

55 Connection

First National Bank Bemidji

FALL 2026

Mya Vohnoutka
55 Connection Club Director

Happy Fall, 55 Connection Friends!

My name is Mya Vohnoutka, and I am so excited and honored to introduce myself as the new director of 55 Connection. While I may be new to this role, I am looking forward to getting to know each of you and becoming a part of the wonderful community you have built together.

A little about me, I have been with First National Bank Bemidji for four years. I started my journey with the bank as a teller before moving to our South Branch, where I became a Vault Teller. Last October, I stepped into my current position as a Deposit Service Representative, and I am now excited to take on this new role as the director of 55 Connection as well.

Outside of work, I enjoy spending time with my family, traveling, musical theatre, and reading. One fun thing you may not know about me is that I recently got married on September 19th to Thomas Vohnoutka. You may recognize him around the bank, as he also works at First National Bank Bemidji as the Assistant Manager of our South Branch!

I am truly excited for this opportunity and can't wait to meet more of you, hear your ideas, and share some fun experiences together. Thank you for welcoming me into the 55 Connection family!

A Fond Farewell to Erin Grosz

We would also like to take a moment to say a very special farewell to Erin Grosz. For those who may not have heard, Erin and her husband have recently made a big move and returned home to beautiful Hawaii.



Erin has been an amazing director and has given so much of her time, energy, and heart to this club and its members. She has been wonderful to work with, and her kindness, enthusiasm, and dedication will truly be missed. We are so grateful for everything she has done to make this group special and for the many memories she has helped create along the way.

Although we are sad to see her go, we are very happy for her and her husband as they begin this next chapter back home in Hawaii. Please join us in wishing them both happiness, good health, and many wonderful adventures ahead!

Mahalo, Erin, for everything! You will be missed!

Facebook Group

We have a private Facebook group exclusively for 55 Connection members. If you're on Facebook and would love to hear the latest about our club, please use this link: www.facebook.com/groups/205658068039403 and select “Join Group”

Thank you. I look forward to seeing you at one of our events soon!

Mya Vohnoutka, Club Director
218-333-4340
55Connection@fnbbemidji.com



Scams

Watch Out for Online Bill Pay Impersonators

Think Twice Before Paying a Bill Online

Paying bills online is convenient, but a recent warning from the Federal Trade Commission (FTC) reminds us to be careful when searching for a company's payment website.

Scammers and other dishonest businesses can use paid advertisements in search results to make their websites look like the official payment site for a familiar company or government agency. You might search for a company's bill-pay page, click the first result, and unknowingly end up on a different website. In some cases, the site may even charge additional fees you weren't expecting.

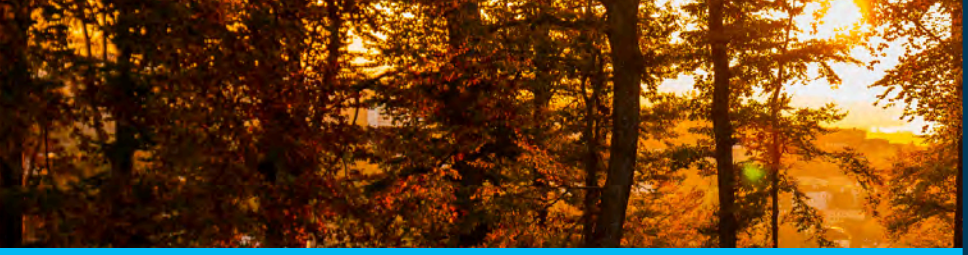
Here are two simple ways to protect yourself:

- Don't automatically click the first search result. Paid advertisements often appear at the top of search results. Scroll past the ads and look for the company's official website.
- Type the website address yourself. If you know the company's website, enter the address directly into your browser rather than searching for it.

Taking an extra moment to make sure you're on the official website can help keep your money and personal information safe.

If you encounter a business practice you believe is deceptive or fraudulent, you can report it to the FTC at ReportFraud.ftc.gov.





Save the Date



WASHINGTON D.C. TRAVEL SHOW

Presented by Star Destinations
Thursday, October 29, 2026
3:00 p.m.
First National Bank Bemidji Training Room
Please call Mya at 218-333-4340 to register.



CHRISTMAS PARTY AT SOUTH SHORE HOTEL ON LAKE BEMIDJI

Choreography and performance by Suzy and Hondo School of Dance
Thursday, December 10, 2026
12:00 p.m. and 4:00 p.m.
Please see Mya at the Main Bank to get your tickets starting November 19th. Non-member ticket are $25.

