



Kenyon County School District | It's about ALL kids.

Issue Paper

DATE:

September 15, 2025

AGENDA ITEM (ACTION ITEM):

Consider/Approve Dixie Heights Marching Band to contract with Bob Rogers Travel for the purpose of travel to Orlando, Florida in November of 2026 to perform at Walt Disney World.

APPLICABLE BOARD POLICY:

01.1 Legal Status of the Board

HISTORY/BACKGROUND:

Dixie Heights Marching Band would like to contract with Bob Rogers Travel to travel to and perform at Walt Disney World in Orlando, Florida. The trip will take place from November 23-28, 2026.

FISCAL/BUDGETARY IMPACT:

The cost of each individual will be approximately \$1820.00 based on the number of Marching Band Students attending. Each parent will set up an individual account with Bob Rogers Travel and payments will be made to them directly over the course of the next year at the parent's discretion. Payments will cover the costs of motor coach travel from Dixie to Walt Disney World, 5 nights hotel stay, private security, meals (including Thanksgiving dinner), park entrance tickets for 2 Disney Parks and 2 Universal Parks, souvenir items and a tour director. Dixie Heights Band Boosters will cover the cost for any student needing assistance.

RECOMMENDATION:

Approval to Dixie Heights Marching Band to contract with Bob Rogers Travel for the purpose of travel to Orlando, Florida in November of 2026 to perform at Walt Disney World.

CONTACT PERSON:

Roddy Stainforth/Teresa Catchen


Principal/Administrator


District Administrator


Superintendent

Use this form to submit your request to the Superintendent for items to be added to the Board Meeting Agenda. Principal –complete, print, sign and send to your Director. Director –if approved, sign and put in the Superintendent's mailbox.



**DIXIE HEIGHTS HIGH SCHOOL BAND
SARAH SHAMBLIN, DIRECTOR
DESTINATION: ORLANDO, FLORIDA
DATES: NOVEMBER 23-28, 2026**

SUGGESTED ITINERARY AS OF JUNE 20, 2026

**Travel Consultant: Alyssa Hosking
Tour Operation Manager: Stephanie Anderson**

MONDAY, NOVEMBER 23

6:00 AM **Three (3) Deluxe 56-passenger motor coaches** arrive at **Dixie Heights High School**; begin loading *3010 Dixie Hwy, Edgewood KY*

6:30 AM Depart for **Orlando, FL** (893 miles, 14 driving hours plus 2 hrs for meal stops, and driver change)

PM Lunch and dinner en route (*student cost*)

10:30 PM Arrive in **Orlando** at the **SpringHill Suites Orlando at Flamingo Crossing** (or similar)

-Your BRT Professional Tour Director will meet you here-

PM Check-in and relax after a long day of travel

~ Private Nighttime security at the hotel from 10:30pm – 5:30am ~



TUESDAY, NOVEMBER 24

- 7:30 AM Enjoy **breakfast** at the hotel
- 8:30 AM Load motor coaches; depart for **Disney's Epcot**
Park Hours: TBD
- PM Arrive at **Epcot®** and enjoy your afternoon! **2 Day 1-park per day Disney ticket included**
Celebrate the *fascinating cultures and numerous wonders of the world* around you through *dazzling shows, interactive experiences and amazing attractions*. *Marvel at the power of human imagination to set the spirits soaring.*
- Check Out **Test Track: Design a unique virtual concept vehicle and go for a high-octane spin that puts your vehicle to the test!**
- PM **Lunch and dinner in the park (\$40 Disney Dining Card Provided)**
- Don't Miss: **Voices of Liberty:** Known as the "United States Vocal Ambassadors to the World," this acclaimed singing group presents incredible a cappella versions of best-loved America songs. In addition to appearing at Epcot, they have been invited to sing for several United States Presidents and heads of state.
- Check out: **Soarin™:** Take a free-flying adventure across the natural wonders of the world aboard this thrilling international park attraction. With the wind in your hair, glide 40 feet in the air as you look down upon the breathtaking vistas of the planet earth. Soar as high as your imagination over a world of wonders.
- 9:00 PM **View 'Luminous' -Epcot nighttime fireworks!**
The sky erupts with light and fire as this nighttime spectacular celebrates our world.
- 9:30 PM Load motor coaches; return to hotel

