

HEART OF PORTUGAL

June 7-17, 2027

TOUR HIGHLIGHTS

- Porto City Tour
- Douro Valley
- Wine Estate & Tasting
- Rabelo Boat Tour
- Moliceiro Boat Tour
- University of Coimbra
- Óbidos
- Lisbon City Tour
- Fado Dinner Show
- Sintra
- Cascais
- Évora
- Algarve
- Lagos & Cape St. Vincent
- Faro
- Ria Formosa Boat Tour



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

**FINAL PAYMENT IS DUE:
FEBRUARY 25, 2027**

To register online, please visit:

<https://stardestinations.mytravelerprofile.com/booking?DC=27075:20270607>

TOUR PRICING*

**\$7,859 per person, double occupancy
with insurance: \$8,564**

**\$8,999 per person, single occupancy
with insurance: \$9,798**

*A credit card convenience fee of 3% will be applied to all transactions. This fee is charged to cover the processing costs associated with credit card payments. Please note that this fee is non-refundable if a credit card refund is processed.



São Bento Railway Station



Douro Valley



Óbidos



Jerónimos Monastery

DAILY ITINERARY

DAY 1 MONDAY, JUNE 7

OVERNIGHT FLIGHT

Today, we will meet at the Cedar Rapids airport for our overnight flight to **Porto, Portugal**.

DAY 2 TUESDAY, JUNE 8

PORTO, PORTUGAL

(D)

Upon arrival in **Porto**, meet our local guide and transfer to the hotel for check-in. Then, set out on a **guided sightseeing tour** of Porto's historic center, where we'll admire landmarks including **São Bento Railway Station**, famous for its beautiful Portuguese azulejo tilework, and the elegant **Stock Exchange Palace** (Palácio da Bolsa). Continue to the charming **Ribeira district**, a UNESCO World Heritage Site, and browse historic shops showcasing traditional Portuguese crafts, including hand-painted tiles, pottery, crystal, Madeira linens, and regional culinary specialties. This evening, we'll come together for a delightful welcome dinner to celebrate the beginning of our journey.

DAY 3 WEDNESDAY, JUNE 9

PORTO, PORTUGAL

(B, L)

After breakfast, depart for the breathtaking **Douro Valley**, often described as an enchanted landscape for its stunning scenery and rich winemaking heritage. This picturesque region is home to the vineyards that produce both renowned Douro table wines and the world-famous Port wine. Travel to the charming village of **Pinhão**, a peaceful town nestled in the heart of Portugal's wine country, where the annual grape harvest brings the valley to life each autumn. Continue to a **traditional wine estate** to learn about the art of Port wine production, enjoy a tasting, and savor a delicious lunch. In the afternoon, **board a traditional Rabelo boat for a relaxing one-hour cruise** along the Douro River. Drift past historic wine estates and beautifully terraced vineyards that blanket the hillsides, creating the spectacular UNESCO World Heritage landscape. This scenic stretch of the river can only be fully appreciated from the water. Afterward, we'll return to Porto for the evening.

DAY 4 THURSDAY, JUNE 10

PORTO, PORTUGAL

(B, D)

Following breakfast, travel to the charming coastal city of **Aveiro**, known for its picturesque canals and colorful waterfront. **Board a classic moliceiro boat for a leisurely cruise**, taking in the city's natural beauty, elegant Art Nouveau façades, and modern architecture that complements its character. During our visit, savor a **fresh oyster tasting** that highlights the region's coastal flavors. This evening, return to Porto to enjoy a dinner of regional Portuguese specialties.

DAY 5 FRIDAY, JUNE 11

LISBON, PORTUGAL

(B, L)

This morning, journey to **Coimbra**, home to Portugal's oldest and most prestigious university. Explore the university campus, where impressive architecture and centuries of academic tradition come together, including the magnificent **Joanina Library**, one of the finest Baroque libraries in the world. Stroll through the charming streets of the old town before enjoying lunch at a local restaurant. This afternoon, continue to the medieval village of **Óbidos**, founded during the Roman Empire and still enclosed by its original stone walls. Once presented by King Dinis to Queen Isabel in the 13th century, the town became part of the Queen's Estate and flourished under generations of Portuguese royalty. Wander its narrow cobblestone streets, admire whitewashed homes, historic churches, and the beautifully preserved castle overlooking the village. Later, continue on to **Lisbon**, where we'll check into our hotel and enjoy the evening at leisure.

