



A Terrapin Tours Signature Experience

WESTERN & CENTRAL NEWFOUNDLAND

Featuring the Viking Trail, Labrador & Gander

June 5-19, 2024



Staggering Landscapes & Viking History

Join us on this Signature Tour and discover Newfoundland & Labrador - a place like no other. Stand where the Vikings stood over 1,000 years ago; ferry across the Strait of Belle Isle - known as Iceberg Alley; explore the geological masterpiece that is Gros Morne National Park; take in the ever-changing landscape, visit Gander, which inspired "Come From Away" and experience a different way of "island life" on this journey.

Highlights of this Signature Tour include:

Tour the **Western Coast** of Newfoundland, known as the **Viking Trail**, including 2 nights on the coast of Labrador • Visit **Red Bay** - a UNESCO World Heritage Site and home to a 16th-century Basque whaling station • Visit and tour of the **Point Amour Lighthouse** - the tallest lighthouse in Atlantic Canada • Tour **L'Anse aux Meadows National Historic Site** - a UNESCO World Heritage Site and North America's only known Viking settlement • Sightseeing in **Gros Morne National Park** - a UNESCO World Heritage Site known for its stunning beauty and unique geological features - and take a walk upon the Earth's mantle in the **Tablelands** with a Parks Canada guide • **Cruise on Bonne Bay** and learn about the history of the small villages nestled on the shores • Take a sightseeing cruise from **St. Anthony** - part of Iceberg Alley and see majestic 10,000-year-old icebergs, while learning about the marine wildlife and culture of the area • Visit **Twillingate** - considered the "Iceberg Capital of the World" • Tour the town of **Gander** "the Crossroads of the World" ~ Learn about the "**Day the World Came to Town**" and hear the stories that inspired the play "Come From Away" • Visit the **North Atlantic Aviation Museum** • Take part in a lively local tradition - a "**Kitchen Party**" - sing and play along with the band • Take an optional hike and boat tour of **Western Brook Pond** - behold the spectacular glacier-carved land-locked fjord, waterfalls cascading from 2000 feet, billion year-old cliffs, and frequent wildlife sightings (*optional, additional fee*) • **Round-trip ferry** from Nova Scotia to Port aux Basque, Newfoundland including reserved seating • Spend a total of 10 nights in Newfoundland, plus two nights en-route in each direction • Luxury motorcoach transportation • Services of a Professional Tour Director

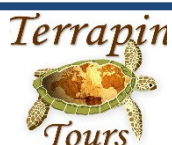
Tour departs from Concord, NH ~ LIMITED TO 30 PASSENGERS

TOUR COST	DURATION	MEALS	ACCESSIBILITY
\$5295 per person, double \$6995 per person, single \$5095 per person, triple/quad	 15 Days / 14 Nights	 14 B / 5 L / 6 D	<i>Some hotels on this tour offer limited services, and rooms may be on the 2nd floor without elevator access; outdoor activities require walking on unpaved surfaces.</i>

All passengers MUST carry a valid U.S. Passport or U.S. Passport Card to travel between the United States and Canada.



Passengers without proper documentation will be denied boarding and refunds will not be given. Travelers convicted of a felony or misdemeanor will not be allowed to cross the border.



For More Information or to Register

www.terrapiintours.com ~ 603-348-7141 ~ info@terrapiintours.com

\$500 per person deposit; plus the cost of Travel Protection, if purchased, required at time of reservation.

Final payment due 120 days prior to tour departure. See reverse for tour Terms and Conditions.

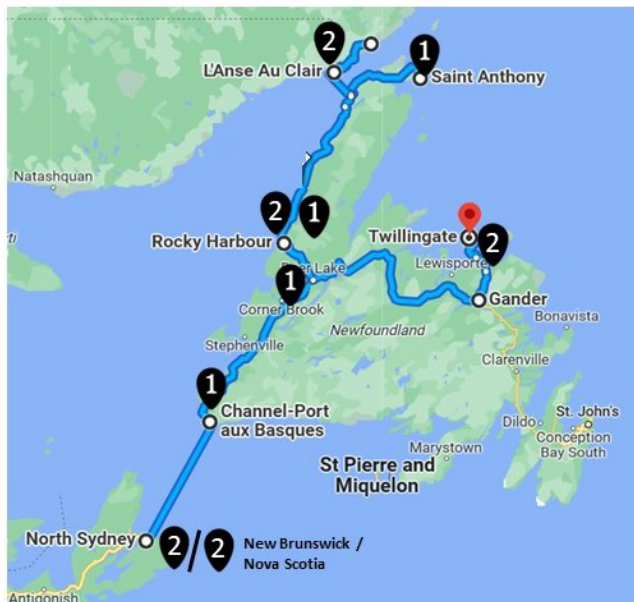


Newfoundland Tour Overview

June 5-19, 2024

SPECIAL NOTES REGARDING THIS TOUR:

