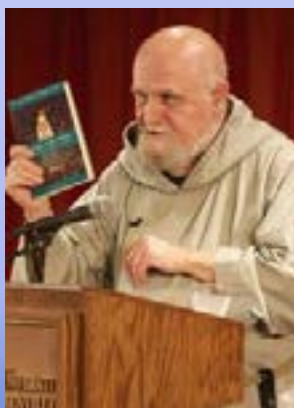


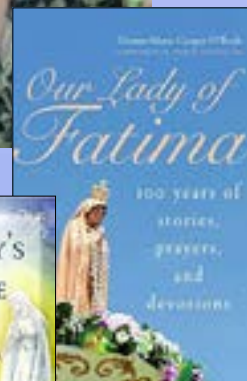
TRAVEL TO FATIMA FOR THE ANNIVERSARY OF THE APPARITIONS AND TO POLAND IN THE FOOTSTEPS OF ST. FAUSTINA AND ST. JOHN PAUL II

with America's premier Fatima experts

September 17-27, 2017

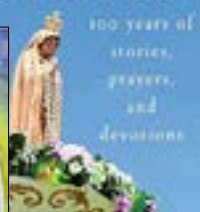


Spiritual Director
Fr. Andrew Apostoli, C.F.R.
Host of EWTN's Sunday Night Prime
(Author of *Fatima for Today*)
and
Award-winning author, journalist,
speaker and EWTN TV Host,
Donna-Marie Cooper O'Boyle
(author of *Our Lady of Fatima: 100 Years*
of Stories, Prayers, and Devotions)



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**Register by
April 28
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Select International Tours at
800-842-4842 susan@select-intl.com

www.selectinternationaltours.com

ITINERARY

Day 1 – September 17: DEPART FROM JFK AIRPORT (NEW YORK)

Depart from JFK on an overnight flight to Lisbon. Dinner and breakfast are served aboard the international flight.

Day 2 – September 18: ARRIVE LISBON, CITY TOUR- SANTAREM, EUCHARISTIC MIRACLE – FATIMA

Upon arrival in Lisbon you are greeted by your English speaking tour manager who will be with you the entire trip. We board the bus for a city tour of Lisbon including the Cathedral, St. Jerome's Monastery, Saint Anthony's Church (the patron saint of lost objects), Belem Quarter, the Belem Tower, 25 April Bridge, and Discoveries Monument. We also visit St. Anthony of Padua's birthplace. Departing Lisbon we drive to Santarem's St. Stephen Church to celebrate Mass and venerate the Bleeding Host as we learn about the Miracle of the Eucharist which took place here. Continue to Fatima for dinner and an overnight. (B,D,)

Day 3 – September 19: 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 and 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. Enjoy a leisurely lunch in Nazare (included) and time to explore the village. 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,L,D,)

Day 4 – September 20: FATIMA- JUBILEE YEAR CELEBRATION

After breakfast we visit the Basilica complex for Mass. In the afternoon our bus will take us to the parish Church where the visionaries were baptized. We will visit the cemetery; their homes in Aljustrel-perhaps meet their close relatives. We go to Valinhos where we will 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 5- September 21: FATIMA- ALBOCACA and BATALHA

Today we celebrate Mass at the Basilica in the morning and have time to explore Fatima and shop for religious souvenirs. In the afternoon we visit two magnificent monasteries of Alcobaca and Batalha. Dinner and overnight in Fatima. (B,D,)

Day 6 – September 22: FATIMA – LISBON- WARSAW

Early this morning we depart to Lisbon to board our flight to Warsaw. Upon arrival, we celebrate Mass at the convent where St. Faustina lived, the Congregation of the Sisters of Our Lady of Mercy. Enjoy a city tour of Warsaw, including a walk through the Old Town, comprised of beautiful maze-like cobblestone streets and picturesque architecture that are symbols of Poland's successful rebuild following its destruction during World War II. We also see Lazienki Park, a beautifully landscaped park, the Chopin Statue, and the Royal Castle, the official residence of the Polish monarchs. Dinner and overnight. (B,D,)

Day 7 – September 23: WARSAW – NIEPOKALANOW – SWINICE WARCKIE – CZESTOCHOWA

This morning, following breakfast we depart for Niepokalanow. This Franciscan Monastery is in the community of Teresin, and was founded by the martyr, St. Maximilian Kolbe. This remarkable saint was arrested by the Nazis and died in Auschwitz, giving his life for the life of another prisoner. Following a visit to this Holy Monastery, you will transfer to the village of Swinice Warckie. In Swinice Warckie, we visit the church of St. Casimir. This historically rich parish is the site of baptism for St. Faustina (formally known as, Helena Kowalska). Little Helena received her first confession, and First Holy Communion, at this parish. Additionally, she and her family attended Sunday Mass and other services at this church. After visiting this simple, yet elegant church, you will continue your transfer to Czestochowa. Dinner and overnight in Czestochowa. (B,D,)



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!