DAY 6 SATURDAY, JUNE 12

LISBON, PORTUGAL

(B, D)

Discover the highlights of Lisbon on a **half-day sightseeing tour**. Travel along the city's grand avenues and historic squares, including Praça Marquês de Pombal, Rossio, Praça dos Restauradores, and Praça do Comércio, before continuing to the iconic Belém district. Here, we'll see some of Lisbon's most celebrated landmarks, including the magnificent **Jerónimos Monastery**, the **Belém Tower**, and the **Monument of the Discoveries**, each reflecting Portugal's remarkable Age of Exploration. Enjoy the afternoon at leisure before gathering for a memorable **Fado dinner**, where authentic Portuguese cuisine is paired with the soulful music that has become a cherished symbol of the country's culture.

ACCOMMODATIONS

- 3 Nights - Porto, Portugal - Timbre Heroísmo
- 4 Nights - Lisbon, Portugal - Turim Av Liberdade Hotel
- 2 Nights - Albufeira, Portugal - Holiday Inn Algarve Albufeira by IHG

DAY 7 SUNDAY, JUNE 13**LISBON, PORTUGAL****(B, L)**

Today's journey takes us to **Sintra**, a UNESCO World Heritage Site celebrated for its enchanting landscapes, romantic atmosphere, and rich history. Surrounded by lush forests and dramatic hills, this fairytale setting enjoys a cool microclimate that has long inspired Portuguese royalty and artists alike. Visit one of Sintra's magnificent royal residences, either the Sintra National Palace or the Royal Palace, before delighting in lunch at a seaside restaurant overlooking the Atlantic Ocean. Continue to the elegant coastal town of **Cascais**, once a quiet fishing village that became the preferred summer retreat of Portugal's royal family in the late 19th and early 20th centuries. Today, its lively marina, sandy beaches, and charming streets make it one of the country's most beloved seaside destinations. Return to Lisbon along the scenic coastline, taking in beautiful ocean views on a panoramic drive back to the city.

*Sintra National Palace***DAY 8 MONDAY, JUNE 14****ALBURFEIRA, PORTUGAL****(B, L)**

Travel to **Évora** this morning, a beautifully preserved UNESCO World Heritage City where centuries of history come to life. Visit the fascinating **Church of St. Francis** and its famous Chapel of Bones before continuing through the old town to **Giraldo Square**, once home to the headquarters of the Inquisition. Along the way, admire the remarkably preserved **Roman Temple**, the impressive 12th-century cathedral, and the historic courtyard of the **University of Évora**, a center of culture and learning since the 16th century. Later, enjoy lunch at a renowned local wine estate before continuing south to Portugal's stunning Algarve region.

*Roman Temple***DAY 9 TUESDAY, JUNE 15****ALBURFEIRA, PORTUGAL****(B, L)**

Our day begins in **Lagos**, a historic coastal city closely tied to Portugal's Age of Discovery. See the **Statue of Henry the Navigator**, whose 1415 expedition from Lagos marked the beginning of Portugal's remarkable era of maritime exploration. We'll also have the opportunity to visit the **Dr. José Formosinho Museum**, housed within the beautiful 18th-century Church of St. Anthony. After lunch, continue to the breathtaking **cliffs of Ponta da Piedade**, where dramatic rock formations rise from the turquoise waters of the Atlantic. From there, travel to the picturesque village of **Sagres** to explore its historic center and charming harbor, then make our way to **Cabo de São Vicente**, the southwesternmost point of continental Europe.

*Ponta da Piedade***DAY 10 WEDNESDAY, JUNE 16****LISBON, PORTUGAL****(B, L, D)**

Spend the day exploring **Faro**, the capital of the Algarve, beginning with a guided walk through its charming Old Town. Stroll the cobblestone streets, admire the historic **Arco da Vila**, and enjoy a **scenic boat cruise through the beautiful Ria Formosa Natural Park**. Then, experience the flavors of the Algarve during a **hands-on cooking class**, where we'll prepare the region's signature cataplana, a traditional dish named for the distinctive pan in which it's cooked. After some free time to explore and have lunch on your own, return to **Lisbon** for a memorable farewell dinner.

*Arco da Vila***DAY 11 THURSDAY, JUNE 17****HOME****(B)**

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

INCLUSIONS

- Round-Trip Air to Porto & Return From Lisbon
- Private Motorcoach Transportation While on Tour
- 9 Nights Accommodations
- 19 Meals (9 Breakfasts, 6 Lunches, 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 While on Tour

WHERE TO



Activity Level: Advanced

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

For further information or questions, please contact:

Star Destinations

(712) 792-9793

kasey@stardestinations.com

Travel arrangements
provided by



OPTIONAL TRAVEL PROTECTION

Iowa Public Radio RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

See the included Travelex Insurance Services flyer for pricing.