MORE INFORMATION COMING SOON



WASHINGTON D.C. AMERICA'S LEGACY TRIP

Final payment due 12/28/26.



PARIS AND NORMANDY TRIP

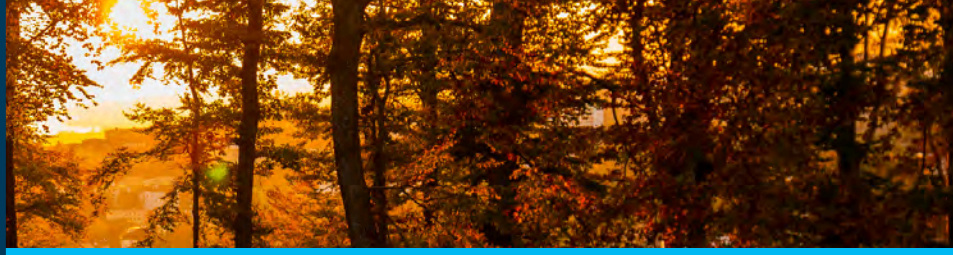
2028 - More details to come.



GLACIER, GRAND TETON & YELLOWSTONE NATIONAL PARKS TRIP

2028 - More details to come.

Trip Cancellation Policy



TRIP CANCELLATION POLICY

Day Trip Cancellation

We will always refund you the amount 55 Connection is reimbursed by our suppliers, but we cannot guarantee refunds if we need to purchase tickets ahead of time and are providing transportation for the group. Also, due to the cost of insurance, we will not offer insurance on our day trips. If you must cancel within 30 days prior to the Day Trip you may be able to receive a refund if there are people on the waitlist or you find someone to take your place on the trip.

Multi-Day Trip Cancellation Prior to Final Payment

Full refund of all monies is made if cancellation is received in writing or by email to First National Bank Bemidji before final payment is made.

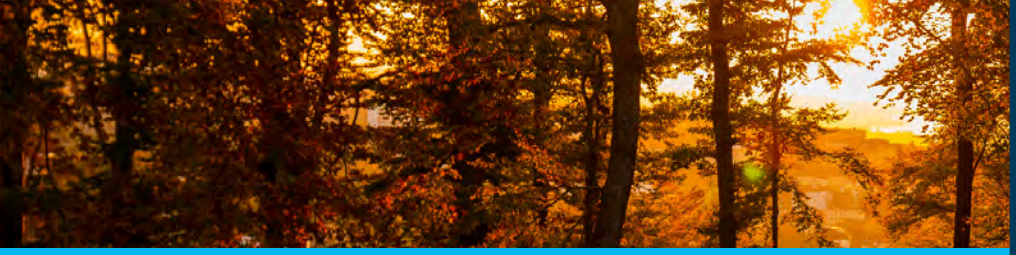
Multi-Day Trip Cancellation After Final Payment

Every attempt will be made to provide refunds for trip cancellations after final payment date. We will always refund the amount 55 Connection is reimbursed by our suppliers, but we cannot guarantee refunds because of contracts between suppliers for the attractions they reserve for us.

Since we can't guarantee refunds, we highly recommend that you purchase travel insurance. For your convenience, optional travel insurance is available for purchase through our tour vendors. Our trip brochures will always have the insurance prices listed with links to comprehensive information about the coverage you are purchasing. Please read all the details provided for the insurance before purchasing it. Please note that the purchase of travel insurance through our tour vendor is not required to travel with us. You may prefer to obtain travel insurance from another insurance provider instead.

Do I Need Travel Insurance?

This is the most usable and worthwhile kind of insurance. It's expensive to cancel or interrupt any prepaid kind of travel, and for a fraction of the trip cost, you can alleviate the risk of losing the entire cost of your trip if something unforeseen gets in the way. If you become ill and must return home quickly, or if someone at home becomes ill, your travel insurance will reimburse your airfare if you need to fly home as well as any portion of the tour you had to miss. Without insurance, you would be left to pay all these expenses. Having insurance gives you peace of mind and allows you to enjoy worry-free travel.



35th Anniversary!

55 Connection Celebrates 35 Years



The 55 Connection Club celebrated a special milestone on August 13 with a wonderful turnout for its 35th Anniversary Ice Cream Social at First National Bank Bemidji's Garden Court. Members enjoy ice cream treats and good conversation while musicians from the Bemidji Symphony Orchestra provided the perfect soundtrack for the afternoon.





