



JOURNEYS OF PAUL

of PAUL

Cruise

12 Nights Aboard the Odyssey of the Seas • Round-Trip from Rome, Italy

OCTOBER 9 - 22, 2024





OCTOBER 7 - 10, 2024 | FOR \$1,198*

OCTOBER 7- DEPART THE USA

Your pilgrimage begins as you depart the USA on your international overnight flight.

OCTOBER 8 - ARRIVE IN ROME

Today, you will arrive in Rome, Italy, where you will be met by our representative and travel along the Appian Way. Step beneath the surface into the Catacombs of Callixtus, built along the Appian Way. Here, 16 popes from the 2nd through 4th centuries were interred, though they have been removed to various churches over the centuries. Check into your hotel this evening and enjoy dinner and rest.

OCTOBER 9 - VATICAN CITY & CHRISTIAN ROME

Visit the Vatican and explore its museum. Marvel at the beauty of St. Peter's Basilica and stand in awe of Michaelangelo's frescoes in the Sistine Chapel. Next, on to the Basilica of Saint Paul Outside the Walls. The present structure stands over the place where Constantine built the first church over Saint Paul's grave. The church features a portrait of every pope who has served the church. Climb the graceful Spanish Steps and stop at the famous Trevi Fountain before returning to your hotel this evening.

OCTOBER 10 - ANCIENT ROME

Discover the history woven throughout Rome with visits to the Colosseum, the Pantheon, the Forum, Circus Maximus, the Arch of Titus, the Baths of Caracalla and the Arch of Constantine today. After touring, you will be transferred to the Port of Civitavecchia to board the Odyssey of the Seas.

Guests taking an extension may be on a different flight than their group and/or traveling companion.



ITINERARY

OCTOBER 9 - DEPART THE USA

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OCTOBER 11 - AT SEA

OCTOBER 12 - CHANIA

Delve into a Cretan cultural experience that includes guided sightseeing at Lake Kournas, the Arkadi Monastery and the bustling town of Rethymnon. The first stop is at Lake Kournas, where you'll savor a delicious treat of traditional cheese pie with honey among white sands and ancient olive trees. Next up is a tour of the fortress-like monastery, whose history dates to Byzantine times. Finish with a stroll through distinctively ancient yet distinctly modern Rethymnon.

OCTOBER 13 - EPHEBUS

Ephesus is one of the Seven Churches of Revelation and was once a bustling port town with wide, colonnade-bordered streets and a population of 250,000. Spectacular excavations have revealed much of the glory of ancient Ephesus, including the vast agora and library, but much has been lost. The ancient world once declared the Temple of Artemis to be one of the Seven Wonders of the World but today, only a single column remains to mark its site. View the terrace houses, also known as "the houses of the rich," which give a true impression of the ancient lifestyle. Explore the Museum of Ephesus for an up-close look at ancient artifacts. You will have time to explore on your own and retrace some of Paul's footsteps.

OCTOBER 14 - MYKONOS

Journey to Jerusalem to see Caiphas' House, where Jesus was tried before the Sanhedrin. Stand upon the Mount of Olives and view the city as Jesus did. See the ancient olive trees of the Garden of Gethsemane. Wander the Old City to view the Pool of Bethesda and walk along the Via Dolorosa. Step inside the Church of the Holy Sepulchre, built over the sites of the crucifixion and the resurrection.

OCTOBER 15 - AT SEA

OCTOBER 16 - LIMASSOL

Go deep into Cyprus' history as you explore the island today. This beautiful port town is known for its seafood, pottery, leather goods and traditional lace works. Wander the streets and enjoy the shops on your way to the Kolossi Castle, built by the Order of St. John in 1210 in the city center of Limassol. Take a trip to Paphos from Limassol to explore ancient ruins, archaeological sites and the mythical birthplace of the goddess of love. Travel past the Temple of Apollo on the way to this UNESCO-recognized city and discover elaborate tombs in a 3rd-century necropolis.

OCTOBER 17 - RHODES

Get the real, authentic Rhodes experience by exploring it on foot. Your walking tour will begin in the picturesque Old Town, where you will pass through and learn all about Agora and Collachium, where the Knights of St. John of Jerusalem lived and worked. Marvel at the stunning churches, exquisite Jewish quarter, the Inns of Knights, and the Palace of Grand Masters. You will then tour the palace interior and walk down the Street of Knights. Its path paved with impressive marble and mosaics. Then, it's on to the Hospital of Knights Museum, where you'll learn all about the ins and outs of this majestic town. Afterward, stop for a refreshment in a local café. Exploring Rhodes on foot will inevitably leave a lasting impression on you.

