

NATIONAL PARKS RAIL ADVENTURE

September 19-27, 2023

Ride the rails on a two-day journey across the Colorado Rockies to the red rocks of Utah aboard a glass-domed, Rocky Mountaineer train car. Then take in the amazing views of Utah's Mighty 5 national parks. From the red sandstone formations of Arches to the waterfalls of Zion, the landscapes of these parks are incredibly diverse, yet they all share a common beauty and inspire a sense of wonder!

Space is limited.
**Register
today!**





DAY 1 TUESDAY, SEPTEMBER 19

DENVER, CO

(Dinner)

Today we will transfer to the airport for our flight to **Denver, CO**, where we will settle into our rooms at the **Holiday Inn Lakewood (or similar)** and freshen up for a wonderful welcome dinner.

DAY 2 WEDNESDAY, SEPTEMBER 20

GLENWOOD SPRINGS, CO

(Breakfast, Lunch)

The adventure begins as we board the **Rocky Mountaineer to ride the rails across the Rockies to Utah**. We'll get comfortable, meet our Hosts, and have breakfast and a beverage while taking in the scenic views of the Gross Reservoir dam. Relax and enjoy the day's journey along with the complimentary alcoholic and non-alcoholic beverages and sweet and savory snacks. As we cross the Continental Divide while cutting through 6.3 miles of mountain via Moffatt Tunnel, we will celebrate with a sparkling wine toast. Our custom-designed, glass-domed coaches offer a truly panoramic view of the rugged landscapes passing by. The oversized windows give us a clean, crisp view and make photography a snap! We'll dine on a three-course, regionally inspired lunch as our Hosts captivate us with stories of the region. The train will travel along the Colorado River through the equally picturesque Byers Canyon and Gore Canyon before pulling into the station in the resort town of **Glenwood Springs** for our overnight.

DAY 3 THURSDAY, SEPTEMBER 21

MOAB, UT

(Breakfast, Lunch)

We'll leave beautiful Glenwood Springs rested and relaxed as we **continue heading southwest by rail for another day of extraordinary views**. A two-course hot breakfast will be served on board while we watch the morning light bounce off the magnificent Parachute Creek and Mount Logan. Our day's adventure will have us taking in the red rock formations lining the cliffs in Ruby Canyon, roaming past Mount Garfield, and savoring a signature mocktail while crossing the state line into Utah. A stunning red sandstone backdrop will welcome us to **Moab, UT**, and the end of our rail journey. Our travels will continue by motorcoach, beginning with a visit to **Dead Horse Point State Park**. The view from the park is one of the most spectacular in the southwest. We'll end our day at the **Comfort Suites (or similar)** in Moab with the evening at our leisure.

DAY 4 FRIDAY, SEPTEMBER 22

MOAB, UT

(Breakfast, Dinner)

After breakfast we will enjoy an incredible view of Canyonlands National Park stretching to the south and the mighty Colorado River 2,000 feet below. We'll then do some sightseeing in nearby **Arches National Park**. The 18,000-square-foot visitor center will introduce us to the unique geologic forces that created the highest concentration of natural arches in the world, with over 2,000 named arches within its 73,000-acre boundary. Then it's time to see the park's highlights in person, including **Park Avenue, Balanced Rock, The Windows, and Delicate Arch**. This evening we are in for a real treat as we **board a jet boat for a thrilling ride on the mighty Colorado** through red rock canyons. As the sun dips in the west, the canyon colors will come to life while we learn about the river's ecosystem, geology, and history from our knowledgeable and entertaining guide. Afterward, a delicious BBQ dinner will be served on the banks of the Colorado River!

DAY 5 SATURDAY, SEPTEMBER 23

BRYCE CANYON CITY, UT

(Breakfast, Lunch, Dinner)

Another day of Utah's breathtaking scenery lies ahead! We'll leave Moab this morning and make the drive to **Capitol Reef National Park**. A picnic lunch under ancient cottonwood trees awaits us before we learn about the park's pioneer history and view its petroglyphs, beautiful rock formations, and deep canyons. Up next is a drive along one of America's most spectacular roads, **Scenic Byway 12**. We'll journey over Boulder Mountain, reaching elevations over 9,000 feet with spectacular views of the Waterpocket Fold and beyond, and then travel through the vast expanses of cream and rose-colored Navajo sandstone in **Grand Staircase-Escalante National Monument**. Dramatic cliffs, high mesas, beautiful streams, and deep canyons in multi-hued colors will keep us enthralled as we venture across this 1.9-million-acre monument! We'll arrive in **Bryce Canyon City, UT**, this evening and settle into the **Best Western Plus Ruby's Inn (or similar)** located just outside Bryce Canyon National Park.



