

**100th Anniversary of the Apparitions at Fatima**  
**Pilgrimage to Shrines of Portugal, Spain, and France**  
**Fatima, Santiago de Compostela,**  
**Burgos, Loyola, and Lourdes**

**with Fr. Zachary Navit**

**11 Days**

**September 11-21, 2017**

**\$3,295.00 from Newark**

**(including transportation from PA  
to and from Newark Airport)**



**SELECT International**

*We share your faith*

**For More Information Contact:**

**Susan Prendergast at Select International Tours**

**800-842-4842**

**[susan@select-intl.com](mailto:susan@select-intl.com)**

# ITINERARY



**Fr. Zachary Navit**

## **Day 1 – September 11: DEPART USA**

We depart on an overnight flight from Newark to Lisbon. Dinner and breakfast are served on the plane. (Round trip bus transportation will be provided from a location central to the Philadelphia area to Newark airport.)

## **Day 2 – September 12: LISBON CITY TOUR – SANTAREM, MIRACLE OF THE HOLY EUCHARIST – FATIMA**

Morning arrival in Lisbon, where we are greeted by our English speaking tour manager. We board our deluxe motor coach for a panoramic city tour of Lisbon, the capital of Portugal and one of the most beautiful and historic of European cities. Located on the River Tagus, Lisbon is full of life, color, and fascinating places. We see Belem Tower, the longest bridge in Europe, and the impressive 300-foot-high statue of Christ the King. We continue to see the magnificent church marking the birthplace of St. Anthony of Padua for a guided visit. Depart for Santarem to celebrate Mass and venerate the Miracle of the Holy Eucharist: the bleeding Host. Continue to Fatima where we enjoy a late dinner and an overnight. (D)

## **Day 3 – September 13: FATIMA – JUBILEE YEAR CELEBRATION**

After breakfast we visit the Basilica complex for Mass on the 13th day of the month. Our bus will take us to the parish Church where the visionaries were baptized and other places associated with their young lives. We visit the cemetery and their homes in Aljustrel- perhaps meet their close relatives. We go to Valinhos, where we visit places where the Angel appeared, and the Shrine where the Holy Virgin appeared in August, the outdoor Stations of the Cross erected by the Americans and the beautiful Shrine of the Crucifixion built on the highest point by Hungarian refugees. Dinner and overnight in Fatima. (B,D.)

## **Day 4 – September 14: FATIMA – NAZARE FISHING VILLAGE**

This morning we celebrate Mass at the Capelinha, where Our Lady appeared to the children five times. See the Chapel of Apparitions, tombs of Blessed Jacinta and Blessed Francisco, the Adoration Chapel, the Miraculous Fountain. We take a short drive to the fishing village of Nazare to see the miraculous statue of Our Lady of Nazare and perhaps have a swim at the beautiful white sand beach. We have a leisurely lunch in Nazare. In late afternoon we return to the Plaza for the Solemn Procession of the Most Blessed Sacrament and we join in this evening's Candlelight Procession. Dinner and overnight in Fatima. (B, Special Lunch, D.)

## **Day 5 – September 15: PORTO – SANTIAGO DE COMPOSTELA**

We depart from Fatima to Porto where we stop to tour the city and have a visit of the local port making facility. We enjoy a taste of the famous wine before continuing to Santiago where we visit the Cathedral of St. James, one of the finest examples of Gothic architecture in all of Europe. As pilgrims, we have the opportunity to climb the stairs behind the high altar to visit the crypt where the relics of St. James are preserved, touch the central pillar (Portico de La Gloria), view the 'botafumeiro,' and admire the wealth of medieval art inside the Cathedral, before visiting the cloister museum. Enjoy a stroll on your own, though the beautiful streets of Santiago de Compostela, the city of the Apostle, full of historical buildings and other attractions (before or after dinner). Tonight at 7:30p.m. we return to the Cathedral to see the 'botafumeiro' swing during the International Pilgrim Mass. Dinner and overnight in Santiago de Compostela. (B,D.)

## **Day 6- September 16: SANTIAGO DE COMPOSTELA – BURGOS**

Early this morning depart for Burgos where we have Mass at the magnificent Cathedral and an overnight. Dinner and overnight in Burgos. (B,D, and Port Wine Tasting)

## **Day 7- September 17: BURGOS – Spanish Wine Route**

At the foot of Burgos' castle hill stands the UNESCO-listed Cathedral of Burgos, a masterpiece of Spanish Gothic architecture. The profusion of sculptural decoration and grandiose proportions make this cathedral one of the most impressive in Spain and the third largest after the cathedrals of Seville and Toledo. Be sure to see the 13th-century claustro





## A word about Select International Tours...



Select International Tours received the prestigious **2016 IMPACT AWARD** from the Faith Travel Association as the most innovative and impactful US travel company in the faith based travel niche.