***Enjoy and relax when you travel with
Select International Tours***

Day 8 – September 24: CZESTOCHOWA – WADOWICE – KRAKOW

Today, we visit the greatest pilgrimage shrine of Poland. We celebrate Mass at Jasna Gora Monastery. This hill-top monastery is home to the beloved icon of the Black Madonna. Additionally, St. John Paul II is said to have made frequent visits to this monastery throughout his life. Tradition tells us that this icon was painted by Luke the Evangelist, discovered by St. Helen, and later enshrined. While here, you will have the opportunity to venerate not only the Holy Icon, but also many other priceless treasures that are contained within. Following our visit to the Chapel of the Black Madonna, we continue on to Wadowice, the birthplace of Karol Wojtyla now St. John Paul II. We have the opportunity to visit the Basilica where this beloved Saint was baptized, and attended Mass as a child, see where he lived and even taste his favorite cookies. Dinner and overnight in Krakow. (B,D,)

Day 9- September 25: KRAKOW- ZAKOPANE – KRAKOW

After breakfast, we will explore Krakow's Market Square as the sound of the silver trumpet from St. Mary's Tower fills the air. The captivating beauty of this square is largely due to the fact that it has remained unchanged for almost 700 years. It contains a number of buildings that hold important historic value such as, the Town Hall Tower, the Cloth Hall, and the Burgher's houses. We then enjoy an excursion to the mountain area of Zakopane. After breakfast, take a cable car ride to the nearby Tatra Mountains. At the top, you will truly experience God's magnificent Glory when you look out at the magnificent panoramic view. Following the many photos captured atop the mountain, your group will head to the Jaszczorowka Chapel. This architecturally distinct chapel was visited many times by the young, Karol Wojtyla, We visit the center of town for lunch and have time to shop in the stores which line the colorful, Krupowki Street. We then visit Our Lady of Fatima Church which was built by the locals in honor of Our Lady. We celebrate Mass at the beautiful spot, before returning to Krakow for dinner and overnight. (B,D,)

Day 10- September 26: Krakow – DIVINE MERCY - LAGIEWNIKI - KRAKOW

On your last day of touring, you will depart for your excursion to Lagiewniki, the capital of the Divine Mercy. Through the mediation of St. Faustina, Christ passed on the message of Divine Mercy at Lagiewniki. While here, you will have the opportunity to visit the Shrine of Divine Mercy that contains images of the Merciful Jesus, relics of St. Faustina, as well as, the Saint's convent chapel and her Tomb. Also, you will visit and celebrate Mass at the Shrine of Divine Mercy, which was recently visited by St. John Paul II in 2002. Following Mass, you will pray by a relic of St. John Paul II before returning to Krakow for your farewell dinner and last overnight. (B, Special dinner)

Day 11 September 27: RETURN HOME

After an early breakfast and heartfelt farewells, your group will leave by motor coach and transfer to the Krakow Airport for return flights home. (B)

YOUR COMPREHENSIVE TOUR INCLUDES

- Round trip airfare JFK to Lisbon to Warsaw and Krakow to JFK
- Airport Taxes and Fuel Surcharges
- Accommodations for 4 nights in FATIMA (hotel in Fatima cannot be reserved until the group deposit is received due to limited availability)
- Accommodation for 1 nights in Warsaw
- Accommodation for 1 night in Czestochowa
- Accommodation for 3 nights in Krakow
- Open buffet breakfast daily
- Dinners daily
- One lunch in Nazare
- Private Air conditioned bus
- English speaking guide for 9 days
- All admission charges as per the itinerary
- Baggage handling for one suitcase per person only included at the hotels not to exceed 50lbs in and out
- 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.
- 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



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 **July 5, 2017. Final payment is due by July 25, 2017.** Please mail your payment to: **Select International Tours, 85 Park Ave., Flemington, NJ 08822**
ATT: Susan Prendergast, 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 **\$3,795.00** for the complete package, **\$2,895.00** land only (air not included), **\$695.00** single supplement (in room by yourself) Credit card payments are: **\$3,985.00** for the complete package, **\$3,040.00** for land only, **\$730.00** 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 **\$695.00** 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: **\$2,895.00** 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 de-**

parture 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: 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:

**Pilgrimage to Fatima and Poland with Donna-Marie Cooper O'Boyle and Fr. Andrew Apostoli, C.F.R.
September 17 - September 27, 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 : _____ Date of Registration _____ Need help with flights from _____

Medical/Dietary Needs _____
(Starts/ends at hotel, no airfare)

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



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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.