

# Join Pastor Mike & Donna McDowell

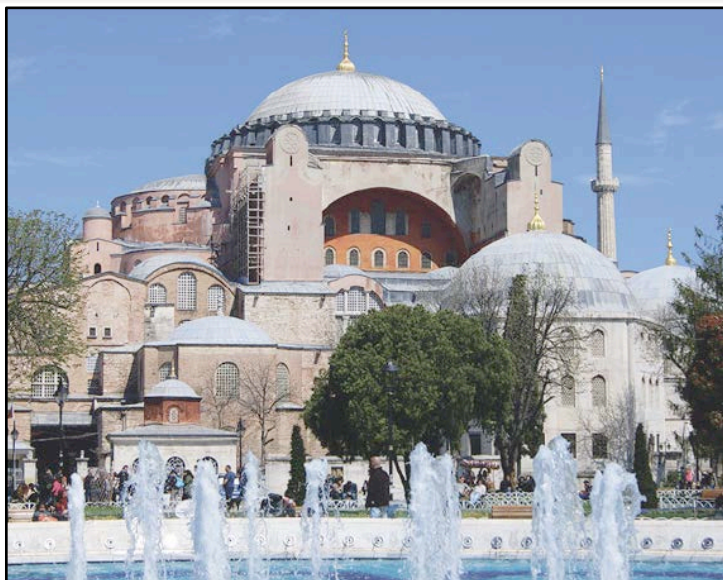
Christ Community Church - Zion to Zion

## 8 Day Tour of the The Seven Churches of Revelation

Ephesus - Smyrna - Pergamum - Thyatira - Sardis - Philadelphia - Laodicea

**\$4,398 per Person Double Occupancy - Round Trip from Chicago**

Departing March 16, 2027 Round Trip from Chicago returning March 23



Hagia Sophia in Istanbul built first as a Christian church in 537AD by Justinian



Ephesus with its famous Library and where Paul ministered from for 2-3 yrs



### Included Features:

- Round Trip Airfare from Chicago
- 6 Nights accommodations in 4 Star or better Hotels
- English-speaking Guides with Headset Whispers for Passengers
- Deluxe Air-conditioned Motor Coach
- Breakfast and Dinners at Hotels
- Portage at hotels (1 bag per person)
- Entrance Fees and Local taxes

### Not Included:

- \$320 Optional insurance (recommended) We offer Allianz Travel Insurance. The cost of that insurance is based on your total tour cost. Refer to the Allianz page of this flyer to view the cost if you have added features such as Single Room Supplement
- \$90 Tipping requiring local currency of Euros or Liras to be explained further
- \$690 Single Room Supplement for someone rooming alone
- Meals not mentioned averaging \$20 but in local currency

### Early Bird Discount:

- \$100 if deposit is submitted by June 16, 2026
- \$50 If deposit is submitted by September 16, 2026
- Discount will be deducted from your balance due 75 days before departure.

**Journeys Unlimited  
Representative**

**Pastor Mike McDowell  
Phone: 847-217-2143**

Email:  
mcdowell@groupist.com  
Website: Journeys-unlimited.com



## YOUR DAY BY DAY ITINERARY

### DAY 1: March 16

#### CHICAGO / ISTANBUL

Today our journey begins as we depart Dallas for Istanbul. Dinner will be served on board your flight.

### DAY 2:

#### ISTANBUL

Upon arrival in Istanbul, we'll be greeted by our tour escort, and next board our deluxe motorcoach for transfer to our hotel. Istanbul is the former Byzantium, the powerful capital of the Byzantine Empire, and the stronghold of Early Christianity. Dinner and overnight in Istanbul. (D)

### DAY 3:

#### ISTANBUL

Today we explore the magical city of Istanbul connecting two continents, Europe and Asia. We visit the Hagia Sophia Mosque, built as a Christian church in the 6th century CE; the Hippodrome of Constantinople, the center of social life in the Byzantine Empire; the impressive Blue Mosque with its iconic six minarets; the Topkapi Palace, home of the Ottoman Sultans for 400 years; and the Grand Bazaar, one of the largest and the oldest covered markets in the world. Dinner and overnight in Istanbul. (B/D)

