

Come Visit South Africa

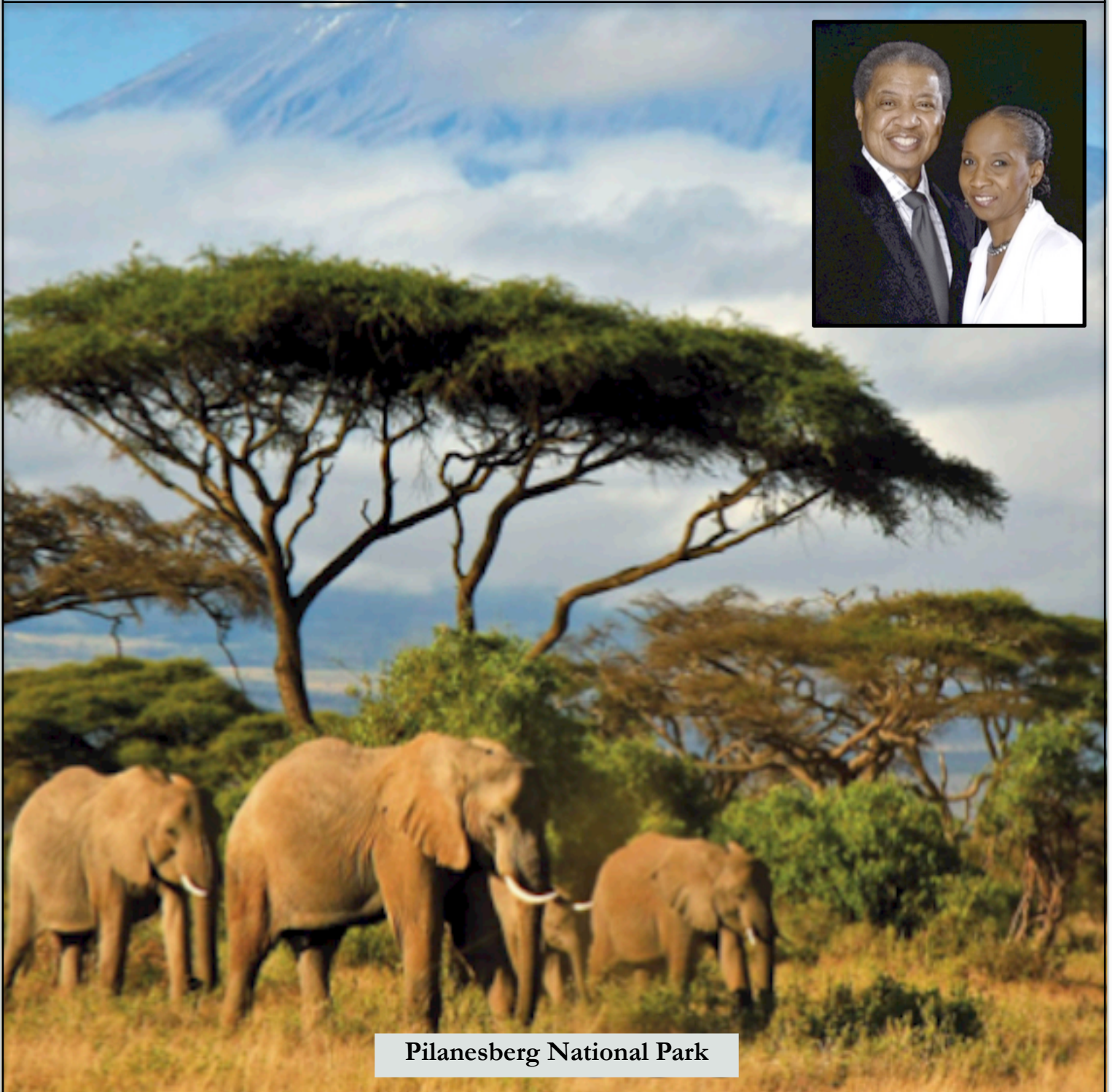
Cape Town - Johannesburg - Lesedi Cultural Village - Pilanesberg National Park

Join Bishop Larry A. And Sandra Brookins

and

True Foundation Transformational Church

Departing November 10, 2025 Round Trip from Chicago returning Nov 19



Pilanesberg National Park

Come Visit South Africa - Cape Town - Johannesburg - Pilanesberg Park Join Bishop Larry A. and Sandra Brookins and TFT Church

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Itinerary

1 - CHICAGO – CAPE TOWN

Depart from O'Hare International Airport on flight to Cape Town, South Africa.

