

ICELANDIC SUMMER

June 6-15, 2027

TRIP HIGHLIGHTS

- Viking World
- Reykjavík City Tour
- Snæfellsnes Peninsula
- Snæfellsjökull National Park
- Kirkjufell
- Glaumbær Turf Museum
- Dimmuborgir
- Námaskarð
- Dettifoss
- Petra's Stone Collection
- Jökulsárlón Scenic Boat Tour
- Diamond Beach
- Seljalandsfoss
- Gullfoss
- Þingvellir National Park
- Blue Lagoon



A \$500 deposit per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE:
JANUARY 20, 2027

TOUR PRICING

\$7,560 per person, double occupancy
with insurance: **\$8,265**

\$8,945 per person, single occupancy
with insurance: **\$9,744**



Kirkjufell



Alþingi in Reykjavík



Glaumbær Turf Museum



Námaskarð

DAILY ITINERARY

DAY 1 SUNDAY, JUNE 6

OVERNIGHT FLIGHT

Today, we will transfer to the airport for our overnight flight to **Keflavik, Iceland**.

DAY 2 MONDAY, JUNE 7

REYKJAVÍK

(B, D)

Arrive at Keflavik International Airport and begin the journey with a scenic drive to **Reykjavík**, where dramatic landscapes give way to a city rich in Viking heritage and modern Nordic charm. Our day starts by stepping into the past at **Viking World**. Here, a full-scale Viking ship and engaging exhibits bring history to life while we enjoy a relaxed breakfast. Continue to the picturesque **Bessastaðir**, seamlessly leading into a drive through the charming town of **Hafnarfjörður** before we reach the peaceful green valleys of **Elliðaárdalur** and **Laugardalur**. Upon arriving in the heart of the capital, take in iconic sights including **Höfði House**, the striking Hallgrímskirkja, and the lively harbor, while also enjoying views of **Alþingi** and **Reykjavík City Hall**. Following this inspiring introduction, check into the hotel and gather for a delightful welcome dinner to begin our unforgettable Iceland experience.

DAY 3 TUESDAY, JUNE 8

BORGARNES

(B, L)

Spend the day immersed in the breathtaking beauty of the **Snæfellsnes Peninsula**, often called "Iceland in Miniature" for its remarkable variety of landscapes. Pause at the iconic **Búðakirkja**, dramatically set against lava fields and distant mountains, before continuing to the charming coastal village of **Arnarstapi**, where rugged cliffs and crashing waves create stunning ocean views. Walk along the black pebble shores of **Djúpalónssandur**, rich with volcanic formations and echoes of maritime history, then journey through the gorgeous landscapes of **Snæfellsjökull National Park**, home to the glacier-capped volcano that inspired Journey to the Center of the Earth. Our day concludes at the picture-perfect **Kirkjufell**, rising beside cascading waterfalls before we arrive in **Borgarnes**, where we'll settle into our hotel and enjoy dinner at our leisure.

DAY 4 WEDNESDAY, JUNE 9

AKUREYRI

(B)

Venture through the ever-changing landscapes of western and northern Iceland, where each mile reveals a new perspective of the island's natural beauty. Begin in **Búðardalur**, a peaceful fjord-side village where calm waters and sweeping coastal views create a serene start to the day. Continue to **Skagafjörður**, a fertile valley known for its rich agricultural roots and the iconic Icelandic horses that graze freely against a backdrop of mountains and sea. Step into Iceland's past at the **Glaumbær Turf Museum**, where traditional turf homes with grass-covered roofs offer a glimpse into a way of life shaped by the land. By evening, arrive in **Akureyri**, the charming "Capital of the North," where colorful streets and a welcoming harbor invite you to explore at your leisure.

DAY 5 THURSDAY, JUNE 10

MÝVATN

(B)

Admire one of Iceland's most impressive natural showcases as we explore the remarkable **Lake Mývatn** region. This dynamic landscape reveals steaming vents, rugged lava formations, and reflective waters set beneath distant peaks. Encounter the intriguing pseudocraters, formed when molten lava met wetlands and triggered powerful steam eruptions, then continue to **Dimmuborgir**, the "Dark Castles," where jagged lava towers and winding paths create a striking and mysterious setting. At **Námaskarð**, experience an active geothermal area alive with bubbling mud pools, hissing fumaroles, and vividly colored earth. After a day surrounded by Iceland's natural elements, settle into our hotel for a two-night stay and enjoy a relaxed evening on your own.

