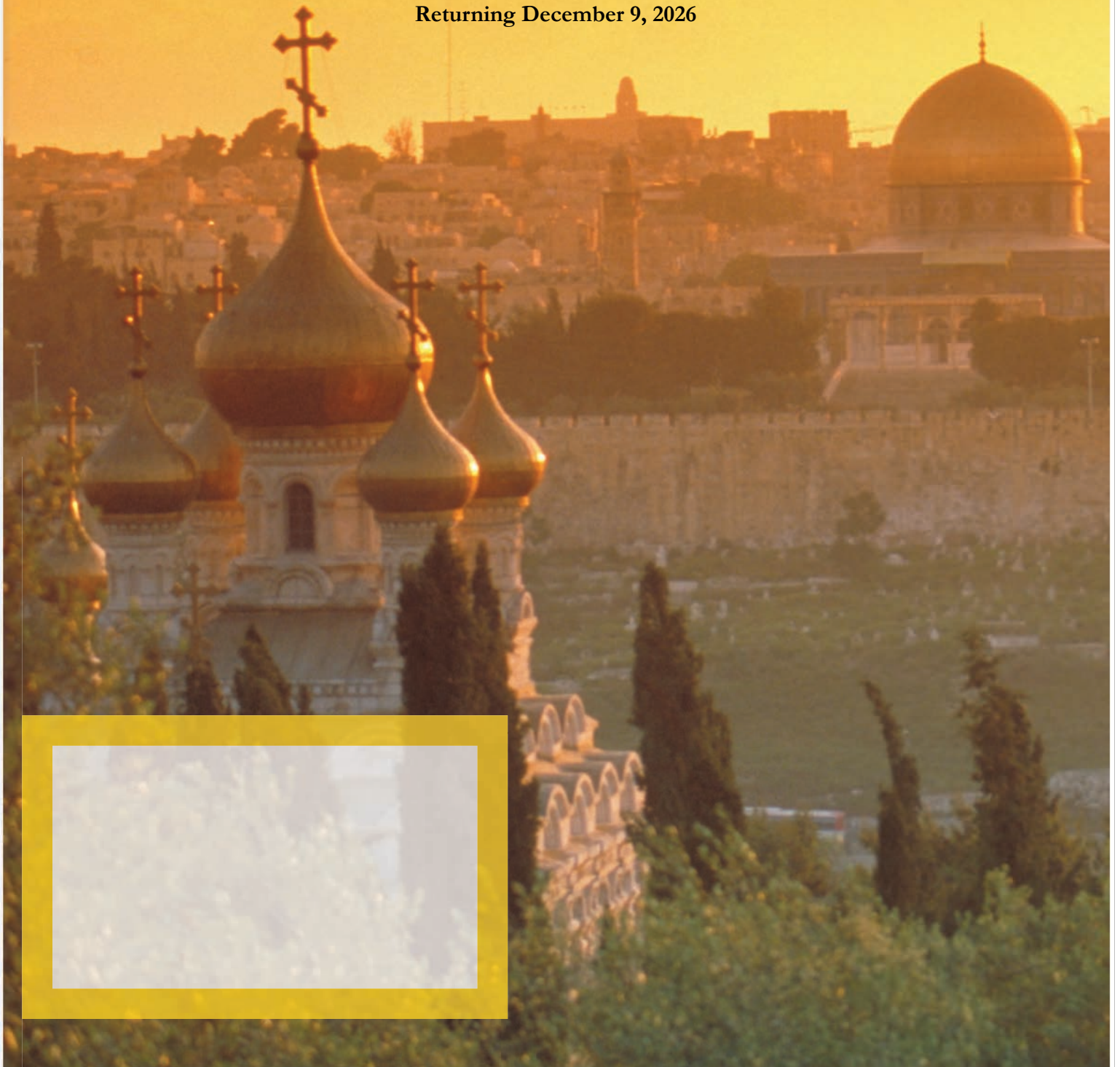


Come Visit The Holy Land
With
CCC - ZION to ZION

and
Pastor Mike & Donna McDowell

Visit Israel for 10 Days Departing November 30, 2026 from Chicago
Returning December 9, 2026



Come Visit The Holy Land and Walk where Jesus Walked

Join Pastor Mike and Donna McDowell

Departing November 30 Round Trip from Chicago returning December 9, 2026

Itinerary

Day 1 CHICAGO, IL Depart from O'Hare Airport with connection to Ben Gurion Airport in Tel Aviv. Dinner and breakfast are served on board.