DAY 2 - CAPE TOWN

Upon arrival you are met by a representative and transferred to your hotel for dinner. (D)

DAY 3 - CAPE TOWN

Full day Cape Peninsula visit, including Table Mountain (weather permitting), known for its spectacular views, and a visit to Chapman's Peak (if open). After making your descent, you will drive along the Atlantic Ocean en route to the popular residential area, Hout Bay. You have the option to join a half hour cruise (weather permitting) to the "Seal Island", or, stroll through the fish market at the "Mariners Wharf". Continue to the Indian Ocean to Fishhoek for lunch, then see the Jackass Penguins at Boulders Beach and continue to the Cape of Good Hope Nature Reserve & Cape Point funicular. (B,L,D)

DAY 4 - CAPE TOWN

Tour the Robben Island (weather permitting), where you will be escorted by an ex-political prisoner, who will give insight into how the human spirit triumphs. For nearly 400 years, Robben Island, was a place of exile, and imprisonment for those regarded as political troublemakers, social outcasts and the unwanted of society. During the apartheid years Robben Island became internationally known for its institutional brutality and incarceration of Nelson Mandela. Those imprisoned on Robben Island succeeded on a psychological and political level in turning a prison 'hell-hole' into a symbol of freedom and personal liberation. Dinner at a waterfront restaurant. (B,L,D)

DAY 5 - CAPE TOWN - JOHANNESBURG

Transfer for your Flight to Johannesburg, where you'll meet with religious leaders (time permitting pending availability/confirmation) or Lilieleaf Farm. (B,D)

DAY 6 - JOHANNESBURG (SOWETO)

Today, attend morning Mass before embarking on a half-day tour of Soweto City, the largest black residential area in South Africa. Our tour includes all the major points of interest – Chris Hani Baragwanath Hospital, Baragwanath taxi rank, Freedom Square, Hector Pietersen Memorial and Nelson Mandela's former home. Lunch at Wandies Restaurant in Soweto. Then, we head to the Apartheid Museum for excellent displays on the Soweto up-rising, ANC in exile, petty apartheid, solitary confinement, etc. (B,L,D)

DAY 7 - LESEDI CULTURAL VILLAGE / PILANESBERG PARK

Visit Bakubung Bush Lodge for a two night stay and mini-safari in Pilanesberg National Park. On the way, we stop at the Lesedi multi-cultural African villages, Xhosa, the Zulu, the Pedi, and the Basotho. We experience a traditional welcome song and dance before lunch. A mere two hour drive and we'll find ourselves in the heart of the bush. Pilanesberg National Park is home to Africa's giants - elephants, rhino and buffalo. Accommodation: Bakubung Bush Lodge. (B,L,D)

DAY 8 - PILANESBERG NATIONAL PARK

Today you will experience 2 Game Drives (morning and at dusk), in 4x4 vehicles for an up close & personal experience with

Table Mountain



10
Days

\$4,998

Round Trip from Chicago or we can
price from your departure city.
Based on Double Occupancy

Included

- Round Trip Airfare from Chicago
- 7 Nights Accommodation in Superior Tourist Class Hotels
- 7 Breakfasts, 7 Dinners, 4 Lunches
- Deluxe A/C Motor Coach
- English Speaking Guide
- All Entrance Fees

Not Included

- \$357 Optional Insurance
- \$100 Tipping (to be given to the Tour Leader)
- \$850 Single Room Supplement (if alone in room)
- Meals Not Mentioned



Early Bird Discount

- \$100 if received by Feb 10, 2025
- \$50 if received by May 10, 2025

A proven leader in Religious Travel
for thousands of Christian Pilgrims

(Day 8 Continued) majestic animals. Upon returning from your early morning Game Drive, enjoy breakfast and have about 6 hours at leisure. You can choose to lounge poolside, shop or opt to visit nearby Sun City, a popular tourist destination that offers a huge range of sporting and leisure activities, as well as one of the largest casinos on the Southern Hemisphere. This evening experience the second Game Drive followed by dinner at the lodge. (B,D)

DAY 9 - PILANESBERG NATL PARK - JOHANNESBURG

We will have some leisure time before heading to Johannesburg for our flight home. (B)

DAY 10 - JOHANNESBURG - CHICAGO

Today our journey ends with memories that will last us forever. Arrival in the USA the same day. (B)

(B,L,D) = Breakfast, Lunch, Dinner

Contact:

Bishop Larry A. Brookins

True Foundation Transformation Church

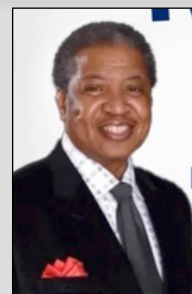
8801 S. Normal St.