~ Private Nighttime security at the hotel from 10:30pm – 5:30am ~



WEDNESDAY, NOVEMBER 25

8:00 AM Enjoy **breakfast** at the hotel

9:00 AM Load motor coaches; depart for **Magic Kingdom® Park**
Park Hours: TBD

9:30 AM Arrive to Ticket and Transportation; take ferry to **Magic Kingdom® Park**
Follow your Disney dreams to a place where storybook fantasy comes to life. Seek out adventures, create magical memories with beloved characters and discover the fun where imagination reigns.

Check-out: **Big Thunder Mountain Railroad:** *Ride this rollicking runaway train that rushes through the gold-mining, Old West town of Tumbleweed in Frontierland. Beware when the rails go clackety-clack because your car's about to run over treacherous terrain!*

Space Mountain: *Dare to be a rocket jockey and blast into the outer galaxy past shooting stars and other-worldly celestial satellites. Twist and turn in a tumult of fun as you launch into the inky blackness of the outer reaches of space. **Have a blast!***

PM **Lunch and dinner** in the park (**\$40 Disney Dining Card Provided**)

1:00 PM Meet your Disney Imagination Campus Specialist

1:15 PM Change and prepare for your performance

2:20 PM **Dixie Heights HS Band marches in a Magic Kingdom March**
(based on availability and acceptance—application opens 1 year in advance)

2:50 PM Parade ends; return backstage

Don't Miss! **Pirates of the Caribbean:** *Adopt a pirate's life as you venture into legendary territory on one of the most classic Disney rides of all time. Board yer vessel and drop 14 feet over a waterfall into treasure-filled caves! Then float through a town where pirates pillage and Captain Jack Sparrow hides from pursuers.*

9:00 PM Enjoy the **nighttime fireworks**

9:30 PM Load motor coaches; return to the hotel

~ **Private Nighttime security at the hotel from 10:30pm – 5:30am** ~



THURSDAY, NOVEMBER 26

- 7:00 AM Enjoy **breakfast** at the hotel
- 8:00 AM Depart for **Universal Orlando**
- 9:00 AM Arrive at **Universal Orlando** and enjoy your day!
2 Day park-to-park ticket WITH Epic included

Head To: Ride with Dragons, Hippogriffs and Harry Potter!
A high-speed coaster where you'll ride one of two fire breathers; Flight of the Hippogriff™, a family-friendly coaster designed for younger riders; and Harry Potter and the Forbidden Journey™, a state-of-the-art adventure where you'll soar above the castle with Harry Potter™, coming face-to-face with magical creatures!

PM **Lunch** in the park (\$20 Universal Gift Card provided)

Don't Miss: Harry Potter and the Escape from Gringotts
At the far end of Diagon Alley™ stands Gringotts™, the goblin-run bank. Inside, you'll experience a pulse-pounding adventure on the groundbreaking, multi-dimensional thrill ride that puts you right in the middle of the action as you navigate your way through the perils of the Gringotts vaults – encountering Harry, Ron, and Hermione along the way!

Skull Island: Reign of Kong
As ferocious beasts battle, King Kong hurls himself between you and certain doom. But is he friend, or foe? With each primal roar. Each chest pounding thud. One thundering truth comes clear: This is his home, his kingdom. Only he reigns.