Day 2 GALILEE Upon arrival at Tel Aviv airport, we transfer to our hotel in the Galilee for dinner and overnight. We begin to feel the spirit of this land enchanting us. Today we will be visiting sites from the Bible sharing the experience of walking in the footsteps of Jesus. (D)

Day 3 GALILEE We start our day with a boat ride on the Sea of Galilee. We visit Ginnosar to view the fishermen's boat, found on the shores of the Sea Galilee, which dates to Jesus' time. We continue to the Mount of Beatitudes, site of the Sermon on the Mount to reflect on the event that took place here. On to Tabgha, site of the Miracle of the fishes and loaves, to see the chapel built over the rock commemorating the primacy of Peter. We then visit Capernaum, the city of Jesus and Peter. There we will see the house of Peter and see an ancient synagogue, here Jesus preached and it is here he gathered his disciples. We then drive across the Jordan River to the land of Gaderenes. In the afternoon we drive north to Caesarea Phillipi, now called Baniyas, where Peter made his confession of faith, and identified Jesus as the Messiah. And Jesus said "thou art Peter upon this rock I will build my church". Matt.16-17-18. Return to our hotel for dinner and overnight. (B)(D)

Day 4 GALILEE Today we drive via Cana of Galilee to Nazareth and visit the Church of the Annunciation and Mary's Well. On to Muchraka, the location of Elijah's altar during his confrontation with the false prophets of Baal. Continue via the Valley of Armageddon to the excavation at Tel Megiddo. On to Caesarea, built by Herod the Great in 22 B.C. Visit the Roman Theater, the Aqueduct and Herodian Port. It was here that Cornelius was baptized by Peter. (Acts 10:24-28). It was here that Paul was brought to trial (Acts 25) Return to our hotel for dinner and overnight. (B) (D)

Day 5 JERUSALEM This morning our first stop is in the ancient city of Magdala, hometown of Mary Magdalene. Here we find a complete first century town and synagogue where it is believed that Jesus himself visited, taught and preached at this synagogue. We continue to Yardenit, the Baptismal Site on the Jordan River. We continue to the old Roman city of Beit Shean to visit the impressive Roman Ruins. From here we drive down the Jordan Valley bypassing Jericho, on our way to Bethlehem. We will have time for lunch and shopping. Visit the Church of Nativity, the Milk Grotto and Shepherds' Field. Proceed to our hotel in Jerusalem for dinner and overnight. (B) (D)

Day 6 JERUSALEM This morning we enter the Old City through St. Stephen's Gate visiting the Pool of Bethesda, the Chapel of the Flagellation, and the Ecce Homo Arch. Continue through the Bazaar to the last stations of the Cross Via Dolorosa, visit the Church of the Holy Sepulcher and the Gabbatha pavement. Continue to the Jewish Quarter visiting the Cardo, the "Wide" wall built by King Hezekiah and the Herodian mansion. Then proceed to the Temple area and Mt. Moriah and see the Dome of Rock, visit the Western Wall, the Ophel Archaeological park and Museum. Return to our hotel for dinner and overnight. (B) (D)

Day 7 MASADA This morning we drive past the Inn of the "Good Samaritan", and arrive at the shores of the Dead Sea - the lowest point on the earth's surface. We drive along the Dead Sea to Masada, the fortress where the Jewish Zealots held off the armies of the Romans before choosing suicide over surrender. Continue to Ein Gedi, where King David found shelter from the wrath of King Saul. After lunch, we will have the opportunity to enjoy a short "float" in the Dead Sea. Continue to Qumran where the Dead Sea Scrolls were discovered in 1947 in a cave and return to Jerusalem for dinner overnight. (B) (D)