Chicago, IL 60620

Church Phone: 773-994-8896

Cell Phone: 708-639-2880

Email: pastorbrookins@sbcglobal.net



South Africa



Soweto Towers



Cape of Good Hope



Robben Island Penal Colony

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

Enclosed is my payment for: **South Africa Tour with Bishop Brookins** Booking Number: 86128

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

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

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

PASSENGER #2 NAME: (if residing in same household as Passenger 1) _____
Clearly Print as it appears in their passport: (Last, First, Middle)

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

Home Address: _____ City: _____ State _____ Zip _____

Home Phone: _____ Cell Phone: _____ Email: _____

Emergency Contact Information Below:

Name: _____ Phone: _____ Relationship: _____

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

1. \$ 500.00 pp minimum deposit, I decline trip insurance (Signature): _____

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

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

3. \$ _____ Total Authorized or Submitted. (Simply add the 2 possible initial costs and multiply by two if this is for two passengers.)

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

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

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

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

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

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

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

Allergies or health issues about which we should be aware _____

PASSENGER TOUR/PAYMENT AUTHORIZATION AGREEMENT AND PASSPORT NOTICE:

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

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

Enrollment in and payment for the tour constitutes your acceptance of the program conditions. Send to the following address or fax to the number below.

Journeys Unlimited, 545 Eighth Avenue, Suite 1030, New York, NY 10018, Tel: 1-800-486-8359 Fax: 1-212-594-7073

Journeys Unlimited Terms and Conditions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Travel Insurance: Costs are Per Person. Purchase of Travel Insurance, at the time of deposit, is strongly recommended. Cost of Insurance is based on the Total Cost of your tour as follows:

Total Trip Cost	Ins. Cost	Total Trip Cost	Ins. Cost	Total Trip Cost	Ins. Cost
\$ 1 - \$ 500	\$ 61	\$3,501 - \$4,000	\$286	\$ 8,001 - \$ 9,000	\$ 676
\$ 501 - \$1,000	\$ 98	\$4,001 - \$4,500	\$320	\$ 9,001 - \$10,000	\$ 766
\$1,001 - \$1,500	\$128	\$4,501 - \$5,000	\$357	\$10,001 - \$11,000	\$ 859
\$1,501 - \$2,000	\$158	\$5,001 - \$5,500	\$394	\$11,001 - \$12,000	\$ 957
\$2,001 - \$2,500	\$188	\$5,501 - \$6,000	\$430	\$12,001 - \$13,000	\$1,059
\$2,501 - \$3,000	\$220	\$6,001 - \$7,000	\$506	\$13,001 - \$14,000	\$1,162
\$3,001 - \$3,500	\$252	\$7,001 - \$8,000	\$591	\$14,001 - \$15,000	\$1,249

Insurance fee once purchased is nonrefundable.

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

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

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

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

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



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

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

<u>Trip Cost Per Person</u>	<u>Cost</u>	<u>Trip Cost Per Person</u>	<u>Cost</u>	<u>Trip Cost Per Person</u>	<u>Cost</u>
\$ 1 - \$ 500	\$ 61	\$3,501 - \$4,000	\$286	\$ 8,001 - \$ 9,000	\$ 676
\$ 501 - \$1,000.....	\$ 98	\$4,001 - \$4,500	\$320	\$ 9,001 - \$10,000	\$ 766
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\$3,001 - \$3,500	\$252	\$7,001 - \$8,000	\$591	\$14,001 - \$15,000	\$1,249

For trips over \$15,000 per person, please call our office

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

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

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



1 (800) 833-2111



1 (800) 486-8359



1 (800) CATHOLIC



1 (800) 662-5406

Pre-existing Conditions and Waiver

A Pre-existing Condition is defined as any injury that occurs before and including the effective date of insurance or any illness that occurs that occurs within 120 days before and including the effective date of insurance for which the insured has seen a doctor for treatment or diagnosis or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. World Access does not cover pre-existing conditions but will waive this exclusion when the following provisions are satisfied:

- You must insure the full, non-refundable portion of your trip cost within 14 days of initial trip deposit
- You must be medically able to travel at the time of your insurance purchase;
- You have not filed a claim for trip cancellation due to a pre-existing condition within the last 120 days from the effective date of insurance;
- Your trip cost is \$20,000 or less per covered person; and
- You must be a resident of the United States.

The following is a brief description of the coverage available.

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

Covered reasons for epidemics:

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

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

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

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

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

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

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

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

Exclusions

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

Pre-Existing Medical Conditions Coverage & Exclusions

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

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

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