- **Due to the remoteness of the island and some of the areas that we will be visiting, tour participants should be in good physical health to participate in the tour.**
- Travel protection and insurance is available and highly recommended.
- We will be staying in a mix of hotels and smaller motels/inns during the tour. While some hotels that we will be using have elevators, a couple do not. In addition, some rooms may be located in buildings that are not connected to the main lobby/reception/dining areas and may require walking to those buildings. While we will make every effort to accommodate special needs, rooms on the ground floor cannot be guaranteed.
- Several locations including the lighthouses and historic sites require walking on uneven surfaces and/or dirt pathways.
- There will be times when optional walks (up to 3 miles) will be included as part of the tour. If you choose not to partake in the walks, there may not be alternate attractions available. You can enjoy free time at the hotel or relax on benches/seating, if available.
- Please note: While we will be in Newfoundland during iceberg season, there is no guarantee that we will see icebergs. In addition, the boat tours are weather dependent, in the event that we are not able to cruise, an alternate activity will be substituted.
- **This itinerary is subject to change.** If unforeseen circumstances beyond our control make changes necessary, we reserve the right to vary the itinerary and to substitute elements of the tour. These elements include, but are not limited to: hotels, activities, transportation and ferry service, and services stated in the itinerary. Every effort will be made to carry out the tour as planned but alterations may occur. Please note that weather and other conditions that are out of our control may force changes to the schedule.
- **REMINDER: All passengers MUST carry a valid U.S. Passport or U.S. Passport Card to travel between the United States and Canada.** Passengers without proper documentation will be denied boarding and refunds will not be given. *Travelers convicted of a felony or misdemeanor will not be allowed to cross the border.*



Day 1: Depart NH, overnight in New Brunswick

Day 2: Drive to Cape Breton Island, Nova Scotia, overnight

Day 3: Ferry to Port aux Basques, Newfoundland, overnight in Corner Brook

Day 4 & 5: Travel to Gander, local tour, sightseeing/iceberg cruise, 2 nights in Gander

Day 6 & 7: Travel to Rocky Harbour, 2 nights in Rocky Harbour, Western Brook Pond

Day 8: Drive to St. Anthony, sightseeing cruise, overnight St. Anthony

Day 9 & 10: L'Anse aux Meadows Historic Site, ferry to Labrador, Red Bay National Historic Site, 2 nights in L'Anse Au Clair

Day 11: Return ferry, overnight in Rocky Harbor

Day 12: Sightseeing in Gros Morne National Park, Travel to Port aux Basques, overnight

Day 13: Ferry to North Sydney, NS, overnight

Day 14: Travel to New Brunswick, overnight

Day 15: Return to NH

Terrapin Tours - Tour Reservation Terms and Conditions

Reservations, Payments, & Cancellation fees: Reservations are subject to availability at the time of request. Terrapin Tours reserves the right to decline or accept any person as a traveler.

- **Day Tours: Full payment** is due at the time of reservation. Tour payments are refundable until 60 days prior to the tour departure date. **59 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **Multi-Day Tours:** Unless otherwise noted on the tour brochure, a **deposit** of \$150 per person is due within 5 days to confirm your reservation, and **final payment** is due **90 days** prior to the tour departure date. **89 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **Signature Tours:** Unless otherwise noted on the tour brochure, a **deposit** of \$500 per person is due within 5 days to confirm your reservation. **Final payment** is due **120 days** prior to the tour departure date, and **119 days** or less prior to departure, your tour cost payment is **non-refundable**. **Please see individual brochures for Signature Tour policies.**

PLEASE NOTE: Due to a variety of reasons, including contractual obligations with our vendors, **Terrapin Tours is unable to issue a refund OR credit for cancellations received within the cancellation penalty window noted above. Please understand there will be no exceptions to this policy. See below for Travel Protection options.**