Arches National Park



Bryce Canyon National Park

DAY 6 SUNDAY, SEPTEMBER 24

KANAB, UT

(Breakfast)

Enjoy the views as we make our way into **Bryce Canyon National Park** for sightseeing and optional hiking. The hues and intricate shapes of Bryce Canyon carry even the most mature adult away into a fairyland fantasy. The Paiute Indians used a word to describe Bryce Canyon that translates into, "red rocks standing like men in a bowl-shaped canyon." And in the worlds of Ebenezer Bryce, the early settler for whom the canyon is named, this is "one hell of a place to lose a cow!" We will overnight at the **Holiday Inn (or similar)** in **Kanab, UT**, known as "Little Hollywood" due to its history as a filming location for major movies and TV series. Kanab boasts a wide variety of dining options for dinner on our own this evening, from New American cuisine to southwestern and Cajun fusion.

DAY 7 MONDAY, SEPTEMBER 25

KANAB, UT

(Breakfast, Dinner)

Today's adventure takes us through Color Country and up the beautiful **Kaibab Plateau**. Reaching elevations over 8,000 feet, the Kaibab was a favorite of Teddy Roosevelt and is home to a rich variety of wildlife, including elk, deer, turkey, and the unique white-tailed Kaibab squirrel. We'll then arrive at **Grand Canyon National Park** for a day of sightseeing at the **North Rim**. This 1.2-million-acre national park is home to a vast variety of wildlife and scenic wonders. The North Rim receives one tenth the number of visitors compared to the more developed South Rim and thus provides a much quieter and more natural Grand Canyon experience! We will learn about the geology and history of the canyon and visit a few of the most spectacular viewpoints in the park, including Point Imperial, Walhalla Overlook, and Cape Royal before returning to Kanab.

DAY 8 TUESDAY, SEPTEMBER 26

LAS VEGAS, NV

(Breakfast, Dinner)

Today we will continue our journey through Color Country to **Zion National Park**, Utah's oldest national park. Zion contains some of the most colorful canyons, sheer rock walls, and unique formations in all of Utah's plateau country. An early Mormon settler described the park's massive formations as "temples built by hands not of man," and the Paiutes believed mischievous spirits lived among the 2,000-foot-high towers. Time will be available for lunch on our own followed by a chance to explore **Zion Canyon**, a brilliant green canyon set against a backdrop of sheer red cliffs with an occasional waterfall fanning out from the rocks. We'll continue our travels south as we make our way to **Las Vegas**, "The Entertainment Capital of the World." After settling into our rooms at Sin City's **New York-New York (or similar)**, our group will gather for a wonderful farewell dinner.

DAY 9 WEDNESDAY, SEPTEMBER 27

HOME

(Breakfast)

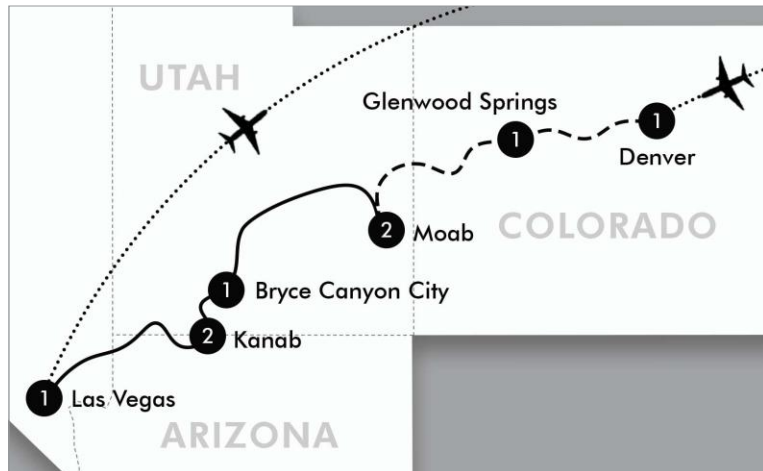
Following breakfast we will transfer to the airport for our flight home.