10
Days



\$4,398.00

Included

- Round Trip Airfare from Chicago to Tel Aviv
- 7 Nights Accommodation in Superior Tourist Class Hotels
- Large Buffet Breakfast and Dinner Daily at Hotels
- Deluxe A/C Motor Coach
- English Speaking Guide
- Portage at hotels (1 bag pp)
- All Entrance Fees

Not Included

- \$320 Optional Insurance
- \$150 Tipping (to be given to the Tour Leader)
- \$950 Single Room Supplement (if alone in room)
- Meals Not Mentioned (Lunches avg. \$20 per day)

Early Bird Discount

- \$100 if received by May 1, 2026
- \$50 if received by Jun 1, 2026

Day 8 JERUSALEM Full day of leisure to pursue personal interests, or to shop. (B) (D) Optional visit to the Nassar property outside of Bethlehem.

Day 9 JERUSALEM Drive by the Knesset to the Israel Museum, visiting the Shrine of the Book where the Dead Sea Scrolls are housed and see the model of Jerusalem at the time of the Second Temple. Drive to Mount Scopus to view the impressive home of the Hebrew University. Continue our drive to the Mt. of Olives for an outstanding view of Jerusalem. Visit the Chapel of the Ascension, Garden of Gethsemane, and Church of All Nations. Drive along the Kidron Valley and see the Tombs of Absalom, Zechariah and James. We continue to Mount Zion to visit the Room of the Last Supper and King David's Tomb. We end our day with a visit to the Garden Tomb where we have an orientation beside Calvary and also where our Communion service will be held. (Mark 15:42-47). (B) (D)

Day 10 CHICAGO, IL Today our journey ends with good memories as we head home arriving the same day or otherwise, proceeding to Jordan.

Call: Pastor Mike McDowell
Christ Community Church
2500 Dowie Memorial Drive
Zion, IL 60099
Church: 847-746-1411
Email: mikeccc@me.com



Walk where Jesus walked



Please Complete this Form and Mail with Payment to New York Address Below

Enclosed is my payment for:

Holy Land Tour with Pastor Mike

Booking Number: 91005

PASSENGER #1 NAME: _____

Clearly Print as it appears in your passport: (Last, First, Middle)

Rooming With: _____ or Single Room (additional cost noted as SRS in cost section and billed later): Yes No

PASSENGER #1 Passport No.: _____ Expiration Date: _____ Gender: _____ Date of Birth: _____

PASSENGER #2 NAME: (if residing in same household as Passenger 1) _____

Clearly Print as it appears in their passport: (Last, First, Middle)

PASSENGER #2 Passport No.: _____ Expiration Date: _____ Gender: _____ Date of Birth: _____

Home Address: _____ City: _____ State _____ Zip _____

Home Phone: _____ Cell Phone: _____ Email: _____

Emergency Contact Information Below:

Name: _____ Phone: _____ Relationship: _____

Initial Payment Authorized on Credit Card or Enclosed with Check by adding Lines 1 thru 3

\$ _____ minimum deposit is \$500 per person, I decline trip insurance (Signature): _____

(Understanding that I may purchase travel insurance at a later date but that any pre-existing conditions will not be covered)

\$ _____ Plus Optional Trip Insurance if you're choosing this by simply entering the cost for insurance found in the cost section of the flyer.

\$ _____ Total Authorized or Submitted. (Simply add the 3 possible initial costs and multiply by two if this is for two passengers.)

I understand the tour conditions and insurance conditions (Signature): _____

I am paying my deposit with a check (*make check payable to "Group IST"*) or I am paying my deposit with a credit/debit card

Credit Card # _____ Expiration Date: _____ * Sec Code _____

(We accept Visa, Mastercard, and American Express. We do not accept Discover.)

*(*3 or 4 digit number on back of cr. Card)*

Name that appears on Credit Card: _____ Credit Card holder Signature: _____

The name of the merchant on your credit card statement will be "Group IST." Group IST does business as "Journeys Unlimited."

