

Join
John and Rebecca Jackson,
Shroud of Turin Scholars
on a Journey to the
Holy Land
exploring Biblical Sites and the
Shroud of Turin



Land and Air \$3,695.00
November 24 - December 5, 2017



We share your faith

For More Information Contact:
Select International Tours at
800-842-4842 kristine@select-intl.com

www.selectinternationaltours.com

ITINERARY

Day 1 – Depart USA from Newark to Tel Aviv.

Dinner and breakfast are served on board the flight.

Day 2 – Arrival Tel Aviv – Tiberias

We arrive Tel Aviv, we meet our English speaking Christian guide and board our deluxe motor coach to Tiberias for dinner and overnight. (D)

Day 3 – Sea of Galilee

We board a boat for some reflective sailing on the Sea of Galilee followed by visit of the ancient boat (Boat and Entrance Included), and then ascend to the Mount of Beatitudes to gain a panoramic vista of the area around the Sea. We travel to Capernaum to visit the ancient synagogue and the House of Peter. We then travel along the shore to Tabgha, the Church of the Multiplication, where Jesus fed the multitudes, the Church of Peter's Primacy, where Jesus commissioned Peter to shepherd his church. We celebrate Mass in this peaceful spot on the shores of the Sea of Galilee. For lunch we enjoy a meal of the same kind of fish caught by Peter (Lunch Included). This afternoon we stop at the Valley of the Doves along the gospel trail that Jesus would have walked followed a visit to Magdala (Entrance Included), hometown of Mary Magdalene, where we see the ruins of the 1st century Synagogue and the famous carved Menorah. Then we visit the ruins of the town and the newly consecrated church with its Boat shaped altar. Dinner and overnight in Tiberias (B,L,D)

Day 4 – Nazareth – Sepphoris - Cana – Haifa

We celebrate Mass at the Basilica of the Annunciation, pray at the grotto where the angel appeared to Mary, and see the Church of St. Joseph and its excavations. Other sites of the city include Mary's Well, the Synagogue Church, St. Gabriel Church, and Chapel of Mary's Fright. We then enjoy a one-hour multi-media presentation at Mary of Nazareth International Center (Entrance Included). We travel to the nearby archaeological park at Sepphoris and see St. Ann Convent (Entrance Included). We then travel to the church at Cana, the site of Jesus' first miracle, where couples may re-new their marriage vows. Enjoy a talk tonight by Rebecca Jackson "The Jewishness of Mary"! Dinner and overnight at Tiberias (B,L,D)

Day 5- Caesarea- Acco- Haifa- Mt. Carmel


We journey to the ancient port of Caesarea Maritime from where St. Paul set out on his first Missionary Journey. Our next stop is the busy port city of Haifa to see Mount Carmel, the Stella Maris Church dedicated to Our Lady Star of the Sea where we celebrate Mass and the Cave of Elijah. In the afternoon we visit the Acco to see the Crusader city and tunnels. Early dinner is in Acco. Overnight Tiberias. (B,L,D)

Day 6 – Mt Tabor – Bet Arabah – Jericho – Jerusalem

We drive the winding ascent to the top of Mount Tabor (Entrance Included) for a view of the Valley of Jezreel. We visit the Church of the Transfiguration with its radiant mosaic and chapels of Moses and Elijah. We then travel southward along the Jordan valley to Bet Arabah where the Israelites crossed into the Promised Land, it is also where Elijah the prophet was taken into Heaven and where Our Lord was Baptized. Lunch on your own. After lunch visit Jericho to include Tel Jericho (Entrance Included) where Jericho stood at the time of Joshua and see Mt of Temptation, New Testament Jericho and Sycamore Tree. Start our ascent to Jerusalem where upon arrival we enjoy a view from Mt Scopus and celebrate a Genesis Welcome into the City. Transfer to Jerusalem to the Pontifical Institute Notre Dame Center for dinner and overnight (B,D)

