

TRIP DETAILS

Cat. IA* \$3,259 DOUBLE
with insurance: **\$3,565**
\$3,930 SINGLE
with insurance: **\$4,236**

Cat. MA* \$3,539 DOUBLE
with insurance: **\$3,845**
\$4,495 SINGLE
with insurance: **\$4,942**

**All cruise ship staterooms subject to availability at time of registration.*

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 nonrefundable if a credit card refund is processed.

Each U.S. citizen is highly recommended to have a passport valid through Aug. 18, 2027

BOOKING IS EASY!

Call 715-220-4597
for reservations.

Make tour check payable to:
Star Destinations

Mail payment(s) and
registration form(s) to:
Star Destinations
PO Box 456,
Carroll, IA 51401

A minimum \$500 deposit
per person is required with
your registration form.

**FINAL PAYMENT IS DUE
DECEMBER 15, 2026**



DAY 1 MONDAY, MAY 10

LOS ANGELES, CA

Our journey begins with a flight from Minneapolis to **Los Angeles**, where an overnight stay provides a relaxed start to our West Coast adventure. After checking in, the remainder of the evening is at leisure—an opportunity to enjoy dinner at a local restaurant, take in the surroundings, or simply settle in and prepare for the exciting days ahead.

DAY 2 TUESDAY, MAY 11

LOS ANGELES, CA

(B, D)

After breakfast, set out on a **guided tour** showcasing the many sides of Los Angeles. Along the way, enjoy views of the famous Hollywood Sign before heading to Santa Monica, where ocean breezes, palm-lined streets, and the lively waterfront create a relaxed coastal atmosphere. This afternoon, we make our way to the port and board the elegant **Norwegian Joy**.

DAY 3 WEDNESDAY, MAY 12

AT SEA

(B, L, D)

Today is yours to enjoy at sea, surrounded by the comforts and amenities of the **Norwegian Joy**. Savor a relaxed morning with ocean views before choosing how to spend the day, whether that means lounging poolside, visiting the spa, or exploring the ship's wide variety of activities and entertainment. As the sun begins to set, gather for an evening of exceptional dining, live music, and engaging performances that bring another memorable day to a close.

DAY 4 THURSDAY, MAY 13

SAN FRANCISCO, CA

(B, L, D)

San Francisco has long been one of California's most beloved destinations, known for its scenic waterfront setting, distinctive neighborhoods, and unmistakable character. Ride the iconic cable cars as they climb the city's famous hills, revealing views of the bay and skyline along the way. Wander past rows of colorful Victorian homes, explore the activity of the waterfront piers, or enjoy time in one of the city's many parks and green spaces. With our ship remaining in port overnight, there is even more time to experience the city at a comfortable pace and enjoy San Francisco well into the evening.

DAY 5 FRIDAY, MAY 14

SAN FRANCISCO, CA

(B, L, D)

A morning in San Francisco presents another opportunity to explore the city at your own pace. Admire the Painted Ladies, explore the vibrant streets of Chinatown, or take in the lively energy along Fisherman's Wharf. As the day unfolds, return to the ship and relax as the journey continues.



Norwegian Joy



Activity Level: Easy

Mostly panoramic sightseeing; 1-2 hours of easy-paced walking at a time; minimal stairs and uneven surfaces; must be able to physically get on/off the motorcoach.

DAY 6 SATURDAY, MAY 15

AT SEA

(B, L, D)

Today offers another opportunity to enjoy all that the Norwegian Joy has to offer. Ease into the morning with breakfast overlooking the open ocean before choosing how to spend the day. From wine tastings and interactive demonstrations to the casino, pool deck, and adults-only Vibe Beach Club, the ship provides a variety of ways to relax or stay engaged throughout the day. As the sun begins to set, the focus shifts to an evening of outstanding dining, live music, and entertainment.

DAY 7 SUNDAY, MAY 16

VICTORIA, BC

(B, L, D)

Victoria welcomes us with a distinctive blend of coastal beauty, rich history, and timeless elegance. A visit to the renowned Butchart Gardens sets the tone for the day, where vibrant floral displays, meticulously designed landscapes, and graceful fountains create a setting that is both peaceful and visually stunning. From there, our exploration continues through the historic streets of Bastion Square, the cultural heritage of Victoria Chinatown, and the lively Inner Harbour.