OPTIONAL TRAVEL PROTECTION: Please note: **All travel protection payments are non-refundable once purchased.**

- **Day Tour Cancel for Credit Protection** - Day tour reservations are eligible for Terrapin Tours' **Day Tour Cancel for Credit Protection**. The program provides the following customer credit benefit for cancellation for ANY REASON received within 59 days of the tour departure:
 - **Reservation Cancellation from 14-59 Days Prior to Departure:** 100% Customer Credit of tour cost/reservation
 - **Reservation Cancellation from 2-13 Days Prior to Departure:** 50% Customer Credit for tour cost/reservation
 - **Reservation cancellation received within 48 hours of tour departure:** **Not eligible for customer credit or refund.**
 - *Please note: Cancel for Credit Protection is ONLY available on Day Tours. The non-transferable credit remains on customer account and can be applied to any reservation. Credits do not expire.*
 - **Passengers must opt-in and pay the \$25 per person NON-REFUNDABLE fee at the time of booking.**
- **Multi-Day/Signature Tour Travel Protection:**
 - **Travel Protection is highly recommended** and can be purchased through our preferred partner, **ALLIANZ TRAVEL INSURANCE**, or the vendor of your choice for any of our Multi-Day or Signature Tours. **To opt into our Group Advantage plan through Allianz, you MUST purchase the insurance at the time of your initial tour deposit.** Please contact us or the vendor of your choice for more information regarding optional travel protection.

Methods of Payment: Check and credit card payments are accepted. We request that tour payments be made by check, payable to "Terrapin Tours" and mailed to: PO Box 111 N. Woodstock, NH 03262. **Credit card payments are subject to a 3% surcharge.**

Health & Safety Protocols: It is the passenger's responsibility to adhere to all federal, state, and local mandates, as well as any rules or regulations set forth by Terrapin Tours, or any of our vendors. In the event that a passenger fails to meet the requirements, refunds will not be given.

Tour Inclusions: Transportation, services, meals, sightseeing and entrance fees to attractions, as stated in the itinerary, along with taxes and gratuities for included services, unless otherwise indicated, are included in your tour package. While every effort will be made to carry out the tour as planned, if unforeseen circumstances beyond our control make changes to the published itinerary and inclusions necessary, we reserve the right to vary the itinerary and to substitute elements of the tour.

Parking & Departure Information: It is the traveler's responsibility to arrive at the tour departure point on time, as the bus will not wait for late arrivals. **No refunds will be given if travelers arrive late and the tour has departed.** Parking is available at the departure location, and is at your own risk. Terrapin Tours is not responsible for vehicles or personal items left in vehicles while parked at the departure point.

Special Requests: Special requests such as dietary requests, seating requests (for medical reasons), and rooming requests should be made at the time of booking. Special dietary or meal requests are subject to availability at the hotel or venue. Requests will be noted and while every effort will be made to fulfill such requests, no request can be guaranteed.

Travelers Requiring Special Assistance: Travelers needing special assistance must inform Terrapin Tours at the time of booking. In compliance with the Americans with Disabilities Act, Terrapin Tours will make reasonable efforts to accommodate the special needs of travelers. Terrapin Tours does not provide personal services or individual assistance (such as pushing a wheelchair, assisting with walking, administering of medications, etc.). A qualified and physically able companion should accompany travelers who need such assistance.

Not all sightseeing stops/sites can accommodate wheelchairs, and some locations and sightseeing activities require extended standing, sitting, or walking—sometimes on unpaved or cobblestone streets. Terrapin Tours will not refund or cover any cost or expense incurred for any missed activities due to a traveler's inability to fully participate with the group. The Americans with Disabilities Act is only applicable within the United States and does not apply to destinations outside of the U.S.

If we are not notified at time of reservation of any medical condition requiring special attention, Terrapin Tours reserves the right to cancel your booking or terminate your tour if your needs or medical conditions are not suitable for the tour, pose a threat to the health and safety of other travelers, or if you are not traveling with a companion who provides all the assistance you require.

Medical and Health: At Terrapin Tours' discretion, travelers may be required to provide written confirmation of fitness for participation and/or release for participation by traveler's physician or medical provider. Terrapin Tours reserves the right to decline to accept any person as a traveler should we determine the person's health, mental condition, physical infirmity or general deportment may endanger the traveler or adversely affect the rights or welfare of other travelers. Further, Terrapin Tours reserves the right to require a traveler to withdraw from a trip or travel activity if the traveler's condition or behavior deteriorates while on a tour or that withdrawal is in the best interests of the health, safety and general welfare of the tour group and/or the traveler.