ACCOMMODATIONS

- 2 Nights - Reykjavík, Iceland - Fosshotel Reykjavík
- 1 Night - Borgarnes, Iceland - Hotel Varmaland
- 1 Night - Akureyri, Iceland - Hotel Akureyri
- 2 Nights - Mývatn, Iceland - Berjaya Iceland Hotel
- 1 Night - Breiðdalsvík, Iceland - Hotel Breiddalsvik
- 1 Night - Kirkjubæjarklaustur, Iceland - Hótel Klaustur Iceland

DAY 6 FRIDAY, JUNE 11**MÝVATN****(B)**

Uncover the bold and rugged character of North Iceland as today's journey unveils some of the region's most striking, untouched sights. Begin at **Ásbyrgi**, a horseshoe-shaped canyon surrounded by sheer cliffs and quiet forested trails, filled with local legend. Continue to **Hljóðaklettur**, the "Echo Rocks," where sculpted basalt pillars and unusual lava shapes create a fascinating landscape known for its unique acoustics. The experience ends at **Dettifoss**, Europe's most powerful waterfall, where immense glacial waters surge into a deep canyon below.

DAY 7 SATURDAY, JUNE 12**BREIÐDALSVÍK****(B, D)**

This morning, we'll wind our way through the tranquil eastern reaches of Iceland, where secluded fjords and small communities reveal a quieter side of the island. Start in **Egilsstaðir**, a lakeside hub surrounded by gentle hills, then follow a scenic shoreline route to **Stöðvarfjörður**. Here, explore **Petra's Stone Collection**, an outstanding display of minerals and gemstones gathered from the nearby landscape. Continue onward to **Seyðisfjörður**, a colorful harbor town known for its creative spirit and striking fjord backdrop, before reaching **Breiðdalsvík**.

DAY 8 SUNDAY, JUNE 13**KIRKJUBÆJARKLAUSTUR****(B, D)**

Following breakfast, venture into the captivating landscapes of Iceland's southeastern coast, where dramatic contrasts define the scenery at every turn. Begin in **Höfn**, a welcoming fishing town set between rugged mountains and the open Atlantic, before traveling through terrain shaped by glaciers and ancient lava flows. At Jökulsárlón, **embark on a scenic boat excursion** among shimmering blue icebergs freshly calved from Europe's largest glacier, with opportunities to spot seals along the way. Nearby, explore the striking shoreline of **Diamond Beach**, where glistening ice fragments rest across the black sand like scattered crystals. This evening, come together for a delicious group dinner.

DAY 9 MONDAY, JUNE 14**REYKJAVÍK****(B, D)**

Explore Iceland's famed South Coast and **Golden Circle** and stand along the black sands of **Reynisfjara** as Atlantic waves crash against towering basalt columns. Head to the impressive **Skógafoss** and the graceful **Seljalandsfoss**, with the chance to walk behind its cascading veil. Gain insight into Iceland's volcanic story at the **Lava Centre** before visiting **Friðheimar**, showcasing innovative geothermal farming. The journey continues to the mighty **Gullfoss** and the erupting hot springs of **Geysir**, then concludes at **Pingvellir National Park**, a UNESCO World Heritage Site that highlights Iceland's history and shifting tectonic plates. Tonight, we will gather for a special farewell dinner.

DAY 10 TUESDAY, JUNE 15**HOME****(B)**

Our Icelandic journey ends with a relaxing visit to the world-famous **Blue Lagoon**, where warm, mineral-rich waters and a soothing silica mask offer the perfect farewell amid dramatic lava fields. Afterward, we'll transfer to the airport for our flight home.