Check-out: Platform 9 ¾ - Head to Universal Studios...
*Board the train and travel between both Hogsmeade™ and London via the **Hogwarts™ Express*** with a **Park-to-Park admission ticket***

- 6:00 PM Meet as a group at **Hard Rock Café**
- 6:30 PM Enjoy a **group Thanksgiving Dinner** at **Hard Rock Café**
- Afterward** Return to the park for the evening
- 9:30 PM Load motor coaches; return to the hotel

~ Private Nighttime security at the hotel from 10:30pm – 5:30am ~



FRIDAY, NOVEMBER 27

8:00 AM Enjoy breakfast at the hotel

9:00 AM Load motor coaches; depart for **Universal Orlando –Epic Universe**
Park Hours: TBD

Experience: Universal Orlando’s brand new park including **Super Nintendo World, The Wizarding World of Harry Potter- Ministry of Magic, Dark World,** and the **How to Train Your Dragon Isle of Berk!**

PM Lunch and dinner in the park (**\$40 Universal gift card included**)

Check-out: **Harry Potter and the Battle at the Ministry**
Travel by floo from Paris to the Ministry of Magic where Umbridge is about to stand trial, board a lift and join Harry, Ron, and Hermione as you journey deep into the Ministry’s many departments. Thrilling adventure, fantastic beasts, and unexplored mystery await!

8:30 PM Enjoy the fireworks show!

9:00 PM Load motor coaches; return to hotel

~Private Nighttime Security at the hotel from 10:30 pm-5:30 am~



Bob Rogers Travel

Making Moments That Matter

since
1981

SATURDAY, NOVEMBER 28

- 6:00 AM Enjoy **breakfast** at the hotel
- AM Check out of hotel; load motor coaches
- 7:00 AM Depart for **home** (893 miles, 14 driving hours plus 2 hrs for meal stops, and driver change)
- PM Lunch and dinner en route (*student cost*)
- 11:00 PM Approximate arrival at **Dixie Heights High School**

WELCOME HOME!!



TOUR PROPOSAL

Every Bob Rogers Travel tour comes with these essentials:

- Motor coach operators that adhere to the strict USDOT standards for safety.
- Payment options tailored to fit your group's needs and schedule (including the option to have BRT automatically collect payments from travelers through our BRT Payment System).
- Professional liability insurance and a consumer protection plan as recommended by the Student & Youth Travel Association.
- The same high level of service and attention to detail which the company was founded on in 1981.

YOU WANT TO GIVE YOUR STUDENTS THE WORLD. WE HELP YOU TAKE THEM THERE.



Founded by a former music educator, Bob Rogers Travel has been making student travel simple since 1981. Our team's singular focus is to allow you to keep yours - because when you can focus on inspiring students while we handle your trip, we all do our best work. Our team is comprised of educators, musicians and travel professionals. Together, we've planned over 6,000 memorable student travel experiences.

Founded by a former educator in **1981**

Over **9,000** trips with **700,000** students

Over **500** successful international trips

many types of **custom** network trips available

Contact **Alyssa Hosking** at (800) 373-1423 ext. 248 or ahosking@bobrogerstravel.com

At Bob Rogers Travel, we are committed to providing the highest quality student travel experiences. Our team of professionals is dedicated to making your student's travel experience a memorable one.

Since **1981**



TOUR PROPOSAL

TOUR FEATURES

MOTOR COACH

- 3 - 56 passenger motor coach(es)
- Gratuities for your motor coach driver(s)

HOTEL

- 5 Nights' accommodations at Springhill Suites at Flamingo Crossings/Western Entrance
- Breakfast at hotel
- Hotel Room for the Motor Coach Driver(s)
- All Students will pay Quad Occupancy Price (Quad Occupancy must be maximized)

SECURITY

- 2 Dedicated overnight chaperone(s)

MEALS

- 1 - \$20 Universal Orlando Gift Card
- 1 - \$40 Universal Orlando Gift Card
- 2 - \$40 Disney World Dining Cards
- Group Dinner at Hard Rock Cafe

THEATER/ATTRACTION TICKETS

- Disney Imagination Campus Performing Arts Performance 2 Day Starter (1 park per day) Ticket to the Walt Disney World® Resort
- 2-Day 3-Park, Park to Park Ticket including Epic Universe

PERFORMANCES

- Performance at the Walt Disney World Resort (pending acceptance and availability)