In the event that a traveler departs a tour early, it is the traveler's responsibility to make alternate travel arrangements to return home. Terrapin Tours will not refund any portion of the price paid by any traveler who is removed or departs the tour early, nor shall Terrapin Tours be responsible for expenses for lodging, medical care, meals, transportation, or any other expenses incurred by the traveler. It is the responsibility of the Tour Director to stay with the tour group and will not, under any circumstances, be expected to accompany a traveler that departs the tour early.

Photography: By signing up for this tour, consent is given to use photographs taken of you during the tour for marketing purposes including, but not limited to, the Terrapin Tours website, social media sites and in print advertising.

Responsibility Statement: Terrapin Tours, LLC herein referred to as Terrapin Tours; acts only as an agent on behalf of its tour patrons in arranging transportation, accommodations, sightseeing and other services. Terrapin Tours cannot be held responsible for deficiencies on the part of hotels, restaurants, airlines, cruise lines or any other company providing tour inclusions. Terrapin Tours, nor any of its representatives, shall not become liable or responsible in any way in connection with means of transportation or other services for any loss, injury or damage to, or in respect of, person or property however caused or arising. Terrapin Tours reserves the right to change any arrangements herein set forth should conditions necessitate, offering substitutes of equal value, or to cancel any scheduled tour. Terrapin Tours is not responsible for delays, extra expenses or any other inconveniences to travelers due to weather conditions, other "Acts of God," and acts of terrorism. The right is reserved to decline, to accept or retain any person as a member of a tour at any time.

Tour arrangements by: Terrapin Tours, LLC · PO Box 111 · North Woodstock, NH 03262 · 603-348-7141



TRAVEL PROTECTION NOTICE & ENROLLMENT FORM

WHY BUY TRAVEL PROTECTION?

TOP REASONS FOR PURCHASE

Travelers most often worry about...



CANCELLATION

If forced to cancel their trip, travelers want reimbursement for their pre-paid/non-refundable costs.



MEDICAL COVERAGE

Especially when traveling outside the United States, travelers may be concerned about potential medical expenses.

DURING THE TRIP



Can provide coverage for:

- Emergency/Accident Care
- Medical Evacuations
- Trip Interruption
- Travel Delays

BEFORE THE TRIP



Travel Protection begins while you are still home.

Risks might include last minute cancellation due to sickness, medical emergency, or severe weather.

Allianz Group Advantage Plan Pricing

REFER TO PLAN BROCHURE FOR PLAN BENEFITS, FEATURES, AND COVERED REASONS

TOUR COST Per Person	PREMIUM Per Person
\$1 - \$500	\$52
\$501 - \$1000	\$85
\$1001 - \$1500	\$124
\$1501 - \$2000	\$157
\$2001 - \$2500	\$191
\$2501 - \$3000	\$228
\$3001 - \$3500	\$263
\$3501 - \$4000	\$297
\$4001 - \$4500	\$332
\$4501 - \$5000	\$367
\$5001 - \$5500	\$403
\$5501 - \$6000	\$440
\$6001 - \$6500	\$477
\$6501 - \$7000	\$516
\$7001 - \$8000	\$594

PLEASE NOTE: Group plan pricing is valid for passengers from all states except the following: CA, CO, DC, FL, ID, IL, MO, NY, OR, PA, RI, TN, TX, WA. Please contact us for plan pricing if you reside in one of the states listed.



PLEASE NOTE: You must be medically able to travel at the time your policy is purchased. If you have any questions regarding eligibility or coverage, please contact Allianz Travel Insurance at 866-884-3556. To opt into our Group Advantage plan through Allianz, you MUST purchase the insurance at the time of your initial tour deposit. **All travel protection payments are non-refundable once purchased.**

Traveling companions that do not live at the same address need to submit separate forms.