Hljóðaklettur



Diamond Beach



Seljalandsfoss



Pingvellir National Park

INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Keflavik
- Private Motorcoach Transportation While on Tour
- 8 Nights Accommodations
- 14 Meals (9 Breakfasts, 1 Lunch, 4 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels When Available
- Taxes & Gratuities for Included Services
- Star Destinations Tour Manager & Local Guide

WHERE TO



Blue Lagoon

Activity Level: Moderate to Energetic

4-6 hours of walking/standing/physical activity; stairs, inclines, and uneven surfaces due to nature and attractions.

For further information or questions, please contact:

(319) 679-5323 or (319) 679-2103

or email: FriendsClub@HillsBank.com

OPTIONAL TRAVEL PROTECTION

Hills Bank RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.

See the included Traveler Insurance Services flyer for pricing.

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

Traveler Insurance Services Inc. CA Agency License #0D10209 ("Traveler Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelerinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

Travel arrangements
provided by



DOCUMENTATION: Each U.S. citizen must have a valid passport through December 15, 2027, 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. All travelers to the Schengen zone of Europe will be processed through the new Entry/Exit System (EES). In addition, beginning in 2026 (expected), travelers will need to apply for an ETIAS for entry into Schengen countries.

OPTIONAL TRAVEL PROTECTION PLAN: Hills Bank recommends 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, provided by Traveler 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 included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelerinsurance.com/3852A-1224>. To view state specific fraud warnings, visit: <https://www.travelerinsurance.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 Traveler 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. Traveler Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Traveler Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Hills Bank prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure.

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 AND CONDITIONS: 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 we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized 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 airfare, 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 US Dollar exchange rate at the time of the creation of the tour. The price of this tour is based on the ISK/USD exchange rate of \$0.008 as of 4/13/26. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. 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 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 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'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 or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.

ICELANDIC SUMMER



Travel arrangements
provided by



June 6-15, 2027

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: _____

**Hills Bank RECOMMENDS all travelers purchase a
Travel Protection Plan. For your convenience, we offer a Travel
Protection Plan provided by Traveler Insurance Services.**

☐ **Yes, I would like to purchase the offered plan.**
See the included Traveler Insurance Services flyer for pricing.
(Payment may be sent with your deposit or with final payment to Hills Bank)

☐ **No, I decline the offered plan.**

Tour Cost: per person, Double: \$7,560 Single: \$8,945
with insurance: **\$8,265 \$9,744**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit:
<https://www.travelersinsurance.com/company/fraud-warning>. Traveler Insurance Services Inc. ("Traveler Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelersinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

Sleeping Preference (circle one): Two Beds One Bed
(Two Twin Beds)

Roommate (name): _____

Pick-up Location: (please check one)

- ☐ Hills Bank (3905 Blairs Ferry Road, NE, Cedar Rapids)
☐ Johnson County Fairgrounds (3109 Old Highway 218 South, Iowa City)

**For further information or questions, please contact:
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or email: FriendsClub@HillsBank.com**

PLEASE TURN OVER FOR SIGNATURE

ICELANDIC SUMMER

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TERMS AND CONDITIONS: 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 we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized 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 airfare, 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 US Dollar exchange rate at the time of the creation of the tour. The price of this tour is based on the ISK/USD exchange rate of \$0.008 as of 4/13/26. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. 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.

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TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.

A \$500 deposit and a signed copy of Friends Club's terms and conditions are required per person with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: JANUARY 20, 2027

A copy of your passport is required with registration or as soon as possible.

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: Hills Bank

In the amount of: _____

Mail Check to: Hills Bank

PO Box 160, Hills, IA 52235

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

4-6 hours of walking/standing/physical activity; stairs, inclines, and uneven surfaces due to nature and attractions.

Signature (1st Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions and activity level requirements above: _____

If applicable:

Frequent Flyer #s: _____

KTN #: _____

Global Entry #: _____

Signature (2nd Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions and activity level requirements above: _____

If applicable:

Frequent Flyer #s: _____

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.



Star Destinations | Travel Protection

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel protection plan helps ensure that you and your trip investments are protected if something doesn't go as planned. Adding travel protection to your trip can help you travel with confidence, so you can dream, explore, and travel on.