Since **1987** we have organized group travel for thousands of groups to the Holy Land, Europe, Canada, USA and Mexico.

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(cloister), which contains the monumental tombs of Ferdinand III and his wife, Beatrice of Swabia. We have time to explore the city before departing in the afternoon for a drive along the Ribera del Duero wine route which runs through inland Spain, and more particularly, through four provinces in Castile-León: Burgos, Segovia, Soria, and Valladolid. It covers a length of 115 kilometres, throughout which the Duero River is a constant travelling companion. We visit underground wine cellars and meet with local wine-producing families. We also see Cartuja de Miraflores, a Catusian monastery containing the tomb of King John II and Queen Isabella, where we celebrate Mass. Dinner and overnight in Burgos. (B, Special Lunch, D, and Wine Tasting)

### Day 8 – September 18: BURGOS – LOYOLA- LOURDES

After breakfast, we depart for Lourdes. Travel through the picturesque Basque region toward Lourdes. En route, we celebrate Mass at the 17th-century Sanctuary of Loyola, built in honor of San Ignacio de Loyola, founder of the Jesuit religious order. See its spectacular dome and main altarpiece, built in marble and jasper. Nestled in the mountains stands picturesque Lourdes, the birthplace of St. Bernadette to whom Our Lady appeared in 1858 near the Grotto of Massabielle. We arrive in time for dinner at our hotel before retiring to our rooms for a restful night's sleep. Overnight in Lourdes. (B,D.)

### Day 9 and 10 – September 19 and 20: LOURDES

During the next two days in Lourdes you will have time to pray with your fellow pilgrims from around the world. During your trip you will have an opportunity to: Attend private Mass at the Grotto, watch a video presentation telling the story of Lourdes, and walk in the footsteps of St. Bernadette. See Boly Mill where St. Bernadette was born, and the "Cachot," an abandoned prison where Bernadette's impoverished family lived. Join your prayers with those of pilgrims from around the world as you pray for the sick, drink water from the miraculous spring, or submerge yourself in the healing baths. Experience Christ's love as you walk the life-sized Stations of the Cross overlooking the holy Grotto. Kneel in the chapel built on the very rock of the Grotto, in obedience to the request of the "Immaculate Conception." Evenings are free for optional Blessed Sacrament Procession before dinner. Your role in the universal church will have new meaning as you join the candlelight procession and group rosary. Dinner and overnight in Lourdes. (B,D.)

### Day 11 – September 21: RETURN to USA

In the morning, after Mass (TBC) transfer to Toulouse Airport for your return flight home. (B.) (Bus transportation will be provided from Newark Airport to a location central to the Philadelphia area)

## YOUR COMPREHENSIVE TOUR INCLUDES

- Round trip bus transportation to and from Newark airport
- Round trip airfare Newark to Lisbon x Toulouse to Newark
- Airport Taxes and Fuel Surcharges
- Accommodations for 3 nights in Fatima
- Accommodations for 1 night in Santiago de Compostela
- Accommodations for 2 nights in Burgos
- Accommodations for 3 nights in Lourdes
- Accommodations at 4 star hotels
- Open buffet breakfast daily
- Dinners daily
- Private Air conditioned bus
- English speaking guide for 10 days
- All admission charges as per the itinerary
- Baggage handling for one suitcase per person only included at the hotels not to exceed 50 lbs
- Parking fees for buses
- Select International Tours Travel Portfolio
- Daily private Mass

## RATES DO NOT INCLUDE

- Personal expenses
- Travel protection – Optional and highly encouraged
- Medical Insurance
- Anything not mentioned in above inclusions
- Beverages at meals unless otherwise noted
- Gratuities for guide / driver and hotel staff (please look at list that we recommend). At lunch we recommend a tip of \$ 2.00 per person per day. For extra luggage please tip \$ 2.00 per person per bag.
- Church donations



**GENERAL TERMS & CONDITIONS: Shrines of Portugal, Spain and France with Fr. Zachary Navit – September 11-21, 2017**

**Deposits and final payment:** A **deposit of \$500.00** per person by check should accompany the registration form along with your optional travel protection payment, if purchasing, and a copy of your passport picture page by **May 26, 2017. Final payment is due by July 7, 2017.** Please mail your payment to: **Select International Tours, 85 Park Ave., Flemington, NJ 08822 ATT: Susan Predergast, 800-842-4842, susan@select-intl.com.**

**Your passport must be valid at least six month after the date of the trip return. Reservations will not be processed until we have passport copies.** Prices quoted are based on cash payments. Cash prices **\$3,295.00** for the complete package, **\$2,495.00** land only (air not included), **\$595.00** single supplement (in room by yourself) Credit card payments are: **\$3,460.00** for the complete package, **\$2,850.00** for land only, **\$625.00** single supplement.