Allergies or health issues about which we should be aware _____

PASSENGER TOUR/PAYMENT AUTHORIZATION AGREEMENT AND PASSPORT NOTICE:

TSA Regulations require that all passengers present proper identification along with their electronic ticket receipt or airline boarding pass which must contain/match the following: Passenger's Passport Number; Expiration date; Country of Issue; Passenger's Last Name; First Name; Middle Name or Initial; Date of Birth; Gender; and Passport Expiration Date, in order to be allowed to board their flight. Any passenger without this information, exactly as it appears on their passport, may be denied boarding and/or will incur severe monetary penalties. **ALL INFORMATION** on the passenger's passport must match their airline tickets and boarding passes. In the event any change is required due to inaccurate or incomplete information provided by a passenger on this form, additional fees will be charged by the tour company, the airline or both to reissue/correct any travel documents at the passenger's expense. **All passports must have an expiration date longer than six months following the date this tour ends.** Airline tickets cannot be issued without all information on this form being provided.

Signature of Passenger(s): _____ / _____ Date: _____

Enrollment in and payment for the tour constitutes your acceptance of the program conditions. Give this completed form to Pastor Mike to register.

Journeys Unlimited Terms and Conditions

Tour Prices: All prices in this brochure are based on airfares, land rates and exchange rates in effect at the time of printing and on group rates of 30 passengers or more. Tours may depart with less than the required number of passengers, at the discretion of Group IST, LLC (doing business and referred to herein as "JOURNEYS UNLIMITED"), but an additional charge may apply. Passengers will be advised about such surcharges 75 days before departure. All prices are subject to change without notice prior to departure due to major currency fluctuations, changes in fuel prices and/or unforeseen economic circumstances.

Reservations, Deposits and Final Payments: Please complete the Participant Agreement, with full names as they appear on passports, and mail it to us with the required per person deposit plus applicable (optional) insurance. Receipt of your deposit shall act as your agreement to these terms and conditions. Balance is due 75 days before departure date. If final payment is received less than 75 days, a late fee will be assessed in the amount of \$50.00. If final payment is made by credit card (American Express, Visa, MasterCard), JOURNEYS UNLIMITED requires a completed credit card authorization form. All payments made by check should be made payable to JOURNEYS UNLIMITED.

Late Reservations: If a booking is made within 60 days of departure, full payment plus applicable taxes and optional insurance is due at the time of booking. There will be a \$50.00 late processing fee applicable plus cost of any express or overnight mail services. No personal checks will be accepted with reservations received 30 days or less before departure date. Money order, bank check, certified check or credit cards (American Express, Visa, MasterCard) will be accepted.

Travel Documents: A valid passport (valid for six months after the return date of the trip) is required to travel. Visa is required for US passport holders traveling to some destinations; please contact our office for details. All non-US citizens must contact the appropriate consular office for entry visa requirements pertaining to their trip. In addition non US citizens are responsible for complying with requirements for re-entry into the USA. JOURNEYS UNLIMITED assumes no responsibility for procurement of passport or visas. Obtaining and carrying these documents is the sole responsibility of passengers. JOURNEYS UNLIMITED will not be responsible for any delays, damages and/or losses, including missed portions of your trip due to improper travel documentation.

Final Documents and Tickets: All documents and tickets are only issued upon receipt of final payment and are sent within 2 weeks of departure. Documents and tickets are not guaranteed if final payment and booking form are not received on time.

Air from Home City: All brochure departures are based on a New York area airport. JOURNEYS UNLIMITED can help arrange air transportation from your home city airport. JOURNEYS UNLIMITED is not responsible for any penalties incurred on domestic tickets not purchased from us, in case of changes in the schedule of the tour. If you are making your own domestic airline tickets, please make sure that your domestic flight time arrives at least 4 hours prior to your international departure time.

Air Changes, Cancellations & Refunds: Airline tickets issued by JOURNEYS UNLIMITED are highly restrictive and in most instances cannot be reissued, revaluated or exchanged. If a change is possible, a \$75 per person administrative fee, plus any applicable airline change fees, will be assessed once air tickets have been issued. Airline penalties vary depending on carrier.

Airline Seat Assignments and Special Services: There is no advance seat selection. Early check-in is necessary to secure seats with travel companions. Seating is solely under control of the airlines. Some airfares used may be eligible for frequent flyer mileage.