Star Destinations plan benefits¹

Benefits	Coverage ¹
Trip cancellation	Up to 100% of insured trip cost
Trip interruption	Up to 150% of insured trip cost
Trip interruption—return air only ²	\$750
Travel delay (6 hours)	\$750 (\$150/day)
Missed connection—air & cruise only (3 hours)	\$750
Sporting equipment delay (8 hours)	\$600
Baggage & personal effects	\$2,000
Baggage delay (12 hours)	\$250
Emergency medical expense ³ (secondary)	\$50,000
Emergency dental expense ³ (secondary)	\$500
Emergency medical evacuation & repatriation (secondary)	\$250,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services ⁴	Included
Optional upgrades	
Cancel for any reason ⁵	Up to 75% of insured trip cost

Trip cancellation & trip interruption

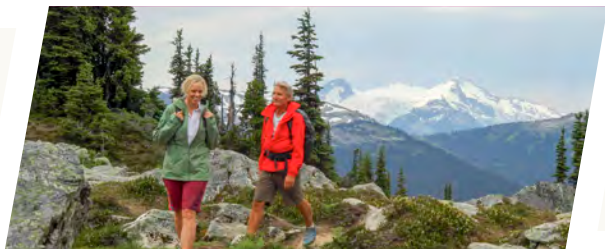
Protect your travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death⁶
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency^{7,8}
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA mandate (12 hours)
- Delay causing 50% loss of trip due to a travel delay covered reason

Star Destinations base plan rates¹

Trip cost	Base plan cost per person	Base plan cost per person + cancel for any reason ⁵
\$1 – \$500	\$74	\$122
\$501 – \$1,000	\$96	\$158
\$1,001 – \$1,500	\$152	\$251
\$1,501 – \$2,500	\$188	\$310
\$2,501 – \$4,000	\$306	\$504
\$4,001 – \$5,500	\$447	\$737
\$5,501 – \$7,000	\$588	\$969
\$7,001 – \$8,000	\$705	\$1,163
\$8,001 – \$9,000	\$799	\$1,318
\$9,001 – \$10,000	\$893	\$1,473
\$10,001 – \$11,000	\$987	N/A
\$11,001 – \$12,000	\$1,081	N/A
\$12,001 – \$13,000	\$1,175	N/A
\$13,001 – \$14,000	\$1,269	N/A
\$14,001 – \$15,000	\$1,363	N/A
\$15,001 – \$16,000	\$1,457	N/A
\$16,001 – \$17,000	\$1,551	N/A
\$17,001 – \$18,000	\$1,645	N/A
\$18,001 – \$19,000	\$1,739	N/A
\$19,001 – \$20,000	\$1,833	N/A

¹Coverages, rates, and maximum trip length may vary by state. The maximum trip length is 90 days. Please see your policy for details, or call +1.844.808.5950. Covered expenses will only be paid after benefits have been paid under any "in force policy" in effect for the Insured. Medical and dental coverage is primary for residents of CT. ²Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, VT, and WA. ³\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. ⁴Provided by the designated provider as listed in the policy. ⁵Cancel for any fortuitous reason for residents of NY. ⁶Of you, a traveling companion, family member, business partner, or host at destination. ⁷Must occur more than 14 days after effective date. ⁸Plan must be purchased within 21 days of initial trip deposit to be eligible for this covered reason. 1224-STRFLY1_SR_112524_V1



Questions about plan benefits?

Call +1.844.808.5950 or email CustomerSolutions@TravelexInsurance.com and reference Plan 385ZA-1224.

Missed connection—air & cruise only

Reimbursement for reasonable additional lodging, meal expenses, and the prepaid unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier for 12 hours or more.

Emergency medical & dental expenses³

Coverage for emergency medical and dental treatment if a sickness or injury occurs during your trip.

Travel assistance services

Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.

Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

Cancel for any reason⁵

Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements.

- Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.
- Upgrade must be purchased 31 days or more before your departure date.
- The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

Cancellation must occur two days or more before your scheduled departure date.

Pre-existing medical condition exclusion waiver⁹

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase.
- The plan is purchased at or before final trip payment.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

A pre-existing medical condition is a sickness, disease, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 120-day look-back period (in most states) immediately preceding your plan purchase date.

Plan details

View the description of coverage at Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC.

⁹State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/Company/Privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT.

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