**Airline, seating and special requests:** The seats are assigned by the airlines. We do not reserve specific seats. You may change your seat, provide mileage program information and passenger contact information directly with the airlines once the ticket numbers are received. (approximately three weeks prior to departure). All special needs and requests due to medical or dietary restrictions must be requested in writing at least 60 days prior to departure. Business class and premium coach seats are available upon request as are add-ons from your hometown airport. **Switching from air and land to land only within 90 days from departure will be charged a \$100 service fee and any airline charges. Single supplement:** A limited number of single rooms are available at an additional cost of **\$595.00** per person cash payment. Prices are based on two people per room. We do not GTD room mates but will do our best to connect you with a possible share.

**Land Only Option: \$2,495.00** per person cash price. Land only services start and end at the hotels, unless you are able to meet the group at the airport, and do not include airfare.

**Baggage:** Each participant is permitted to check (1) suitcase weighing no more

than 50 lbs., and one small carry-on bag on the plane. Airline baggage fees are not included. Please check the specific baggage fees on the airline website.

**Tour Cancellation Policy: \$350.00 non-refundable. 90-60 days before departure a total of \$500.00 is non-refundable. Within 60 days of departure all payments are non-refundable regardless of reason for cancellations.** All cancellations must be in writing. Unused portions of the trip are not refundable. We strongly encourage you to purchase **Travel Protection.** Call or visit our website for details on the cost per person for the Group Deluxe and Cancel For Any Reason (CFAR) plans. We encourage all travelers to purchase a plan at the time of initial deposit. See attached travel protection information for details, **www.selectinternationaltours.com.**

**Pricing:** Prices are based on a minimum of 20 passengers traveling & payment by cash or check. Prices are based on the current exchange rate of 1.20 USD to Euro and subject to recalculation. Fuel surcharge and taxes are subject to change at time of final invoicing.

**Responsibility:** Group Leaders, and Select International Tours, and or any travel agency and supplier in connection with this travel program are not responsible for any illness, injury or loss to person or property, any delay, inconvenience or extra costs incurred due to the delay or cancellations caused by weather or events beyond anyone's control. Details of the program, hotels, airports and airlines are subject to change based on events beyond the tour company's control. All other terms and conditions are as per our website, **www.selectinternationaltours.com.** Travel documents will be mailed out approximately 3 weeks before departure date.

**Shipping & Handling:** \$15.00 per person - not included in package price will be added to each invoice. Your invoice will confirm the trip registration.

**REGISTRATION/CONSENT FORM:**

**Shrines of Portugal, Spain and France with Fr. Zachary Navit  
September 11-21, 2017 (Attn: Susan)**

**Please complete this form and mail it to Select International Tours, along with your deposit, travel protection payment (if purchasing), and a copy of your passport picture page.**

**Last Name:** \_\_\_\_\_ **First Name:** \_\_\_\_\_ **Middle Name:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Land only :** \_\_\_\_\_  **Need help with flights from** \_\_\_\_\_

*(Starts/ends at hotel, no airfare)*

**Medical/Dietary Needs** \_\_\_\_\_

*Updates about your trip will be sent by email only. Please be sure that your settings allow for electronic communication originating from susan@susan-intl.com*

**Room: (check one) Single (1 Bed) \_\_\_\_\_ Double (1 Bed, 2 People) \_\_\_\_\_ Twin (2 Beds, 2 People) \_\_\_\_\_ Triple (3 Beds) \_\_\_\_\_**

**Name of Roomate(s):** \_\_\_\_\_

**Emergency Contact (Name and Phone):** \_\_\_\_\_

**Enclosed is a check/money order in the amount of \$ \_\_\_\_\_ for my initial deposit.**

**I am purchasing travel protection: \_\_\_\_\_ Yes \_\_\_\_\_ No, I decline. Enclosed is \$ \_\_\_\_\_**

**Group Deluxe Plan  or \_\_\_\_\_ Cancel For Any Reason Plan  Check detailed rates and policy at [www.selectinternationaltours.com](http://www.selectinternationaltours.com)**

*Rates: Trip Cost \$3,001- \$3,500 (194.00 or \$291.00 with CFAR)*

*\* Note: CFAR coverage is 75% of the nonrefundable trip cost. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. This benefit is not available to residents of NY.*