Baggage: The company is not responsible for any additional charges collected by the carriers at the airport for luggage fees. We recommend that you take along one suitcase per person with a maximum weight of 50lbs., plus one carry on with maximum dimensions of 9"x14"x22". Airlines also have their own baggage restrictions; please check with the air carrier prior to your departure. All baggage is the passenger's responsibility throughout the tour. JOURNEYS UNLIMITED is not responsible for loss, theft or damage to your baggage. If a bag is lost or damaged In-flight, the passenger is responsible for notifying the airline directly.

Airline Clause: The airlines concerned will not be held responsible for any act, omission, or event during the time passengers are not aboard their aircraft. The passenger tickets in use by the airline, when issued, shall constitute the sole contract between airline and the purchaser of these tickets and/or passenger. These tours may be sold in connection with the services of any ATC or IATA Airline.

Rooms: Prices shown in the brochure are per person, based on two persons sharing a hotel room or cabin. A limited number of single rate rooms are available at the supplement shown per tour. In some cases, when requested, we may be able to find an appropriate roommate for passengers who have booked as a single person. If a roommate is not available, you must pay the single room supplement. While single rooms provide privacy they are often smaller than twin bedrooms. Triple rooms are available in many hotels for family or friends traveling together. There are no discounts for triple rooms.

Medical Conditions: While we endeavor to provide the highest level of service to all our passengers, we cannot guarantee special facilities or assistance for disabled passengers and it is your responsibility to arrange for such assistance as required. We regret that we cannot provide individual assistance. JOURNEYS UNLIMITED is not responsible for any medical conditions that may occur prior, during, or after the tour.

Land Only Bookings & Tour Deviations: All JOURNEYS UNLIMITED packages include airfare from the city designated. Land only bookings will be invoiced based on adjusted price. Arrival and departure transfers are not provided for land only bookings. Any deviations from the tour, requested by the client, will be assessed a charge of \$100.00 per person, plus any additional costs the change may incur.

Responsibility: The tour member understands that he or she has no claim against JOURNEYS UNLIMITED, and its affiliates, for any delay or damage to or loss of property or baggage or injury to or death of persons due to any neglect or willful act of a direct air carrier, hotel, bus company, steamship or cruise company, railroad,

transportation company or service company of any kind, or any other person or persons rendering any of the services being offered in connections with these tours. Further, JOURNEYS UNLIMITED advises that it has no ownership interest whatsoever in any hotel, restaurant, bus company or transportation or service company of any kind outside the USA, nor does it have any employee outside of the USA. You may see the name JOURNEYS UNLIMITED affixed to motor vehicles, on signs around the hotel or elsewhere. This use of our name is purely for reasons of identification and does not denote ownership, supervision, or control by JOURNEYS UNLIMITED in any way. JOURNEYS UNLIMITED, a brand of Group IST, LLC, and its overseas representatives reserve the right without notice to change, amend or cancel any part or all of the tour and to make such changes as may be necessary. JOURNEYS UNLIMITED acts only as an agent in securing hotels, transportation and other travel services from suppliers, and in no event shall JOURNEYS UNLIMITED be liable in the event of any failure by any person or company to render any transportation, lodging or other travel services to be provided on the tour. The acceptance of the initial service to be provided under the tour shall be considered an acceptance by the tour member of these conditions. If there is a difference between the conditions of JOURNEYS UNLIMITED and those published by suppliers, the conditions of suppliers shall apply. JOURNEYS UNLIMITED reserves the right to substitute hotel, cruise ships and air carriers of similar quality, and reserves the right to vary the sequence of sightseeing and/ or to re-route the order of cities. In calculating the cost of the trip, JOURNEYS UNLIMITED has relied on your consent to these terms and in the absence of this release, the cost of the trip would be higher. A contract is made when your reservation and payment are accepted by JOURNEYS UNLIMITED and any dispute shall be governed by New York law. We reserve the right to decline to accept a person, or remove a person from a tour, if such person presents a significant risk to the health or safety of himself or the group and the person cannot otherwise be reasonably accommodated.