OCTOBER 19 - ATHENS & CORINTH

Discover the rich architectural splendor of the ancient city of Athens as your guide introduces you to the world-renowned Acropolis, the Propylaea, the Parthenon and the Erechtheum. Stand on Mars Hill as the Apostle Paul did when he proclaimed, "I found an altar with this inscription, TO THE UNKNOWN GOD. Whom therefore ye ignorantly worship, he declare I unto you." As you stroll the agora (ancient marketplace and center of Athenian public life), recall that this was where the Apostle Paul preached "Jesus and the resurrection" to the skeptical Athenians. Also, see the House of Parliament, the Presidential Palace and the Tomb of the Unknown Soldier. This afternoon, tour the city of Corinth, where the

Apostle Paul met fellow tentmakers Aquila and Priscilla and received a vision from the Lord saying, "I am with thee, and no man shall set on thee to hurt thee: for I have many people in this city." As Paul spoke, Crispus (chief ruler of the synagogue) and many others believed and were baptized, establishing the church at Corinth to whom Paul later wrote his two epistles. Discover the archaeological museum, marketplace and temples. As you walk among the ruins, stand on the Bema, where the Apostle Paul stood before Gallio to face charges brought against him by the Jews.

OCTOBER 18 - SANTORINI

Dock in Santorini today, one of the most beautiful of the Greek islands, where picturesque, whitewashed villages topped with brilliant blue domes stand in stark contrast to the sheer drop cliffs overlooking the Aegean Sea. The island itself perches on the edges of a volcano whose eruption 3,500 years ago is thought to have led to the collapse of the Minoan civilization. Explore the island on your own or join one of the optional excursions available for purchase on board.

Shore excursions today will be booked directly through Royal Caribbean.

OCTOBER 20 - AT SEA

OCTOBER 21 - NAPLES/POMPEII

Disembark the ship in Naples and travel towards Mount Vesuvius to uncover the fascinating history of Pompeii. Embark on a guided walking tour of the ancient Roman city's archeological ruins below the formidable Mount Vesuvius. Traverse the historic excavation site with an informative guide, through the city's forum and past grand temples, mansions, and Roman baths. View artifacts recovered from the 79 AD volcanic blast, when 20 feet of ash and pumice buried the entire city, and behold a menacing panoramic view of Mount Vesuvius.

OCTOBER 22 - RETURN TO THE USA

Transfer to the Rome airport to return home with a new understanding of the Journeys of Paul and ministry.



ALL-INCLUSIVE CRUISE PRICING*

4V - INTERIOR STATEROOM	\$5,199*
2N - OCEAN VIEW STATEROOM	\$5,399*
4D - STATEROOM WITH BALCONY	\$5,699*

YOUR PRICE FROM NEW YORK INCLUDES:

Round-trip International Airfare & Overseas Transfers

Additional baggage & optional fees may apply; see fine print for details

Fuel Surcharges and Government Taxes

(Subject to change)

Shore Excursions as listed on itinerary • Meals on the Ship
Admin. Fees • Port Charges • Cruise Taxes



OCTOBER 22 - 26, 2024 | FOR \$1,298*

OCTOBER 22 - FLY TO CAPPADOCIA

Fly from Rome to Cappadocia and check into your hotel for dinner and overnight.

OCTOBER 23 - CAPPADOCIA

Drive to Cappadocia and visit the Zelve Valley. As you drive through Cappadocia, enjoy some free time at various photo stops in this magnificent landscape full of fairy chimneys. Visit the Goreme Open-Air Museum before returning to your hotel.

OCTOBER 24 - CAPPADOCIA

You can take an optional hot air balloon ride over Cappadocia this morning for an additional fee. Fly this afternoon to Istanbul and check into your hotel for dinner and your overnight stay.