Day 7 – Bethlehem – Shepherd Field – Sharing the Bread

We visit the Basilica of the Nativity in Bethlehem and the grotto of Jesus' birth. We celebrate Mass at St. Catherine Church. And then travel to Beit Sahour 'Migdal Eder' and visit the chapel in Shepherd's Field. Lunch on your own. On to visit Cremisan Winery for a wine tasting (wine tasting Included). Time will be allotted for shopping in Bethlehem at the Kando Christian family store, where we see one of the original Dead Sea Scroll Jars. Sharing the Bread dinner: we have a unique cultural experience tonight as we share a meal with local Christian families of Bethlehem. Return to Jerusalem for overnight at the Notre Dame de Jerusalem. (B, Special Meal)



Colorado Springs is the home of a scientific team that has collectively performed in excess of 100 person-years of scientific research on the Shroud of Turin. Dr. John Jackson, a PhD in physics, leads this scientific team. In addition to conducting Shroud research he has taught at the university level for many years. Together with his wife, Rebecca, Dr. Jackson runs the Turin Shroud Center of Colorado. In 1978, when interest in the Shroud was at its height, Dr. Jackson led a 40-person team of international scientists to Turin where they, under the auspices of the Shroud of Turin Research Project (STURP), examined the Shroud for nearly a week. No one since that time has secured such full scientific research access to the cloth.

John Jackson serves as the director of TSC. Rebecca Jackson who has an MBA in Global Management serves as the associate director. Rebecca Jackson is a longtime convert to Christianity from Orthodox Judaism. She runs the TSC Exhibit Presentation Center and also conducts her own research into the First Century Jewish aspects of the Shroud, a field of scholarship that is of great importance for authenticity.

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.

Our network of contacts, guides, destination knowledge and in depth travel experience ensures you highest quality travel at reasonable prices.

For more than 28 years we have earned a reputation for integrity, reliability and value. We deliver what we promise!

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Day 8 – Temple Mt. – St Ann’s – Israeli Museum – Ein Kerem – Shroud of Turin Exhibition and Lecture

Start the day with visit to the Temple Mount. where Ibrahim went to Sacrifice Isaac at the foundation stone where The Temple of Jerusalem stood. Carry on to visit the Pools of Bethesda (Entrance Included) where Jesus healed the paralytic and the nearby St Ann’s Church birth place of the Virgin Mary. We carry on to the Israeli Museum (Entrance Included) visit the Shrine of the Book and the nearby Model city of Jerusalem on scale of 1:50 showing Jerusalem as it looked in the 1st century AD. Lunch on your own. This afternoon we visit Ein Kerem to include the birthplace of St John the Baptist and church of the visitation where we celebrate Mass. Tonight we are fortunate to have a private visit to the Shroud of Turin exhibition at the Notre Dame of Jerusalem Center. Tonight’s talk by John Jackson will be “ The Shroud, Holy Thursday, Good Friday and Easter Sunday”. Return to Hotel for dinner and overnight. (B,D)

Day 9 – Bethany – Masada – Qumran – Dead Sea

This morning we depart for Bethany hometown of Mary, Martha and Lazarus where we celebrate mass and visit the empty tomb of Lazarus (Entrance Included). Proceed along the Judean Wilderness to Masada (Entrance Included) the Zealots last stronghold against Rome. We carry on through Ein Gedi to Qumran (Entrance Included) where the Dead Sea Scrolls were discovered. Lunch on your own. This afternoon we enjoy some time at the Dead Sea where you have a float in the mineral rich water. (be sure to bring your bathing suit). Return to Jerusalem for dinner and overnight. (B,D)