DAY 8 MONDAY, MAY 17

VANCOUVER, BC

(B, L, D)

Framed by the North Shore mountains and the sparkling waters of the Pacific, **Vancouver** leaves a lasting impression from the moment we arrive. Time ashore allows for a closer look at Vancouver’s neighborhoods, where shops, cafés, galleries, and waterfront pathways reflect the city’s unique identity. A visit to Queen Elizabeth Park serves as a centerpiece of the day, where meticulously maintained gardens, rare plant collections, and impressive sculptures—including works by Henry Moore—are enhanced by panoramic views stretching across the skyline, harbor, and surrounding mountain peaks.

DAY 9 TUESDAY, MAY 18

HOME

(B)

We disembark in Vancouver, British Columbia, and catch our flight home.

Visit www.ncl.com/shore-excursions to see available shore excursions. Pre-book by logging in or creating an online account or by calling the Norwegian Excursion line at 866-625-1167.

BOOK ONLINE

To book online, please visit <https://stardestinations.mytravelerprofile.com/booking?DC=27014:20270510>

TERMS & CONDITIONS

For full tour terms and conditions, please visit www.stardestinations.com/terms-on-the-go-west-coast

INCLUSIONS

- Round-Trip Air Transfers
 - Round-Trip Air to Los Angeles
 - 1 Nights Accommodations w/ 1 Bag Porter Service
 - 7-Night Cruise in Stateroom Category of Choice
 - 1 Meal on Land & All Onboard Meals
 - Star Destinations Tour Manager
 - Taxes & Gratuities for Included Services on Land & Cruise
 - Club Balcony Suite Guests Pick ONE Amenity Package
 - Inside Guests Pick TWO Amenities From ONE of the Packages
- PACKAGE 1:

 - Premium Beverage Package* (Excludes \$210/person gratuities)
 - Ultimate Dining Package* (3 specialty dinners for Club Balcony Suite; excludes \$60/person gratuities; 1 specialty dinner for Inside; excludes \$20/person gratuities)
 - 150-Minute Internet Package (Per stateroom)
 - \$50 Shore Excursion Credit (Per stateroom, per port)

PACKAGE 2:

 - \$50 Shore Excursion Credit (Per stateroom, per port)
 - 150-Minute Internet Package (Per stateroom)
 - 10-Photos Package (Per stateroom)
 - \$100 Onboard Credit (Per stateroom)



WEST COAST DISCOVERY



For further information or questions, please contact:
On The Go powered by Star Destinations (715) 220-4597
gowithonthego@stardestinations.com

BOOK ONLINE

To book online, please visit:

<https://stardestinations.mytravelerprofile.com/booking?DC=27014:20270510>

May 10-18, 2027

PASSENGER INFORMATION (1st Traveler)

Full name must be exactly as it appears on your passport or passport application.
 Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

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

Address: _____

City: _____ State: _____ Zip: _____

Preferred Phone: _____

Email: _____

Passport #: _____

Passport Expiration Date: _____
 month / day / year

Date of Birth: _____
 month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

Preferred Gateway Airport: _____

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: _____

Preferred Gateway Airport: _____

On The Go powered by Star Destinations RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.

- ☐ **Yes, I would like to purchase the offered plan.**
 See the included Traveler Insurance Services flyer for pricing.
 (Payment may be sent with your deposit or with final payment to Star Destinations)
- ☐ **No, I decline the offered plan.**

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

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

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

Tour Pricing:

Trip Costs Per Person

☐ Cat. IA* Inside	\$3,259 DOUBLE with insurance: \$3,565	\$3,930 SINGLE \$4,236
☐ Cat. MA* Club Balcony Suite	\$3,539 DOUBLE with insurance: \$3,845	\$4,495 SINGLE \$4,942

*Staterooms subject to availability at time of registration.

PLEASE TURN OVER FOR SIGNATURE

WEST COAST DISCOVERY

DOCUMENTATION: Each U.S. citizen must have a valid passport through August 18, 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.

OPTIONAL TRAVEL PROTECTION PLAN: On The Go powered by Star Destinations recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, provided by 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 included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.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 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. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to 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 US Dollar exchange rate at the time of the creation of the tour. The price of this tour is based on the CAD/USD exchange rate of \$0.72 as of 6/1/26. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

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

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: _____

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

FINAL PAYMENT IS DUE: DECEMBER 15, 2026

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

DEPOSIT PAYMENT INFORMATION:

(No transaction fee if paid by check or ACH.)