Cancellation Policy and Refunds: We hope that nothing will prevent you from taking your JOURNEYS UNLIMITED pilgrimage. However, should you need to cancel, your cancellation must be received in writing, via email, fax or by letter. It will be effective on the date of receipt. If you cancel your tour after you have received your documents and airline tickets, you must return them to JOURNEYS UNLIMITED before we can process your refund. The following cancellations fees are only for fixed departure date tours published in our brochure. Fees for custom groups and tours may be different, please contact us for details. You are responsible for the cost of any non-refundable airline tickets that have been issued on your behalf plus the following cancellation charges per person:

Days Prior to Departure	Charge	
91 or more	\$250	Once the tours commence, there will be no refunds on missed or unused portions of the tour programs.
90 to 61	\$350	
60 to 46	50% of tour cost	
45 to 31	75% of tour cost	
30 to 1 or no show	No refund	

Travel Insurance: Please see the attached three page Allianz detailed insurance information. This shows a brief outline of the coverage provided. Next please note the paragraph stipulating how all plans have a clause that excludes coverage for losses directly or indirectly caused by war, acts of war, or events that were known or foreseeable. Finally, the cost of the insurance is determined by the total cost of your tour plus any costs such as an optional tour extensions; single room supplement costs if you're rooming alone; and other billable costs collected by our home office. This cost varies between states of the specific home state of each passenger in your group.

Insurance fee once purchased is nonrefundable.

IMPORTANT: We must receive your premium payment within 7 days of the date we receive your initial deposit for your trip for the Pre-Existing Conditions clause to be waived (provided you are not disabled from travel at the time you pay your premium).

If we cancel: We reserve the right to cancel a specific departure date or whole tour due to lack of participation or for reasons beyond our control such as natural disasters, acts of God or government restrictions. If such an unlikely event should occur, we will offer an alternate departure date or tour program. Should you decline an alternate date or should we cancel the tour outright, the limit of our liability to you will be the refund of all monies received, including any cancellation penalties, except for expenses the company incurs such as airline deposits, cancellation fees, hotels or other services. We will not be liable, however, for costs incurred by you not paid to us, such as visas and passport costs, items of a personal nature, domestic transportation either by ground or air etc. nor will we be liable for any psychological damages, traumas, stress, disappointment, personal and financial loss resulting from our change of departure date or cancellation of a tour. Refunds are not provided for services included, but not used on a trip.

Not Included in the Published Price: Airport taxes, border taxes, port taxes, and items not listed on each program such as meals, beverages and items of personal nature, excess luggage allowance, laundry, room service, travel insurance, passport and visas costs, shore excursions, expenses for additional sightseeing not specified in the itinerary, any incurred medical costs and replacement of items forgotten or stolen while on the tour, and gratuities (a list of suggested tips will be provided with final documents).

Publishing Disclaimer: JOURNEYS UNLIMITED is not responsible for any typographic or printer's error or omission. Prices in this brochure and on our websites are accurate at the time of printing and are subject to change without notice due to changes in market factors including but not limited to foreign currency and supplier cost fluctuations. JOURNEYS UNLIMITED, a brand of Group IST, LLC is a registered seller of travel in the State of California, CST# 2077183.

Important: For security reasons and due to the measures taken by the authorities, airlines require that the passenger's name in the air reservations must exactly match the name as it appears on the passport. JOURNEYS UNLIMITED is not responsible for denied boarding or re-issue costs due to an incorrect name supplied to us. JOURNEYS requests a copy of your passport picture page to ensure correct name on tickets and documents.



Group IST wants your trip to be worry-free. It can save you time and money and provide greater peace of mind. The Group IST Protection Plan is affordably priced and provides valuable coverage for your vacation:

Coverage	Maximum Benefit Per Person
Trip Cancellation and Interruption.....	Tour Cost up to \$20,000
Emergency Medical & Dental Coverage	\$15,000 for medical, \$750 for dental
Emergency Medical Transportation.....	\$100,000
Baggage Coverage.....	\$1,000
Travel Delay Coverage	\$500
Baggage Delay Coverage	\$200
Travel Accident Coverage	\$25,000
24/7 Emergency Travel & Medical Assistance	Included

As of October 7, 2023, the Israel-Hamas conflict has been recognized as an ongoing event. It is important to understand that your insurance benefits will only apply for specific reasons outlined in your plan documents. However, all plans have a clause that excludes coverage for losses directly or indirectly caused by war, acts of war, or events that were known or foreseeable. For people planning a trip to Israel or nearby areas, it is essential to be aware that your insurance will not cover any losses or claims related to war, acts of war, or known events. Make sure to check your plan documents for details about your coverage, including the terms, conditions, and exclusions. If you need for us to assist with communication, we will be more than happy to help reach out to each passenger.

