Baggage & Personal Effects	\$1,500
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$50,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$250,000
Accidental Death & Dismemberment ⁵	\$10,000
Travel Assistance & Concierge Services ⁷	Included

BONUS COVERAGES

If plan is purchased at or before final trip payment.

• Pre-existing Medical Condition Exclusion Waiver	Included
• Financial Default Coverage	Included

360° GROUP PREMIER

TRAVEL PROTECTION

The 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Enjoy benefits like trip cancellation & interruption, emergency medical and 24/7 travel assistance & concierge services.

PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Pre-existing medical condition exclusion waiver³
- Trip cancellation/interruption benefit includes:
 - Sickness, injury or death⁴
 - Inclement weather
 - Financial default³ & labor strikes
 - Business reasons
 - Terrorist incident
- 3 hour missed connection benefit
- 5 hour trip delay benefit
- 12 hour baggage delay benefit
- Fast online claims⁶

PLAN RATES

Trip Cost	Age 25+
\$0 ²	\$43
\$1 - \$500	\$80
\$501 - \$1,000	\$116
\$1,001 - \$1,500	\$160
\$1,501 - \$2,000	\$207
\$2,001 - \$3,000	\$280
\$3,001 - \$4,000	\$370
\$4,001 - \$5,000	\$464
\$5,001 - \$6,000	\$552
\$6,001 - \$7,000	\$644
\$7,001 - \$8,000	\$736
\$8,001 - \$9,000	\$826
\$9,001 - \$10,000	\$916
\$10,001 - \$11,000	\$1,038
\$11,001 - \$12,000	\$1,135
\$12,001 - \$13,000	\$1,232
\$13,001 - \$14,000	\$1,329
\$14,001 - \$15,000	\$1,426
\$15,001 - \$16,000	\$1,524
\$16,001 - \$17,000	\$1,623
\$17,001 - \$18,000	\$1,721
\$18,001 - \$19,000	\$1,819
\$19,001 - \$20,000	\$1,918

Rates are per traveler and subject to change. Contact the agency for rates under 25 years of age.

¹ All coverages per insured up to limits listed. Coverage, rates and maximum trip length may vary by state. Please see your policy for details or call 888.574.7026. ² Includes \$1,000 in Trip Interruption - Return Air only. Coverage for Trip Interruption and Trip Interruption - Return Air Only cannot be combined. ³ Coverage when plan is purchased at or before final trip payment. ⁴ Of you, a Traveling Companion, Family Member or Business Partner. ⁵ Not available for NH residents. ⁶ Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim. ⁷ Provided by the designated provider as listed in the Policy. ⁸ \$200/day for IL residents 09.21

TRAVEL ASSISTANCE SERVICES⁷

Includes a wide range of services before and during trips through a 24/7 toll free number.

MEDICAL SERVICES INCLUDE:

- Medical Assistance
- Medical Consultation & Monitoring
- Medical Evacuation
- Emergency Medical Payments
- Prescription Assistance
- Dependent Transportation & Family Visits
- Repatriation of Remains

ASSISTANCE SERVICES INCLUDE:

- 24 Hour Legal Assistance
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document & Ticket Replacement
- Concierge Services
- Business Services

PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

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

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member within the 60 day period immediately preceding and including the Insured's coverage effective date.

This exclusion also applies to those not traveling.

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. 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. 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. If you have questions about coverage available under our plans, please review the policy or contact Travellex Insurance Services Inc. Toll Free 888.574.7026 Email: customersolutions@travellexinsurance.com. Any inquiry regarding claims may be directed to travellex.claims@bhspecialty.com; 855.205.6054. To view state specific fraud warnings, visit travellexinsurance.com/company/fraud-warning. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travellex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MA, MN, MO, MT, OR, VA, and VT Policy Form series PG-TA-IPL-NV. In CA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, UT Policy Form # PG-TA-IPL-UTE, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEAH. SDH 09.21



For plan questions call Travellex at 888.574.7026 or
Contact your Travel Professional to Enroll:
Plan # GPB-0521

VIEW PLAN DETAILS

View your policy: policy.travellexinsurance.com/GPB-0521



Travellex Insurance Location Number: 15-0153

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