ADDITIONAL INCLUSIONS

- BRT Payments - Online Payment System
- 4 Complimentary Director Package(s) (based on single occupancy)
- BRT Drawstring bag for every participant
- BRT Video Souvenir & Tracking/Messaging App
- 1 Onsite Company Tour Director(s)

Contact Alyssa Hosking at (800) 373-1423 ext. 249 or ahosking@bobrogerstravel.com



TOUR PROPOSAL

TOUR PRICING

Occupancy	Paying Participants		
	100-154	100-104 & Coaches	120-124
Quad	\$1,769	\$1,760	\$1,820
Triple	\$1,885	\$1,875	\$1,940
Double	\$1,989	\$1,980	\$2,045
Single	\$2,430	\$2,420	\$2,485

Non-inclusions/Options

- Meals stated at student cost
- Rental costs for chairs, stands, instruments or keyboards for performances/clinics (BRT can assist in arranging the rental of these items)
- TripMate offers a specially priced Enhanced Trip Protection which includes a CFAR* (Cancel For Any Reason) feature for BRT travelers. *CFAR coverage covers 75% of the nonrefundable trip cost. Trip cancellation must be made with BRT 2 days or more prior to scheduled departure. Traveler must "opt in" to this plan within 14 days of initial deposit to be eligible for CFAR coverage. This benefit is not available for residents in New York.

Contact **Alyssa Hosking** at (800) 373-1423 ext. 240 or ahosking@bobrogerstravel.com



Since
1901



Associations



- Student Youth Travel Association (SYTA)
- National Tour Association (NTA)
- Official Sponsor of Music for All
- American Bus Association (ABA)
- American Choral Directors Association (ACDA)
- Members of 25 State Music Associations
- Official Sponsor of Make-A-Wish
- Producer of the Thanksgiving Parade of Bands

Accolades

- Top Producer for Broadway.com (since 2010)
- Top Producer for the Chicago Symphony Orchestra (since 2013)
- A Disney Youth Programs PremEar Travel Planner
- Top Producer for Disney Performing Arts OnStage at Walt Disney World (since 2011)
- Top Producer for Festival Disney (since 2014)
- Universal Orlando Resort Preferred Youth Travel Planner



Walt Disney World® Resort
PARTNERS AWARD

Presented to Bob Rogers Travel

For exemplary leadership and achievement within the student travel industry providing quality experiences and demonstrating business integrity while embracing and promoting the Magic of Disney.



GROUPS
"TODAY!" Award

Presented to an ABA member demonstrating that it has what it takes to make an impact in the group travel industry—today.

Disney
IMAGINATION CAMPUS

PERFORMING ARTS
TOP PRODUCER

Financial Protection and Insurance

When you travel with BRT your investment is protected

- Professional liability insurance
- Optional Trip Cancellation Insurance
- Consumer Protection Plan

NEW!
from

BRT
Payments

Trip Donations

FAST. EASY. ONLINE.

Donations **NEW**

Each traveler can receive donations towards their trip. Copy the link below and share it with people who want to donate.

① Learn more about the donation feature by clicking here

Lucas McClure

<https://bobrogers.groupcollect.com/v2/fundraiser/>

COPY



Share the news.

Donation links can be copied and shared as soon as passengers pay their deposit and trip protection premium (if selected).

Simplify the process.

Anyone can easily donate by simply clicking the "Donate now" button and entering their credit or debit card information.

Donors will pay a flat 4% surcharge.



CHICAGO 2025

Donate to Lucas McClure For Their Trip!

Lucas McClure is looking to travel on the trip Chicago 2025 and would appreciate your help with a donation.

Chicago, IL

Apr 05-08, 2025

\$850

Donate now



Share the results.

Donations will immediately show on the passenger payment timeline.

Today



\$50.00

PAID



Bob Rogers Travel

To learn more,
**contact your BRT
Travel Consultant.**

Book With Confidence ...