Enclosed is my check, made payable to: Star Destinations

In the amount of: _____

Mail Check to: Star Destinations
PO Box 456, Carroll, IA 51401

Or call 712.792.9793 to pay by ACH bank transfer

Balcony Guests: Select all four options in ONE column

Inside Guests: Select two options in ONE column

Package 1:

☐ **Premium Beverage Package***

(Excludes \$210/person gratuities)

**Payment is due with final payment*

☐ **Ultimate Dining Package***

(3 specialty dinners for Club Balcony Suite;

excludes \$60/person gratuities;

1 specialty dinner for Inside;

excludes \$20/person gratuities)

**Payment is due with final payment*

☐ **150-Minute Internet Package**

(Per guest)

☐ **\$50 Shore Excursion Credit**

(Per stateroom, per port)

Package 2:

☐ **\$50 Shore Excursion Credit**

(Per stateroom, per port)

☐ **150-Minute Internet Package**

(Per stateroom)

☐ **10-Photo Package**

(Per stateroom)

☐ **\$100 Onboard Credit**

(Per stateroom)

Signature (1st Traveler): _____

Date: _____

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

Have you cruised with NCL in the past? ☐ YES ☐ NO

If yes, please include your Latitudes Rewards number (if known): _____

Signature (2nd Traveler): _____

Date: _____

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

Have you cruised with NCL in the past? ☐ YES ☐ NO

If yes, please include your Latitudes Rewards number (if known): _____

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.

NORWEGIAN JOY



Hull art by: Tan Ping

Built: 2017 • Refurbished: 2019 • Gross Tonnage: 167,725 • Guests (Double Occupancy): 3,802 • Overall Length: 1,094ft • Max Beam: 136ft Crew: 1,821

SHIP HIGHLIGHTS



Race Track

Zoom around hairpin turns in excess of 20 mph as you race for the checkered flag on a thrilling, two-level race track in the middle of the ocean.



Laser Tag

Get ready for an open-air laser tag battle of galactic proportions under the stars with family, friends or fellow cruisers.



Concierge Accommodations

Be pampered in luxury in our new, spacious and beautifully appointed Concierge accommodations – a first for Norwegian – with access to a concierge to make all arrangements. Staterooms can accommodate up to 6 guests.



The Waterfront

Discover your favorite restaurant, bar & lounge and the stunning views, while strolling along The Waterfront, our quarter-mile oceanfront promenade.



Mandara Spa

Pamper yourself at Mandara Spa and choose from over 50 rejuvenating treatments including facials, massages, acupuncture and a full menu of services.



Observation Lounge

Open to all guests, the Observation Lounge offers 2,723 sq. ft. of stunning 180-degree panoramic views. Take in the scenery while sipping your favorite cocktail at our full service bar.



Galaxy Pavilion

Step inside a virtual world unlike anything you've ever seen. Immersive virtual reality experiences, thrilling simulator rides and interactive video walls are just the beginning.



Ocean Loops

Enjoy the rush of whooshing down Ocean Loops, a double loop waterslide that hangs 11 feet off the side of the ship and 159 feet above the ocean.



Casino

Play all your favorite games in our dazzling casino from Blackjack and Ultimate Texas Hold 'em® to the newest digital and traditional slot machines and video poker.

COMPLIMENTARY DINING

The Manhattan Room

One of three Main Dining Rooms, The Manhattan Room is where guests can enjoy specially curated modern and classic dishes made with the freshest ingredients.

Seating Capacity: 586



The Manhattan Room

Savor Restaurant

Balancing classic favorites with unique new dishes, dining at Savor is a must. Offering guests an extensive menu of deliciously fresh flavors, visiting this Main Dining Room is always in style.

Seating Capacity: 260

Taste Restaurant

Serving a wide variety of cuisine, Taste also offers a stylish and contemporary atmosphere. Plus, with a menu that changes daily, Chef's Signature Dishes and carefully selected wine recommendations, you'll experience a different culinary adventure with every visit to this Main Dining Room.

Seating Capacity: 258

Garden Café

Whatever you're craving, chances are you'll find it at the Garden Café. This complimentary, buffet-style restaurant serves up breakfast, lunch and dinner – and the floor-to-ceiling windows provide picturesque ocean views.