OCTOBER 25 - ISTANBUL

The bejeweled capital of Istanbul sits between two continents and is home to 450 mosques. You will visit the famous Blue Mosque with its six minarets and sparkling interior. You will also visit the Topkapi Palace, once home to royal sultans. Inside, you will see the fabled jewels of the treasury, delicate displays of Chinese porcelain in the kitchen quarters, and the provocative harem quarters. Walk through Hagia Sophia, which was the largest church in Christendom for 1000 years, built by Justinian (532-537 AD). The church has 107 columns, fossil embedded white marble floors, and beautiful glass mosaics. Enjoy the aroma of cinnamon, cloves, thyme, and other exotic spices as you explore the Grand Bazaar. Over 4000 shops sell everything from herbs to gold. Return to your hotel this evening for dinner and your overnight stay.

OCTOBER 26 - RETURN TO THE USA

Transfer to the airport for your return flight to the USA.

THE HOT AIR BALLOON RIDE IS AN ADDITIONAL CHARGE



Guests taking an extension may be on a different flight than their group and/or traveling companion.

TRAVEL REGISTRATION FORM

Please mail completed form with payment and passport copy to:

PROGRAM CONDITIONS

INCLUDED IN PRICE:

• Round-trip international airfare & overseas transfers • Cruise • Shore excursions (as listed in itinerary) • Deluxe motorcoaches • Meals on ship • Cruise Taxes \$127 • Port charges \$375 • Program fees • Administrative fee • Fuel surcharges • Government Taxes \$98 (Increases in government tax and fees are subject to change)

NOT INCLUDED IN PRICE:

• Optional Travel Protection Program (see premium schedule) • Optional sightseeing • Pre or Post-Tours • Miscellaneous fees such as passports, lunches off the ship, baggage fees • Visa(s) • Alternate restaurants that have additional fees • Tips for guide (\$6/day) & driver (\$3/day): will be collected by your bus captain on tour • Ground only transfers • \$100 Document fee for Non-US and Non-Canadian residents • Onboard Gratuities

ACCOMMODATIONS:

Price is based on double occupancy. When available, single rooms/cabins are often smaller than doubles. While we will try to match roommates, we cannot guarantee one will be available. Roommates may be assigned as late as 35 days prior to departure and, if one is not available or if you request a single, the following single room/cabin charges apply: Category 4V - \$2500, 2N - \$2700, 4D - \$2850 for basic itinerary. **\$398 for the Rome Pre-Tour, \$398 Türkiye Post-Tour.** Single staterooms are extremely limited and subject to confirmation.

PAYMENT SCHEDULE:

Payment	Amount	Due Date
Registration Deposit	\$250	Due at time of registration
2nd Deposit	\$250	02/12/24
3rd Deposit	\$500	04/12/24
Final Payment	Full Payment	06/11/24 <i>If paid after the due date, a late payment fee of \$100 will be assessed.</i>
Travel Protection Premium Amount	The Travel Protection Plan premium will be due no later than 06/10/24 to be in full effect. Travel protection premiums must be paid in addition to your deposits and in advance of the final payment for coverage to be in effect.	
Cabin Availability	After 02/12/24 or once we have sold out of our allotment of cabins we can no longer guarantee cabin pricing. Cabins purchased after this date will be subject to availability and may require a supplemental charge.	

REGISTRATIONS RECEIVED AFTER JUNE 11, 2024:

We welcome registrations after 06/11/24. Registrations received between 06/11/24 - 07/11/24 will incur a \$100 per person fee. Registrations received between 07/12/24 - 07/26/24 will incur a \$200 per person fee. Registrations received on 07/27/24 or later will be subject to cabin availability and may require a supplemental cabin charge as well as the air fees above. Additional fees will be advised upon registration.

CANCELLATION FEES:

100% of Cancellation Fees are covered by the optional Travel Protection Program provided premium has been paid and reason for cancellation is coverable. Those who do not take travel protection should be aware of the following per-person cancellation penalties: From day of registration to 241 days prior to departure, you will be charged a \$150 non-refundable cancellation fee plus any airline fees. Additionally, thereafter, you will be charged any airline penalties and a single room supplement if your cancellation forces your roommate into a single plus the following per-person charges: 240-181 days = \$250; 180-151 days = \$500; 150-121 days = \$1,000; 120-91 days = 50% of total cost; 90-61 days = 75% of total cost; 60-day of departure = 100% of total cost. Submit cancellation in writing. On or after day of departure, there will be no refund for any services not used.