Grand Canyon



Zion Canyon



INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Denver & Return from Las Vegas
- Private Motorcoach Transportation
- 8 Nights' Accommodations
- 16 Meals (8 Breakfasts, 3 Lunches, 5 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Professional Tour Manager

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

Activity Level: Minimal to Moderate

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

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

DOCUMENTATION: A current government-issued photo ID is required for this trip. **Effective May 3, 2023: All travelers on domestic flights must have a Real ID-compliant form of identification to board. Driver's licenses with a star inside a gold circle in the upper corner are Real ID-compliant, as are passports. You can apply to get a compliant ID by visiting your local DMV.**

OPTIONAL TRAVEL PROTECTION PLAN: Connect Club 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, 360° Group Premier provided by Travel Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/GPB-0521>. 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 Travel Insurance Services 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. Travel Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travel Insurance Services. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276.7D4

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to Star Destinations prior to February 15, 2023. If cancellation is received between February 15, 2023, and final payment, full refund of all monies is made, less the non-refundable \$500. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS & CONDITIONS: 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 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 or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or to himself or herself; (2) is engaged in, or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI'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.

TOUR PRICING

\$5,199 per person, Double Occupancy
\$6,089 per person, Single Occupancy

OPTIONAL TRAVEL PROTECTION

Connect Club **RECOMMENDS** all travelers purchase a **Travel Protection Plan**. For your convenience, we offer a **Travel Protection Plan** provided by Travel Insurance Services:

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

Travel Protection Plan may be purchased any time before or with final payment to Connect Club.

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

Visit <https://travelexinsurance.com/docs/ny-phn-covid-19-comp> to view a special notice for NY residents regarding coverage related to COVID-19. Travel Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276.716

A \$500 deposit per person is required with your registration form in order to reserve your spot.
 (Deposit becomes non-refundable on February 15, 2023)

FINAL PAYMENT IS DUE:
JUNE 1, 2023

For further information or questions, please contact:
Rhonda Mart, Connect Club Coordinator
(712) 792-4346 ext. 209
connect@csbcarroll.com

To register online, visit:
www.stardestinations.com/travel-clubs
 Password: CSBConnect

Custom designed
 tour by **STAR**
 DESTINATIONS

NATIONAL PARKS RAIL ADVENTURE



September 19-27, 2023

PASSENGER INFORMATION (1st Traveler)

(Name must be written here as it appears on your government-issued ID)

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Date of Birth: ____ / ____ / ____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

PASSENGER INFORMATION (2nd Traveler)

(Name must be written here as it appears on your government-issued ID)

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Date of Birth: ____ / ____ / ____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

Connect Club RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

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

Tour Cost: per person, Double: \$5,199 Single: \$6,089

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

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

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

To register online, visit:

www.stardestinations.com/travel-clubs

Password: CSBConnect

**For further information or questions, please contact:
Rhonda Mart, Connect Club Coordinator
(712) 792-4346 ext. 209
connect@csbcarroll.com**

*** Travel Protection Plan may be purchased any time before or with final payment to Connect Club ***

PLEASE TURN OVER FOR SIGNATURE

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TERMS & 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 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 or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or to himself or herself; (2) is engaged in, or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI'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.

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

(Deposit becomes non-refundable on February 15, 2023)

**FINAL PAYMENT IS DUE TO CONNECT CLUB:
JUNE 1, 2023**

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: **Star Destinations**

In the amount of: _____

**Mail Check to: Commercial Savings Bank - Connect Club
325 W US-30, Carroll, IA 51401**

CREDIT CARD PAYMENTS:

(Please Note: The charge will appear on your statement as Star Destinations)

☐ Visa ☐ Mastercard In the amount of: _____

Credit Card Number: _____

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

Name as it appears on card: _____

By registering for this tour and signing below, **you acknowledge that Connect Club reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither Connect Club nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

Activity Level: Minimal to Moderate

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

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

Signature (1st Traveler): _____

Date: _____

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

If applicable:

KTN #: _____

Signature (2nd Traveler): _____

Date: _____

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

If applicable:

KTN #: _____

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



PLAN BENEFITS & BONUS COVERAGES

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

BONUS COVERAGES

If plan is purchased at or before final trip payment.

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

360° GROUP PREMIER

TRAVEL PROTECTION

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

PLAN HIGHLIGHTS

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

PLAN RATES

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

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

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

TRAVEL ASSISTANCE SERVICES⁷

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

MEDICAL SERVICES INCLUDE:

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

ASSISTANCE SERVICES INCLUDE:

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

PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

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

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

This exclusion also applies to those not traveling.

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travellex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact Travellex Insurance Services Inc. Toll Free 888.574.7026 Email: customersolutions@travellexinsurance.com. Any inquiry regarding claims may be directed to travellex.claims@bhspecialty.com; 855.205.6054. 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In CA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, UT Policy Form # PG-TA-IPL-UTE, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEAH. SDH 09.21



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