Seating Capacity: Indoor: 708; Outdoor: 280

The Haven Observation Lounge

Enjoy breathtaking panoramic views with some light bites in this two-story, forward-facing observation lounge that is exclusively for guests of The Haven.

Seating Capacity: 90

The Local

Casual dining to suit every taste, from salads to burgers to daily dinner specials like prime rib at The Local – open 24/7. So come as you are and eat as you like after a night out or before your day begins.

Seating Capacity: 195

The Haven Restaurant

Savor an exclusive array of dishes for breakfast, lunch and dinner in a private restaurant serving the finest cuisine. Enjoy stunning vistas indoors or al fresco. Exclusively for guests of The Haven.

Seating Capacity: Indoor: 92; Outdoor: 38



The Haven Restaurant

SPECIALTY DINING & TREATS

Teppanyaki

Sit at a lively shared table as a skillful chef perfectly prepares Japanese hibachi shrimp, steak, chicken and fried rice on a large steel grill. Enjoy a front row seat to all the sizzles and surprises.

Seating Capacity: 112



American Diner

American Diner

Pull up a chair at the casual diner and order from a diverse selection of comfort foods, including burgers, fried chicken, pot pies and more. Experience a slice of Americana, including classic American cars, with every bite.

Seating Capacity: 157

Cagney's Steakhouse

An authentic American steakhouse where choice cuts of Angus Beef are perfectly prepared. Make sure to order our famous truffle fries.

Seating Capacity: Indoor: 174; Waterfront: 24



Food Republic

Food Republic

Savor a fusion of foods and cultures from around the globe. Travel to Peru to scoop up some ceviche. Jet away to Japan and try a new kind of sushi roll, or have a hearty helping of noodles from China. All dishes are served tapas-style.

Seating Capacity: 78



Q Texas Smokehouse

Q Texas Smokehouse

Dig into mouth-watering barbecue short ribs, chicken and brisket at our Texas smokehouse. Smoked over hickory, oak and pecan wood, all of our meats are infused with delicious flavors. With live music playing on stage, you may feel inspired to grab your cowboy hat.

Seating Capacity: 218

La Cucina Italian Restaurant

Buona sera! Enjoy the freshest ingredients and dine on classics from Italy like osso buco or seafood fettuccine. Don't forget to order the affogato.

Seating Capacity: Indoor: 116; Waterfront: 66

Le Bistro French Restaurant

French cuisine at its finest. Surround yourself in classic décor and plates of rich cuisine such as escargot, bouillabaisse and coq au vin. All housemade and plated to perfection.

Seating Capacity: 130

Ocean Blue

Tastefully nautical and temptingly delicious, Ocean Blue is not to be missed for seafood lovers. Whether dining inside or oceanside on The Waterfront, enjoy fantastic vistas and fresh, locally-sourced seafood.

Seating Capacity: Indoor: 86; Waterfront: 36



Starbucks

Starbucks®

Whether enjoying a Caramel Macchiato or Teavana® Iced Green Tea Lemonade, step into Starbucks on Norwegian Joy for your favorite morning or afternoon drink.

Seating Capacity: 44



Star Destinations | Travel Protection

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

Star Destinations plan benefits¹

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

Trip cancellation & trip interruption

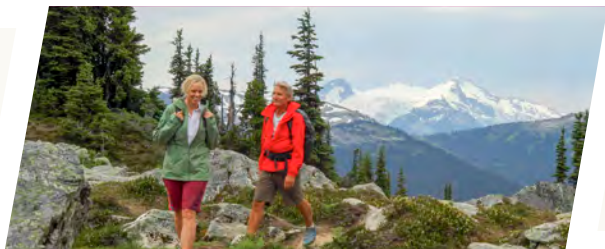
Protect your travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

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

Star Destinations base plan rates¹

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

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



Questions about plan benefits?

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

Missed connection—air & cruise only

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

Baggage & personal effects

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

Baggage delay

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

Emergency medical & dental expenses³

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

Travel assistance services

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

Emergency medical evacuation & repatriation

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

Accidental death & dismemberment

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

Cancel for any reason⁵

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

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

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

Pre-existing medical condition exclusion waiver⁹

Pre-existing medical conditions are eligible for coverage when:

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

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

Plan details

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

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

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

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

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

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

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

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

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