Travel Protection Plan may be purchased any time before or with final payment to Star Destinations.

Travelex Insurance Services Inc. CA Agency License #0D10209 ("Travelex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelexinsurance.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.

Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

DOCUMENTATION: Each U.S. citizen must have a valid passport through December 17, 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 United Kingdom must apply for an Electronic Travel Authorization (ETA) prior to departure, effective 2025. 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: Iowa Public Radiorecommends 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 Travelex 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: This plan is not available for residents of NY and WA. 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.travelexinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.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 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. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Star Destinations prior to final payment, less the 3% credit card transaction fee (if a credit card is used). 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 EUR/USD exchange rate of \$1.14 as of 7/10/26. The price of this tour is based on the US Dollar exchange rate at the time of the creation of the tour. 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.

HEART OF PORTUGAL



Travel arrangements
provided by



June 7-17, 2027

To register online, please visit:

<https://stardestinations.mytravelerprofile.com/booking?DC=27075:20270607>

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: _____

Iowa Public Radio RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travellex Insurance Services.

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

☐ **No, I decline the offered plan.**

Tour Cost: per person, Double: \$7,859 Single: \$8,999
with insurance: **\$8,564 \$9,798**

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

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Coverages available to residents of U.S. States (excluding NY and WA) and the District of Columbia only. Certain coverages are not available in all states.

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

For further information or questions, please contact:

Star Destinations
(712) 792-9793
kasey@stardestinations.com

PLEASE TURN OVER FOR SIGNATURE

HEART OF PORTUGAL

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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 per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: FEBRUARY 25, 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: Star Destinations

In the amount of: _____

Mail Check to: Star Destinations

PO Box 456, Carroll, IA 51401

CREDIT CARD PAYMENTS:

(A credit card convenience fee of 3% will be applied to all transactions. This fee is charged to cover the processing costs associated with credit card payments. Please note that this fee is non-refundable if a credit card refund is processed.)

☐ Visa ☐ Mastercard In the amount of: _____

Credit Card Number: _____

Exp. Date: ____/____/____ Security Code: _____
month / year

Name as it appears on card: _____

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

Signature (1st Traveler): _____

Date: _____

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

If applicable:

Frequent Flyer #s: _____

KTN #: _____

Global Entry #: _____

Activity Level: Advanced

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

Signature (2nd Traveler): _____

Date: _____

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

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 Plan

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	Up to 75% of insured trip cost

Trip cancellation & trip interruption

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

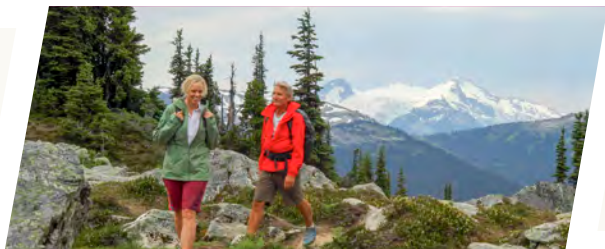
- Sickness, injury, or death⁵
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency^{6,7}
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA 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
\$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

¹This plan is not available for residents of NY and WA. Coverages, 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. Expenses will only be paid after benefits have been paid under any other valid and collectible insurance in effect or in accordance with a coordination of benefits provision in jurisdictions where excess coverage provisions are not permitted. 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, and VT. ³\$50 deductible for residents of CT, IN, KS, MO, MT, and VT. ⁴Provided by the designated provider as listed in the policy. ⁵Of you, a traveling companion, family member, business partner, or host at destination. ⁶Must occur more than 14 days after the effective date of the applicable coverage. ⁷Plan must be purchased within 21 days of the initial trip deposit to be eligible for this covered reason. 1224-STRFLY1_SR_061126_V3



Questions about plan benefits?

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

Missed connection—air & cruise only (3 hours)

Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection for a covered reason. Time requirements apply

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 (12 hours)

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.

Emergency medical & dental expenses³

Emergency medical and dental treatment if a sickness or injury occurs during your trip.

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.

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.

Cancel for any reason

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

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

Pre-existing medical condition exclusion waiver⁸

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.

⁸State 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.

Coverage available to residents of U.S. states (excluding NY and WA) and the District of Columbia only. Insurance coverage underwritten by 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-TIGV-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-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. 1224-STRFLY1_SR_061126_V3