Group A: Resident of All States except CA, NY, PA, RI, TX, WA

Total Trip Cost Person	Group A	TX	NY	CA,RI	WA	PA
\$2,001 – 2,500.....	\$188	\$159	\$129	\$171	\$184	\$187
\$2,501 - 3,000	\$220	\$187	\$139	\$198	\$214	\$220
\$3,001 - 3,500	\$252	\$214	\$169	\$227	\$245	\$253
\$3,501 - 4,000	\$286	\$243	\$209	\$256	\$278	\$289
\$4,001 - 4,500	\$320	\$271	\$239	\$285	\$312	\$324
\$4,501 - 5,000	\$357	\$303	\$279	\$318	\$347	\$362
\$5,001 - 5,500	\$394	\$335	\$289	\$350	\$383	\$401
\$5,501 - 6,000	\$430	\$365	\$319	\$382	\$420	\$439
\$6,001 - 7,000	\$506	\$429	\$339	\$448	\$492	\$518
\$7,001 - 8,000	\$591	\$501	On Request	\$521	\$574	\$607

*For trips over \$8,000 per person, please call our office
Insurance fee once purchased is nonrefundable*

Claims due to known, foreseeable, or expected events, epidemics, or fear of travel are generally not covered, and coverage can vary by state. However, until further notice, although not covered under most plans, we are currently accommodating claims for:

1. Under Emergency Medical Care and Emergency Medical Transportation Benefits: Emergency medical care and emergency medical transportation for a customer who becomes ill with COVID-19 while on their trip.
2. Under Trip Cancellation or Trip Interruption Benefits: Trip cancellation and trip interruption if a customer becomes ill with COVID-19 either before or during their trip.

Group IST strongly recommends the purchase of the Tour Protection Plan. This plan provides protection for your non-refundable tour costs and cancellation fees should you need to cancel or interrupt your trip due to unforeseen circumstances. It also provides important medical benefits and assistance while traveling. The Certificate of Insurance/Policy will be provided to you with your travel documents; it contains complete details on the coverage provided.



1 (800) 833-2111



1 (800) 486-8359



1 (800) CATHOLIC



1 (800) 662-5406

Pre-existing Conditions and Waiver

A Pre-existing Condition is defined as any injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met:

- Your policy was purchased within 14 days of the date of the first trip payment or deposit;
- You were a U.S. resident when the policy was purchased;
- You were medically able to travel when the policy was purchased; and,
- On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non refundable or subject to cancellation penalties between the policy purchase date and the departure date. Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$20,000.

The following is a brief description of the coverage available.

- **Trip Cancellation/Interruption*:** Coverage provides financial protection for expenses related to trip cancellation or interruption caused by a covered reason. Trip cancellation provides reimbursement for prepaid, non-refundable expenses, up to the amount of coverage purchased. Trip interruption coverage offers reimbursement for the unused, non-refundable portion of the trip and increased transportation costs to return home due to a covered reason. Some covered reasons include:
 - A terrorist act committed by an organized terrorist group (recognized as such by the U.S. State Department) if it results in property damage, injury or loss of life in a domestic or foreign city within 30 days of scheduled arrival in that city.
 - Illness, injury or death of traveler, a covered family member or traveling companions. This coverage also extends to employed caregivers who live with the traveler and a person with whom the traveler lived for 12 continuous months prior to the effective date of coverage.
 - Financial default of selected airline carriers that results in the complete cessation of services. Supplier default is only provided if the traveler purchases insurance within 14 days of initial trip payment or deposit, financial default occurs more than 7 days after the policy's effective date and the travel supplier is listed on our list of covered suppliers.
 - Strikes, natural disasters, bad weather, or FAA mandated shutdown resulting in the complete cessation of services by an airline, tour operator or cruise line for at least 24 consecutive hours.
 - Normal pregnancy (for Trip Cancellation only) of the traveler (or the anticipated due date of an immediate family member and the traveler plans to attend the childbirth), if the pregnancy occurs after the effective date of insurance.
 - Military duty
 - 24-hour delay by travel carrier: travel carrier can't get you to your destination for 24 hours from the scheduled arrival due to natural disaster, severe weather, strike or FAA shutdown.
 - Employee termination: must be employed with your current employer for 12 continuous months.
 - Destination uninhabitable, loss of accommodations, mandatory evacuation, or home uninhabitable.
- **Travel Delay*:** Reimburses up to \$150 per day per person for additional travel and lost prepaid expenses if your trip is delayed for five or more hours for a covered reason. Can also reimburse additional transportation expenses if you miss your cruise or tour because of a covered delay.