STATEMENTS OF RESPONSIBILITY

We do not accept responsibility for losses or additional expenses due to delay or changes in air schedules, hotel overbookings, other hotel related problems or causes, and/or travel supplier cancellations or postponements. Travel suppliers include all tour operators, cruise lines, airlines, hotels, bus companies, entertainment venues, and any other travel supplier used to operate the tour. All such losses or expenses will be the responsibility of the passenger. We reserve the right to make adjustments to the itinerary as we deem desirable, and we reserve the right to cancel any tour prior to departure. If a tour is canceled beyond our control, we will provide a refund or a future travel credit to be used two years from the date of issuance for the value of all funds paid by the passenger less nonrefundable travel supplier prepaid deposits, travel supplier change fees, nonrefundable travel protection premiums, and a \$150 administration fee.

FIT TO TRAVEL STATEMENT:

Passengers registering for the tour accept the responsibility for being in good health and able to walk and travel on the tour. Because many of the sites are not accessible to the physically challenged and space limitations on tour buses, wheelchairs and scooters cannot be accommodated. Those needing oxygen or other ambulatory assistance will find the tour extremely limiting in their experiences. Persons using C-pap machines requiring distilled water will need to inform us ahead of time, so we can work with local operators to prepare as it is not always available. We reserve the right to refuse or revoke travel to anyone who is, in our sole judgment, incapable of group travel without causing undue demands upon the staff or other tour participants. Accessible rooms/cabins are limited and subject to confirmation after receiving the passenger's written request. If you have questions, please contact us for more details.

PASSPORT INFORMATION & CHECK IN PROCESS:

Passport information must be submitted to our office no later than 06/10/24. Failure to provide your passport information to our office by this date may result in change fees or denial of travel. Discrepancies in information may result in change fees, delays in receiving travel documents for your trip, or denial of travel. Any fees incurred due to discrepancies are the responsibility of the passenger. You will also be required to check in with the cruise line prior to travel and according to the cruise line's requirements and instructions provided in your final documents.

PRICE INCREASES

All prices quoted in this brochure are subject to change prior to payment in full due to currency fluctuations, fuel surcharge increases, government taxes and fees increases or unforeseen circumstances. In addition, you may be subject to a price increase after payment in full has been received due to potential government imposed taxes and fees.

AIRLINE ROUTES and TICKETS:

In order to keep prices low, we do not guarantee the most direct routing to your final destination. Once issued, airline tickets cannot be changed or refunded thereafter. Air transportation to/from your destination will be economy class on IATA and ARC carriers utilizing APEX or SUPER APEX non-refundable, non-amendable tickets for groups of 10 or more flying together on entire itinerary. If you choose to depart from a different city than your group or traveling companion, or deviate your flight and/or trip plans, and/or you are taking a pre or post tour, you may fly on a different scheduled flight(s) than the rest of your group. If you make your own air arrangements, you are responsible for booking all needed flights for your travel unless specified otherwise. Contact guest services for further details.

FLIGHT TIMES and SEATING:

All flights are subject to change by the airlines without advance notice. We are not responsible for such changes or delays and do not reimburse expenses resulting from such delays. If you are making your own flight arrangements to the departure city, we recommend you purchase a ticket that can be exchanged without large penalties. There is no advance seat selection for groups on most airlines. Early check-in is necessary to secure seats with travel companions and those with special needs. Due to security measures taken at airports, it is advisable to arrive at the airport three hours prior to departure time. Seating is solely under the control of the airline. You will receive your flight information 60-30 days prior to departure. Final documents are sent approximately 2-3 weeks prior to departure.

ADDITIONAL AIRLINE FEES:

You will likely incur additional airline checked baggage fees that are not included in the price of the tour. These fees vary by airline and are at the airline's discretion on each segment of the flight itinerary. You may also incur optional fees i.e. food, excess baggage, overweight baggage, items of personal nature, etc.

DEVIATIONS AND AIR UPGRADE REQUESTS:

Deviation and Air Upgrade requests must be submitted in writing and are subject to additional airline fees. Deviations and Air Upgrades are not always possible given the group schedule and time of ticketing. Passengers who are ticketed with air deviations and/or upgrades will likely not fly with the group and will therefore need to provide their own transfers.