### DAY 4:

#### ASSOS

Today we leave Istanbul and head to Canakkale via the Dardanelles. On the way we stop and visit a UNESCO World Heritage site, the city of Troy, one of the most famous cities in the ancient world and immortalized by Homer in "Iliad". We continue to Canakkale, ancient Dardanellia. We stop to see the wooden horse from the 2004 movie "Troy" exhibited on the Canakkale waterfront. Dinner and overnight in Assos. (B/D)

### DAY 5:

#### IZMIR

#### (Today we visit #3 Pergamum & #4 Thyatira Churches)

In the morning we drive to Alexandria Troas from where Paul, inspired by a dream, set sail to Neapolis in Macedonia on his second missionary journey (Act of the Apostles: 16 .9) We continue to Assos where Paul rejoined his companions after more than 10 hours walk from Alexandria Troas (Acts: 20-13). Then on to Pergamum, one of the Seven Churches of Asia Minor addressed in Revelation. We see the majestic Acropolis with the remains of Temple of Zeus (The Great Altar of Pergamum associated with the temple

### DAY 5: (Continued)

#### IZMIR

and often referred to as "Satan's Altar" was moved in the 19th century to the Pergamon Museum in Berlin, Germany); the Asclepium dedicated to the god of healing; the Serapeum, the temple dedicated to Egyptian god of healing and worshipped in ancient Rome and Greece; the Temple of Trajan; and the Theater with its seating capacity of 10,000 people. Next, we drive to Izmir via Thyatira, home to one of the Seven Churches of Asia Minor. Dinner and overnight in Izmir. (B/D)

### DAY 6:

#### PAMUKKALE

#### (Today we visit #2 Smyrna, #5 Sardis, #6 Philadelphia, & #7 Laodicea Churches locations)

After a short morning sightseeing tour of Izmir (ancient Smyrna and one of the Seven Churches of Asia Minor (Rev: 2-8)) we drive to Sardis (Rev: 3-1). We visit the Temple of Artemis dedicated to the goddess of the city; the Gymnasium - Bathhouse, the large complex housing bathhouse and exercise facilities; and the Synagogue of Sardis, the largest synagogue discovered in Asia Minor. We continue to Philadelphia (Rev: 3-7) and then to Laodicea (Rev. 3-14) to visit the next Seven Churches of Asia Minor. Drive to Pamukkale, famous for its unique stalactite formations and the beautiful natural pools of warm water. Dinner and overnight in Pamukkale. (B/D)

### DAY 7:

#### IZMIR / SELCUK

#### (Today we visit #1 Ephesus Church location)

In the morning we visit Hierapolis (modern Pamukkale), a sacred and thriving Roman city was an important Christian center in the ancient world. We see its marvels such as the Necropolis, the Theater, the Temple of Apollo, the Byzantine Steet and Pluto's Gate, a site believed to be gateway to hell. Next, we drive to Ephesus, a UNESCO World Heritage Site. Here (Acts: 17 and Rev. 2-1) we visit the Basilica of John, the last House of the Virgin Mary, and the site of the Temple of Artemis, one of the Seven Wonders of the World. Dinner and overnight in Selcuk (B/D)

### DAY 8: March 23

#### SELCUK / IZMIR / CHICAGO

After breakfast we transfer to Izmir airport for our flight back home arriving the same day. (B)

# 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.



The Acropolis of Pergamum



Basilica of St. John in Ephesus



The Temple of Artemis at Sardis

# Join Pastor Mike & Donna McDowell

## Enrollment Form for Booking Number: 91007

PASSENGER #1 NAME: \_\_\_\_\_  
*Clearly Print as it appears in your passport: (Last, First, Middle)*

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

Home Address: \_\_\_\_\_ City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Rooming With: \_\_\_\_\_ or Single Room:  Yes  No (additional cost noted below)

*Add the following information if the additional passenger resides in your same household such as your spouse. Or you may be rooming with someone unrelated entered above who is submitting their own Registration Form and we'll match the two of you in our records.*

PASSENGER #2 NAME: \_\_\_\_\_  
*Clearly Print as it appears in their passport: (Last, First, Middle)*

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

Emergency Contact Info: Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Relationship: \_\_\_\_\_

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

\$ \_\_\_\_\_ minimum deposit \$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 which is \$320 per person.

\$ \_\_\_\_\_ Total Authorized or Submitted. (Simply add the 2 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. Please give this completed form to Pastor Mike to register.*



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:

<b>Coverage</b>	<b>Maximum Benefit Per Person</b>
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

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

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