LEGAL NAME(S): _____

Traveler 1: _____ Date of Birth (mm/dd/yyyy): _____

Traveler 2: _____ Date of Birth (mm/dd/yyyy): _____

ADDRESS/CITY/STATE/ZIP CODE: _____

PHONE: _____ EMAIL: _____

NAME OF TOUR/DATES OF TRAVEL: _____ TOUR COST (per person): \$ _____

_____ YES, enroll me/us in the Group Advantage Plan. Enclose check for premium made out to "Terrapin Tours"

\$ _____ PREMIUM AMOUNT (per person) \$ _____ NON-REFUNDABLE PREMIUM AMOUNT ENCLOSED

_____ NO, do not enroll me/us in the Group Advantage Plan. *I understand that I am responsible for any cancellation penalties and out-of-pocket expenses incurred. I will also make my own provisions in the event of an emergency while I am traveling.*

By signing below, I agree that I have read and understand the Terrapin Tours Tour Reservation Terms & Conditions, AND the Group Advantage Plan Brochure from Allianz Partners.

SIGNATURE: _____

DATE: _____

Group Advantage Plan

INCLUDES:  SmartBenefits™




Whether you're planning a solo adventure or a grand, multi-generational getaway, the whole point is to relax and enjoy your trip. Allianz Travel Insurance gives you the confidence to focus on the experience, knowing you are protected against many common travel mishaps and emergencies by a reputable company with a global network and award-winning customer service.

Travel Insurance Benefits

Trip Cancellation | Up to 100% of insured trip cost
Reimburses your prepaid, non-refundable trip expenses if you must cancel your trip due to a covered reason. Maximum purchasable coverage: \$25,000.


Trip Interruption | Up to 150% of insured trip cost
Reimburses the unused, non-refundable portion of your trip expenses or the additional transportation costs required to continue your trip or return home if you need to interrupt your trip for a covered reason. Maximum purchasable coverage: \$37,500.

Travel Delay | \$750
Reimburses up to \$150 per person, per day for additional travel or lost prepaid expenses if your trip is delayed for five or more hours due to a covered reason. If this covered delay results in your missing your cruise/tour departure, the daily limit does not apply.

 **SmartBenefit:** No receipts required for non-monitored flights to qualify for a \$100 payment per day—just proof of covered delay.

Baggage Loss/Damage | \$1,500
Benefits for the loss, damage, or theft of baggage and personal effects. \$500 maximum for high-value items.

Baggage Delay | \$500
Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a travel supplier for 12 hours or more. Receipts for emergency purchases are required.

 **SmartBenefit:** No receipts for expenses required to qualify for a \$100 payment—just proof of covered baggage delay.

Emergency Medical and Dental | \$50,000
This primary benefit provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. No deductible. \$750 maximum for emergency dental care.

Emergency Transportation | \$250,000
Provides benefits for the cost of medically necessary transportation to the nearest appropriate facility and can also provide benefits for the cost of your transportation back home following a covered illness or injury.

Assistance Services

24-Hour Hotline Help | Included
Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

When Travel Insurance Benefits Can Help

Trip Cancellation and Trip Interruption Benefits: Covered Reasons

This plan can provide coverage for many common causes of loss that may impact your trip. However, travel insurance doesn't cover everything, even if it's unforeseen. For a loss to be covered, it must be included as a "covered reason" under your plan. See plan details for full list. Below are some examples.

Cancellation and Interruption

- Covered illness, injury, death of insured, family member, or traveling companion
- 24-hour delay by travel carrier[†]
- Travel supplier financial default[#]
- Traffic accident en route or theft/breakdown of vehicle
- Home or destination uninhabitable, including mandatory evacuations
- Legal requirement to attend legal proceeding during your trip
- Terrorism
- Attending immediate family birth
- Military or first responder duty
- Quarantine^o

Cancellation Only

- Employment change, transfer*, or termination[‡]
- Legal separation/divorce[#]
- Normal pregnancy or adoption
- Visa Refusal
- Unable to receive vaccinations

Interruption Only

- Travel delay resulting in missing 50% or more of your trip[†]
- Hijacking
- Denied boarding due to medical reasons

Terms, conditions, and exclusions apply. This is an overview of benefits provided by this plan. Unless stated otherwise, benefit limits are per person. Availability of benefits and covered reasons may vary by state, and sublimits may apply. This plan is only available to U.S. residents and may not be available in all jurisdictions. Plan includes insurance benefits and assistance services. Plans are offered and sold only as a single pay, single term, indivisible package of benefits and services for the purpose of covering risks associated with a trip. Plan charge includes pricing for insurance benefits and assistance services. A pricing breakdown is provided at purchase. For more information, or to see this information before purchasing, call 800-284-8300. A complete description of coverage can be found in the plan documents or at www.allianztravelinsurance.com/partner.