ITINERARY CHANGES:

Every effort has been made to ensure the accuracy of this brochure. While we will make every effort to ensure you will see all sites listed in this brochure, the availability of sites, order of sites and/or days and number of days may be altered to accommodate changes in cruise line, airline, hotel schedules, and local conditions. No changes to the itinerary are effective unless approved in writing and signed by an authorized officer of the tour operator. Except as stated herein, no other person is authorized to cancel, modify or vary the tour arrangements or to make any representation of warranty concerning the tour.

The cruise line has the ultimate control over your voyage and may, without notice, alter the length of the cruise and the order of and/or inclusion of ports. We are in no way responsible for these changes and do not make reimbursement for such changes.

PREGNANCY/INFANT REGULATIONS

As to pregnancy, a woman cannot have begun her 24th week of pregnancy at any time before or during the cruise. If you are pregnant, please provide a medical note upon arrival at the pier for check-in from your physician stating your expected due date and medical fitness to travel. If you are in the 24th week or have completed it you will not be allowed to board. Because of the limited medical facilities, infants must be at least 24 weeks (6 months) of age on the first day of the cruise and 1 year old for international cruises.

VALIDITY DATE:

This brochure is valid until 08/28/24. Registrations will still be accepted after the validity date.

RELEASE INFORMATION:

Payment of deposit indicates permission for us or our agents to record the registrant's participation and appearance on video tape, audio tape, film, photograph, or any other medium and to use the registrant's name, likeness, voice, comments, signatures, and/or biographical material without restrictions or limitation for any advertising, marketing, publicity, educational or promotional purpose which we or our agents deem appropriate, unless the registrant or guardian otherwise notifies us in writing prior to departure.

Enrollment in, payment of deposit and/or acceptance of final documents, vouchers, or tickets shall be deemed to be consent to the Passenger Agreement and Program Conditions of the brochure. Prices are based on tariffs in effect as of January 1 of the previous year and are subject to adjustment without notice in the event of any change or currency fluctuation. Except where otherwise stated, we act only as agent for the relevant supplier in securing hotels, transportation and other travel services and in no event shall we be liable for failure by any such supplier to render any transportation, lodging or other travel service to be provided on the tour. **The passenger agrees that we assume no liability for injury, death, damage, loss, theft, accident, delay, any lost or damaged luggage, or irregularity which may occur by reason of any negligent or willful act or omission of any suppliers of service.**

We do not own or operate any of the suppliers of services to your tour. Similarly without limiting the foregoing, passenger agrees to hold us harmless for any defect in any vehicle, plane, boat, bus, car, van or other vehicle, act of war or insurrection, terrorist activity, revolt or other civil uprising, military action, strikes or labor unrest or any Act of God or for any other act of any third party.

Departure City: _____ Departure Date: **10/09/24 (C)**

First, Middle & Last Name must be submitted as it appears on your passport:

Guest 1: First Name: _____ (Name Tag: _____)
 Middle Name: _____ Last Name: _____ Title: _____
 Street Address: _____ P.O. Box: _____
 City: _____ State: _____ Zip Code: _____
 Phone: _____ Alt. Phone: _____
 Email: _____
 Birth Date: ____/____/____ State of Birth: _____ Sex: M F
 Dietary Restrictions: _____
 Emergency Contact: _____ Phone: _____
 How did you learn about this tour? _____
 Tour Selection: Basic Program Only Add Rome Pre-Tour Add Türkiye Post-Tour

Guest 2: First Name: _____ (Name Tag: _____)
 Middle Name: _____ Last Name: _____ Title: _____
 Street Address: _____ P.O. Box: _____
 City: _____ State: _____ Zip Code: _____
 Phone: _____ Alt. Phone: _____
 Email: _____
 Birth Date: ____/____/____ State of Birth: _____ Sex: M F
 Dietary Restrictions: _____
 Emergency Contact: _____ Phone: _____
 How did you learn about this tour? _____
 Tour Selection: Basic Program Only Add Rome Pre-Tour Add Türkiye Post-Tour

Cabin Selection: _____ Alternate: _____ (Required, only used if 1st choice is unavailable)

Inside Stateroom (4V) Ocean View Stateroom (2N) Balcony Stateroom (4D)

Roommate(s): _____

If No Roommate: Try to Match Me Single Room (availability limited)

Important Information Regarding Travel Protection Plan:	Guest 1:
1 Travel Protection coverage cannot be added after you have paid in full.	<input type="checkbox"/> I Accept <input type="checkbox"/> I Decline
2 Premium is based on TOTAL cost of trip and is non-refundable.	
3 Coverage begins when your premium payment is received (separate from deposit & clearly designated as your travel protection premium).	<input type="checkbox"/> I Accept <input type="checkbox"/> I Decline
4 Premium must be paid in full no later than 06/10/24.	