Covered reasons for epidemics:

- The following benefits now include epidemic-related illness as a covered reason: Trip Cancellation, Trip Interruption, Emergency Medical and Emergency Transportation.
- Denied Boarding due to suspicion of illness is now a covered reason for Travel Delay benefits.
- Benefits for quarantine due to an epidemic only apply when an eligible traveler is specifically named and individually ordered to quarantine (not including generally or broadly applicable quarantines). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.

•**Baggage Coverage***: Provides benefits for loss, damage or theft of baggage and personal effects provided all reasonable measures to protect, save and/or recover property are taken. Coverage is secondary to coverage provided by a common carrier.

•**Baggage Delay***: Covers the reasonable additional purchase of essential items if baggage is delayed or misdirected by a common carrier for 12 hours or more. Receipts for emergency purchases are required.

•**Emergency Medical/Dental Coverage***: Provides benefits for emergency medical or dental expenses incurred during the coverage period. Services must be provided by a licensed provider and must take place during the trip.

•**Emergency Medical Transportation**: Pays for emergency medical transportation services as a result of an injury or illness to have the traveler moved to the nearest appropriate facility. Once you are able, we will also have the traveler returned home.

•**Travel Accident Insurance***: Provides coverage up to the maximum amount listed on the brochure for loss of life, limb or eyesight within 365 days of a covered accident.

•**Missed Connection***: Provides reimbursement of up to \$500 to cover certain expenses caused by a covered delay that forces the traveler to miss the scheduled flight or cruise.

•**24 Hour Emergency Travel & Medical Assistance**: Multilingual representatives are on call 24 hours a day to help you solve a variety of problems, from replacing lost tickets and travel documents to making cash transfers

Exclusions

This is a named peril plan and contains exclusions. This means that not every situation or event will be covered under your plan. A full list of exclusions is available in your plan documents. Exclusions may include, but are not limited to, pre-existing medical conditions (unless you qualify for a waiver of this exclusion), known and foreseeable events such as certain weather and political events/situations, mental or nervous health disorders, the use or abuse of drugs and alcohol, and participation in extreme high risk sports. Other exclusions apply. Questions? Contact us at **800.284.8300**.

Pre-Existing Medical Conditions Coverage & Exclusions

A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: a. Your policy was purchased within 14 days of the date of the first trip payment or deposit; b. You were a U.S. resident when the policy was purchased; c. You were medically able to travel when the policy was purchased; and d. On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non-refundable or subject to cancellation penalties between the policy purchase date and the departure date.

Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$20,000.

Please be Advised: This plan contains insurance benefits (which may include disability and/or health insurance benefits) that only apply during the covered trip. This optional coverage may duplicate coverage already provided by your personal auto, home, renter's, health, life, personal liability, or other insurance policy or source of coverage but may be subject to different restrictions. You should review the terms of this policy with your existing coverage. If you have any questions about your current coverage, call your insurer/health plan or insurance agent/broker. This insurance is not required to purchase any other products/services. Unless licensed, travel retailers and their employees may provide general information about the insurance, including a description of coverage and price, but are not qualified/authorized to answer technical questions about terms, benefits, exclusions, and conditions of the insurance or evaluate the adequacy of existing coverage. Plans are intended for U.S. residents only and may not be available in all jurisdictions.