The celebration also marked a bittersweet transition for 55 Connection Club Director Erin Groz, who announced that she will be stepping down as director as she heads back to her home state of Hawaii. Erin introduced Mya Vohnoutka, who will take over as the new 55 Connection Club director. We're grateful for Erin's time and energy and wish her all the best on her next adventure!





The afternoon also included a special presentation to the Bemidji Symphony Orchestra. First National Bank Bemidji presented the Symphony with a $7,500 sponsorship to support its upcoming season!



Thank You!

to our members, volunteers, musicians & community partners for making 35 years so *sweet!*

MEMBER FDIC
FIRST NATIONAL BANK BEMIDJI

WASHINGTON DC: AMERICA'S LEGACY

April 4-9, 2027



TOUR HIGHLIGHTS

- Marine Corps War Memorial
- Arlington National Cemetery
- Mount Vernon
- The People's House
- The National Mall
- National Geographic Museum of Exploration
- Jefferson Memorial
- Franklin Delano Roosevelt Memorial
- Martin Luther King Jr. Memorial
- United States Navy Memorial
- Cherry Blossom Lunch Cruise
- Lincoln Memorial
- Vietnam Veterans Memorial
- Korean War Memorial

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

FINAL PAYMENT IS DUE:
DECEMBER 28, 2026

TOUR PRICING

$3,669 per person, double occupancy
with insurance: **$3,975**

$4,469 per person, single occupancy
with insurance: **$4,916**


Marine Corps War Memorial


Arlington National Cemetery


Courtesy of washington.org

Martin Luther King, Jr. Memorial


Mount Vernon

DAILY ITINERARY

DAY 1 SUNDAY, APRIL 4 WASHINGTON, DC (D)

Our journey to the nation's capital begins as we board our flight in Fargo and set off for an inspiring and memorable adventure in **Washington, D.C.** Upon arrival, we'll transfer to the **Hyatt Place Washington DC/White House**, where we'll enjoy a comfortable five-night stay in an unbeatable location—just steps from the White House and within easy reach of the city's most iconic landmarks. After settling in, gather with fellow travelers for a special welcome dinner, the perfect opportunity to connect, unwind, and share in the excitement of the days ahead. With its renowned monuments, world-class museums, and stories that shaped a nation, Washington, D.C. promises an unforgettable experience.

DAY 2 MONDAY, APRIL 5 WASHINGTON, DC (B, L)

Begin the day with a powerful visit to the **Marine Corps War Memorial**, also known as the Iwo Jima Monument, where we pause to reflect on the courage and sacrifice of the United States Marine Corps as the iconic flag-raising is brought to life against the backdrop of the nation's capital. We then continue to **Arlington National Cemetery** for a **guided trolley tour** through one of America's most sacred grounds, where stories of service and sacrifice unfold at sites like the **Tomb of the Unknown Soldier** and the **resting place of President John F. Kennedy**. From here, we journey to the historic estate of **Mount Vernon**, the cherished home of George Washington, where a relaxing lunch at the Mount Vernon Inn is followed by a **private guided tour** of the beautifully preserved mansion and scenic grounds overlooking the Potomac River—offering a deeper appreciation for Washington's life and enduring legacy. Back in the city, explore **The People's House**, an immersive experience that brings the history of the White House to life through interactive exhibits and detailed displays that highlight the leaders and moments that shaped our nation. As the day comes to a close, we return to the hotel with the evening at leisure, allowing time to unwind or enjoy dinner on our own.

DAY 3 TUESDAY, APRIL 6 WASHINGTON, DC (B, D)

Step into the story of America as we explore the iconic **National Mall on a guided walking tour**, where each monument and memorial reveals powerful moments that have shaped the nation. As we make our way through this historic landscape, engaging commentary brings new meaning to these renowned landmarks and the ideals they represent. Afterward, enjoy free time for lunch, giving us the opportunity to relax, choose from a variety of nearby dining options, and take in the energy of the capital at our own pace. The afternoon leads us to the all-new **National Geographic Museum of Exploration**, an immersive experience filled with captivating exhibits, breathtaking photography, and interactive displays that celebrate the spirit of discovery. This evening, we come together for a delightful group dinner, sharing stories from the day while savoring a wonderful meal in the heart of Washington, D.C.