Day 10 – Mt of Olives – Mt Zion – Jewish Quarter – Wailing Wall

We begin at the top of the Mount of Olives overlooking Jerusalem. We visit the Chapel of the Ascension (Entrance Included) and celebrate Mass at the Pater Noster Church (Entrance Included), and the Dominus Flevit Church. At the bottom on the Mount of Olives, we visit the Garden of Gethsemane, the Basilica of the Agony, and the Orthodox Tomb of the Blessed Virgin Mary. We then drive to Mount Zion to visit St. Peter in Gallicantu (Entrance Included), the site of the High Priest’s house and the crowing rooster, then to the Cenacle or Upper Room where Jesus shared the Last Supper with His disciples. Here Mary and the Apostles experienced the Holy Spirit at Pentecost. We also visit the Tomb of King David. Enter the Old City for a stroll through the Jewish Quarter seeing the Roman Cardo, Hezekiah’s Wall (Entrance Included) Hurva Synagogue (Entrance Included), life size replica of the Temple Menorah. Nearby is the Temple Institute Museum and the Burnt House excavations which we visit. We reach the Wailing Wall, Judaism’s holiest place for visit and prayers. Tonight’s talk with Rebecca Jackson will be “ Jewish Burial and Wedding Customs”. Dinner and overnight at the Notre Dame de Jerusalem. (B,L,D)

Day 11 – Via Dolorosa – Holy Sepulcher – Departure

Before breakfast, we walk the Stations of the Cross along the Via Dolorosa to the Church of the Holy Sepulcher. Mass is celebrated this morning at the Church of the Holy Sepulcher or at the hotel chapel. Time permitting, we may see the excavations below the Church of the Holy Sepulcher where St. Helen searched for remnants of the True Cross. Return to hotel for breakfast. Rest of the day at leisure. Enjoy a farewell dinner and transfer to airport for your midnight flight. (B, Special dinner) **

December 5- Day 12- Arrival in the USA

Arrival in USA

YOUR COMPREHENSIVE TOUR INCLUDES

- 3-4 lectures by John and or Rebecca Jackson
- Round trip airfare from Newark to Tel Aviv (ad-on airfare is available at an additional cost from most major cities)
- Airline surcharges and taxes
- Accommodations in hotels as listed for 10 nights (4 Sea of Galilee and 6 in Jerusalem)
- Open buffet breakfast daily
- Dinner daily (beverages are not included)
- 4 Lunches as per itinerary
- Visit to one of the top rated Vineries in the world (Wine Spectator) for wine tasting
- Two special dinners with beverages including Sharing the Bread Dinner
- Private Air conditioned bus
- English speaking Christian guide for 10 days
- Whisper sets
- 2 bottles of water daily on the bus (additional bottles may be purchased)
- All admission charges as per the itinerary
- Baggage handling for one suitcase per person only included at the hotels
- Parking fees for buses
- Select International Tours Travel Portfolio
- Confirmation of daily 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 \$1.00 per person per day. For extra luggage please tip \$1.00 per person per bag.
- Church donations

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 August 18, 2017. Final payment is due by September 24, 2017. Please mail your payment to: Kristine Smart Select International Tours, 85 Park Ave., Flemington, NJ 08822 800-842-4842, kristine@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 \$3,695.00 for the complete package, \$2,795.00 land only (air not included), \$795.00 single supplement (in room by yourself) Credit card payments are: \$3,895.00 for the complete package, \$2,935.00 for land only, \$835.00 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 \$795.00 per person cash payment. Prices are based on two people per room. We do not guarantee room mates but will do our best to connect you with a possible share.

Land Only Option: \$2,795.00 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. Fuel surcharge and taxes are subject to change at time of final invoicing.

Responsibility: By accepting this confirmation, you agree that the Group Leaders and Select International Tours, Inc. have no responsibility for any acts or omission of the travel suppliers in your itinerary and during your trip. We have no special knowledge regarding the financial conditions of the suppliers, unsafe travel conditions, health hazards or weather hazards at locations traveled. We are not responsible for flight delays or cancellations or any charges incurred due to unforeseen circumstances. Unused portions of the trip are non-refundable. For information about destination climate, risks and safety please consult the appropriate on line resources. For health information consult the Center for Disease Control and Prevention. You are responsible for checking passport, visa, vaccination or other entry requirements of your destinations. Itineraries are subject to change and out of our control. We are not responsible for any damaged, lost or stolen articles. We are not responsible for any sickness, injury or death during or after the trip. Travel documents will be mailed out approximately 3 weeks before departure. Please review them carefully for any errors.

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:

Journey to the Holy Land with John and Rebecca Jackson

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 kristine@select-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

Rates: Trip Cost \$3,501.00 - \$4,000.00 (242.00 Deluxe or \$363.00 with Cancel For Any Reason 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. 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 may 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.