See page two for footnotes.

Purchasing your travel protection is fast and easy.

Contact:
TERRAPIN TOURS
603-348-7141
INFO@TERRAPINTOURS.COM

ACCAM Number: F204509



Download our free, award-winning Allianz TravelSmart™ app to put protection at your fingertips. Easy-to-use features can help you stay safe and organized on your trips—view your policy on the go, file a claim with ease, get help with the touch of a button, and more.

Insurance benefits underwritten by Jefferson Insurance Company (NY, Administrative Office: 9950 Mayland Drive, Richmond, VA 23233), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel Insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. AGA Service Company compensates its suppliers or agencies for allowing AGA to market or offer products to customers of the supplier or agency. Non-Insurance Assistance services purchased as part of your plan are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or CustomerService@AllianzAssistance.com.

Exclusions

Travel insurance doesn't cover everything, and terms, conditions, and exclusions apply to all benefits under this plan. An "exclusion" is something expressly not covered by this plan. Generally, unless specifically excepted, a loss resulting from an excluded cause is not covered. Exclusions may include, but are not limited to: pre-existing medical conditions (unless you qualify for a waiver of this exclusion); losses, conditions or events that were known, foreseeable, intended, or expected when you purchased your plan (for example, a named storm, an announced strike, or an event identified by a Coverage Alert posted on our website at azcontent.us/coverage-alerts); the use or abuse of drugs or alcohol; epidemics/pandemics; war (declared or undeclared); nuclear reaction/radiation; pollution or threat of pollution; acts, travel alerts/bulletins, or prohibitions of a government or public authority; acts committed with intent to cause loss; participation in extreme or high risk sports/activities; criminal acts (unless you are the victim of the act); and others. This is not an exhaustive list, and other exclusions apply. Exclusions may vary by state and may be subject to exceptions (for example, an insured's illness may be covered even if caused by an epidemic or pandemic disease). A complete list of exclusions can be found in your plan details. See your plan for details.

Questions? Contact us at **800-284-8300**.

Footnotes:

- ¹ Certain conditions must be met in order for any claimed reason to satisfy requirements for coverage, and exclusions may apply—even when listed as covered reasons. See plan documents for full details.
- ² 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.
- ³ Requires purchase within 14 days of initial trip deposit.
- ⁴ Benefits for quarantine based on exposure to an epidemic disease only apply when an eligible traveler is specifically named and individually ordered to quarantine by order or official directive of a government, public regulatory authority, or ship's captain (not including generally or broadly applicable restrictions on movement). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.
- ⁵ You or a traveling companion's primary residence is permanently relocated by at least 100 miles due to a transfer by you, your cohabitant's, or traveling companion's current employer.
- ⁶ Must be employed with your current employer for 12 continuous months.
- ⁷ Due to one of the following: travel carrier delay (except for the financial condition of the travel carrier), strike (unless threatened or announced prior to purchase), natural disaster, roads closed or impassable due to severe weather, lost or stolen travel documents, civil disorder, or being involved in or delayed by a traffic accident.



Our Promise to You

Since your satisfaction is our priority, we are pleased to provide you 15 days (or more, depending on your state of residence) to review your plan. If, during this period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund of the plan price. After this period, the plan price is nonrefundable.

Please note: No refund is available if the trip has started, a claim has been filed, or the policy has ended. Some states allow a longer period or provide different terms for refunds. See your plan for details.

If you have any questions, call us at: **800-284-8300**.

Online Services

You can modify your policy, file a claim, and track its progress at www.AllianzTravelInsurance.com/partner.

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 on or before final payment; 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 \$10,000.

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.

California Residents: We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 800-927-4357.

Maryland Residents: The purchase of travel insurance would make the travel insurance coverage primary to any other duplicate or similar coverage. The Commissioner may be contacted to file a complaint at Maryland Insurance Administration, ATTN: Consumer Complaint Investigation Property/Casualty, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202

Texas Residents: Before deciding whether to purchase this insurance plan, you may wish to determine whether your own automobile insurance or credit card agreement provides you coverage for rental vehicle damage or loss and determine the amount of deductible under your own insurance coverage. The purchase of this insurance plan is not mandatory. This coverage is not all inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for damages to other vehicles or property. It does not cover you for any injury to any other party.