DAY 4 WEDNESDAY, APRIL 7 WASHINGTON, DC (B, L)

Embrace the beauty and history of Washington, D.C. as we spend the day exploring some of the capital's most meaningful landmarks. Our morning begins at the graceful **Jefferson Memorial**, where the Tidal Basin is often framed by delicate cherry blossoms, creating a stunning seasonal backdrop. Continue to the **Franklin Delano Roosevelt Memorial** and the **Martin Luther King Jr. Memorial**, where powerful tributes and peaceful surroundings invite reflection beneath blooming trees. A stop at the **United States Navy Memorial** offers a moment to honor those who have served at sea before we transition to a truly memorable experience—a **Cherry Blossom Lunch Cruise along the Potomac River**. As we dine, we're treated to picturesque views of the city's monuments and the soft pink hues of the blossoms lining the shoreline. This afternoon, we visit the iconic **Lincoln Memorial**, stand in quiet reflection at the **Vietnam Veterans Memorial**, and pay tribute at the **Korean War Memorial**. As the day winds down, we return to the hotel with the evening at leisure, providing time to relax or explore at our own pace.



Jefferson Memorial


Lincoln Memorial

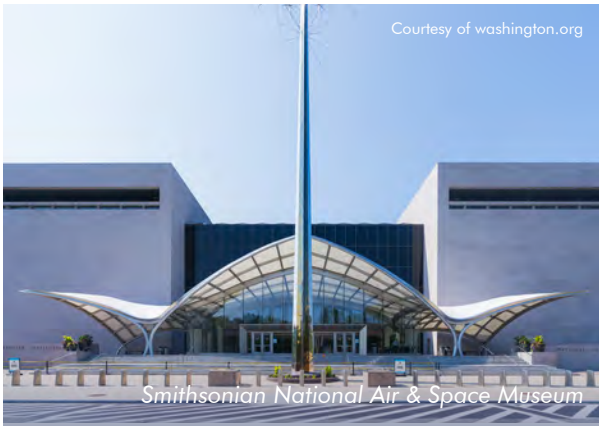
DAY 5 THURSDAY, APRIL 8 WASHINGTON, DC (B, D)

Savor a day to explore Washington, D.C. at your own rhythm, with the freedom to experience the National Mall in a way that suits your interests. Wander among the city's iconic landmarks, pause to take in views of the Capitol, or dive into discovery at one of the renowned Smithsonian museums—whether it's American history, aviation and space, or the wonders of the natural world. Each option offers a unique glimpse into the stories that have shaped the nation. As the evening arrives, we come together once more for a delicious farewell dinner.


Vietnam Veterans Memorial

DAY 6 FRIDAY, APRIL 9 HOME (B)

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



Smithsonian National Air & Space Museum

INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air From Fargo to Washington, D.C.
- Private Motorcoach Transportation
- 5 Nights' Accommodations
- 10 Meals (5 Breakfasts, 2 Lunches, 3 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels When Available
- Taxes & Gratuities for Included Services
- Star Destinations Tour Manager

WHERE TO?




US Capitol Building

Activity Level: Moderate

Balanced blend of activity and relaxation with walks or stands of 60-90 minutes, occasional stairs, and daily walks of two to three miles.

OPTIONAL TRAVEL PROTECTION

First National Bank Bemidji RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

See the included Travelex Insurance Services flyer for pricing.

Travel Protection Plan may be purchased any time before or with final payment to First National Bank Bemidji.

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

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

For further information or questions, please contact:

Erin Grosz
(218) 333-4316
egrosz@fnbbemidji.com

Travel arrangements provided by STAR DESTINATIONS

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

OPTIONAL TRAVEL PROTECTION PLAN: First National Bank Bemidji 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 Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: https://policy.travelexinsurance.com/385ZA-1224. To view state specific fraud warnings, visit: https://www.travelexinsurance.com/company/fraud-warning. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to First National Bank Bemidji prior to final payment. 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. 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.



Travelex INSURANCE SERVICES

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 benefits[1]

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 death[6]
- 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 rates[1]

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

[1]Coverages, rates, and maximum trip length may vary by state. The maximum trip length is 90 days. Please see your policy for details, or call +1.844.808.5950. 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. [2]Coverage 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. [4]Provided by the designated provider as listed in the policy. [5]Cancel for any fortuitous reason for residents of NY. [6]Of you, a traveling companion, family member, business partner, or host at destination. [7]Must occur more than 14 days after effective date. [8]Plan must be purchased within 21 days of initial trip deposit to be eligible for this covered reason. 1224-STRFLY1_SR_112524_V1

STAR DESTINATIONS



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 expenses[3]

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 reason[5]

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 waiver[9]

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.

[9]State 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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