**By signing below I consent to any necessary itinerary changes and price adjustments and agree with all Select International Tours & Cruises' TERMS AND CONDITIONS as outlined on this page and on the company website: [www.selectinternationaltours.com](http://www.selectinternationaltours.com). I also understand that (SITC) highly encourages the purchase of travel protection and that any fees associated with this trip cannot be waived for any reason. By declining to purchase travel protection I assume all financial losses associated with this trip which otherwise would be covered by travel protection. I also agree not to contest charges associated with the trip cost as outlined in this brochure.**

**Signature :** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Not responsible for changes in group air.*

# GROUP DELUXE

## GROUP TRAVEL PROTECTION PLAN



**TRAVEL INSURED INTERNATIONAL**  
A CRUM & FORSTER COMPANY

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Cancel for Work Reasons	
Coverage for cancellation due to work-related reasons in addition to job loss	
Trip Interruption**	150% of Trip Cost*
Travel Delay - 6 hours	\$750 (\$150/day)
Missed Connection - 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay - 24 hours	\$400
Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation	\$250,000
Non-Insurance Worldwide Emergency Assistance Services	Included
Cancel for Any Reason (CFAR)***	Optional

\* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$20,000

\*\* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

\*\*\* CFAR coverage is 75% of the nonrefundable trip cost. CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. **This benefit is not available to residents of New York State.**

### PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$21	N/A	\$7,001-\$7,500	\$519	\$778.50
\$1-\$300	\$33	\$49.50	\$7,501-\$8,000	\$537	\$805.50
\$301-\$500	\$39	\$58.50	\$8,001-\$8,500	\$561	\$841.50
\$501-\$1,000	\$58	\$87.00	\$8,501-\$9,000	\$595	\$892.50
\$1,001-\$1,500	\$93	\$139.50	\$9,001-\$9,500	\$623	\$934.50
\$1,501-\$2,000	\$115	\$172.50	\$9,501-\$10,000	\$665	\$997.50
\$2,001-\$2,500	\$145	\$217.50	\$10,001 - \$11,000	\$734	\$1101.00
\$2,501-\$3,000	\$172	\$258.00	\$11,001 - \$12,000	\$802	\$1203.00
\$3,001-\$3,500	\$194	\$291.00	\$12,001 - \$13,000	\$870	\$1305.00
\$3,501-\$4,000	\$242	\$363.00	\$13,001 - \$14,000	\$938	\$1407.00
\$4,001-\$4,500	\$276	\$414.00	\$14,001 - \$15,000	\$1,006	\$1509.00
\$4,501-\$5,000	\$319	\$478.50	\$15,001 - \$16,000	\$1,074	\$1611.00
\$5,001-\$5,500	\$353	\$529.50	\$16,001 - \$17,000	\$1,142	\$1713.00
\$5,501-\$6,000	\$388	\$582.00	\$17,001 - \$18,000	\$1,210	\$1815.00
\$6,001-\$6,500	\$422	\$633.00	\$18,001 - \$19,000	\$1,278	\$1917.00
\$6,501-\$7,000	\$485	\$727.50	\$19,001 - \$20,000	\$1,346	\$2019.00

The above rates are for trips up to 30 days - for each day over 30 add \$5.00 per person per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

\*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.



**SELECT International**  
*We share your faith*

### PAYMENT INFO:

To purchase the Travel Insured Group Deluxe Protection Plan with or without Cancel for Any Reason please mail this form with a check to:

Select International Tours  
85 Park Avenue  
Flemington, NJ 08822  
(908) 237-9262

### APPLICATION:

Applicant Name(s): \_\_\_\_\_

Trip Name: \_\_\_\_\_

Trip Dates/Tour #: \_\_\_\_\_

Phone: \_\_\_\_\_

Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Trip Cost: \_\_\_\_\_

Optional CFAR\* (please circle): YES NO

Premium Amount: \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Travel Insured International®  
P: 800-243-3174

www.travelinsured.com

## GENERAL LIMITATIONS AND EXCLUSIONS

**Insurance benefits are not payable for any loss due to, arising or resulting from:** 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

### **Purchase up to final Trip Payment for Pre-Existing Condition Waiver!**

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased before final trip payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. The plan also contains non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions.



## DETAILS OF COVERAGE

Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking or completing Your Covered Trip due to:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible.

**Travel Delay:** The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of insurance and other coverages, if You are delayed en route to or from the Covered Trip for 6 or more hours due to a covered reason.

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of insurance and other coverages for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

**Emergency Accident and Sickness Medical Expense:** The Insurer will pay benefits up to the maximum shown on the Schedule of insurance and other coverages, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the Covered Trip or a Sickness which first manifests itself during the Covered Trip.

**Emergency Medical Evacuation:** The Insurer will pay, subject to the limitations set out herein, up to the maximum shown on the Schedule of insurance and other coverages, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip.

**Cancel For Any Reason Protection:** Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure Date. This benefit is not available to residents of New York State.