\$250 DEPOSIT PER PERSON REQUIRED WITH REGISTRATION
FINAL PAYMENT DUE 06/11/24

via check # _____ via credit card (circle): VISA MASTERCARD DISCOVER AMEX

Card Number: _____ Exp. Date: ____/____

Name on Card: _____ CVN: _____

PASSENGER AGREEMENT

By signing and submitting the registration form, I/we certify that I/we have read Passenger Agreement, Program Conditions, and Statements of Responsibility of the brochure, understand its content, and agree to its terms including but not limited to the potential for price increases that may apply before payment in full has been received as set forth in the Program Conditions and Statements of Responsibility of the brochure and potential price increases after payment in full has been received due to government imposed taxes and fees.

Guest 1 Signature: _____

Guest 2 Signature: _____

Tour: TB24 Date: 100924 Code: C ID: _____ V.004 02/28/24

Travel Protection Plan - Premium Rates

For a full description of the plan, go to: www.tripmate.com/wp427X

Trip Cost	Plan Cost	Trip Cost	Plan Cost	Trip Cost	Plan Cost	Trip Cost	Plan Cost
\$ 0 to \$1000.....	\$ 99	\$2501 to \$3000.....	\$299	\$4501 to \$5000.....	\$499	\$6501 to \$7000.....	\$699
\$1001 to \$1500.....	\$149	\$3001 to \$3500.....	\$349	\$5001 to \$5500.....	\$549	\$7001 to \$8000.....	\$799
\$1501 to \$2000.....	\$199	\$3501 to \$4000.....	\$399	\$5501 to \$6000.....	\$599	\$8001 to \$9000.....	\$899
\$2001 to \$2500.....	\$249	\$4001 to \$4500.....	\$449	\$6001 to \$6500.....	\$649	\$9001 to \$10,000.....	\$999

Schedule of Coverages	Maximum Benefit
Part A *	
Trip Cancellation	Trip Cost
Part B	
Trip Interruption	Trip Cost
Missed Connection.....	\$500
Travel Delay (Up to 10 days up to \$150 Per Day).....	\$1,500
Medical Expense / Emergency Evacuation	
Accident and Sickness Medical Expense.....	\$25,000
Emergency Evacuation and Repatriation.....	\$50,000
Accidental Death & Dismemberment	\$25,000
Baggage and Personal Effects	\$1,000
Baggage Delay	\$200

Part A - Travel Arrangement Benefits are provided by Educational Travel Services. Part B - Travel Protection Benefits are provided by United States Fire Insurance Co. *For New York Residents Only: Part A Benefits are travel arrangement benefits underwritten by United States Insurance Company.

Conditions and Limitations

This is a brief description of the plan available for all Travel Protection sales for Trips departing January 1, 2013 and after. Certain exclusions and limitations apply and are detailed in the Certificate of Coverage. For example, coverage does not apply to: any Sickness or condition of you, a Traveling Companion or a Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (The Pre-Existing Condition Exclusion is waived if payment for this plan is received by Educational Travel Services at or before the final payment due date for Your Trip or 105 days before departure date, whichever occurs first.), suicide, normal pregnancy, war or any act of war. Other Covered Reasons, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while en route to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment of 250 miles or more; or Revocation of military leave. For further information ask for the Certificate of Coverage which fully details the coverages, provisions, limitations and exclusions of the plan offered and is available to you, upon request, at any time prior to your purchase of the plan. The Travel Protection Plan is only available for citizens or residents of the United States of America. This plan is underwritten by: United States Fire Insurance Company, Eatontown, NJ. Benefits are administered by: Trip Mate, Inc., 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-800-898-7292 (in CA, dba Trip Mate Insurance Agency).

THIS IS A BRIEF DESCRIPTION OF THE PLAN. FOR FURTHER INFORMATION ASK FOR THE TRAVEL PROTECTION CERTIFICATE WHICH FULLY DETAILS THE COVERAGES, PROVISIONS, LIMITATIONS AND EXCLUSIONS OF THE PLAN OFFERED AND IS AVAILABLE TO YOU, UPON REQUEST, AT ANY TIME.