With the BRT Trip Assurance Program

Student group travel typically is planned months or years in advance. It requires significant investments by educators, parents, students and BRT, in both time and money.

We want you to know that your financial investments are in good hands. With the BRT Trip Assurance Program, if your group must cancel its trip, we will go the extra mile to ensure that the highest refund possible goes back to you.

How Does the BRT Trip Assurance Program Work?

At BRT, we customize each trip to the needs of our educators and their students.

A single trip can require coordination with several partners, from transportation companies to hotels to performance venues, with each partner having policies covering cancellations and refunds. During trip planning, we will proactively communicate cancellation deadlines to the group leader.

Should your trip have to cancel for reasons beyond your control, we will work with each of these partners to get you the highest refund possible. As you get closer to your trip's departure, the non-refundable amounts paid by BRT to vendors will continue to increase. However, if do you need to cancel close to departure, BRT will always work with these vendors to get the highest refund possible.



Every newly booked trip is a part of the Trip Assurance Program.

Additional Insurance?

Help guarantee the best refund by including "Cancel for Any Reason (CFAR)" insurance on your trip. This coverage will refund up to 75%, and when coupled with our dedicated efforts typically results in a total combined refund of 80% - 95%. Contact us to learn more or to add CFAR Insurance to your trip.

To learn more about the BRT Trip Assurance Program visit:
bobrogerstravel.com/trip-assurance



Our Promise:

If your group cancels its trip for reasons beyond its control, we will be your advocate to get you the highest refund possible.



Program Summary:

With very few exceptions, if and when the full group chooses to cancel:

- **91 days or more** from trip departure date: **100% refund** less any non-refundable vendor payments.
- **90 days or fewer** from trip departure date: refund less any non-refundable vendor payments and a 15% service charge.



Bob Rogers Travel



Disney Imagination Campus Performance/Workshop Application

Important Things to Remember

- Application Link: <https://planeears.disney.com/portal/account/login>
- **APPLICATION IS TIMED. YOU HAVE 60 MINUTES TO COMPLETE ONCE STARTED**
- Create an account with Disney PlanEars if you don't have one already
- Apply online **365 days prior** to the requested activity date to ensure the best performance & workshop options. *Sending your application later may affect your ability to get a performance date, time and venue.*
- Complete one application **per performance group**.
 - For groups interested in both a performance and a workshop, do not submit two applications. You can apply for both experiences by choosing the "Add Additional Event" button on the first page of the application process.
 - Please note that reserving a date in Disney PlanEars does not guarantee acceptance.
 - If **multiple ensembles or different disciplines** are traveling together, each ensemble must fill out an application online.
 - If you have separate groups that are combining into one for their Disney Imagination Campus experiences, we need one application for the combined group.
- List your Alyssa Hosking as your travel planner / agent- ahosking@bobrogerstravel.com

Application Materials Needed:

- Performances:
 - Video of group performing **TWO** complete selections
 - Each selection to be 3-5 minutes in length
 - Audition videos over 12 months old will not be accepted
 - Virtual performance videos will not be accepted
 - Links to videos must be posted to a website that does not require a login. **No Dropbox**
 - Group may submit one video if both selections are showcased
 - Audition video can be shot during a rehearsal, performance, parade or field show
 - If you have any breakout groups you want to feature, you'll also need to submit an additional audition video of them.
 - For marching bands, one video needs to show the whole band moving and playing in a **parade format** (parade, around the track/parking lot) only.
 - For stage performances, the audition video needs to show the group as you plan to present it at Walt Disney World or Disneyland
 - If you are planning on a show choir accompanied by an instrumental combo or two bands combining into one, then this is what needs to be shown in the video.
 - If the **performance attire** is not shown in the video, you'll also need to upload images of each planned costume or uniform, including auxiliary, guard and banner carrier costumes.
 - If there are using any kind of tuba or bell covers, those have to be submitted and approved
 - If there is vocalizing (chant or a saying) during the performance, that verbiage has to be approved.
 - Workshops:
 - There's no need to submit videos or images, but you will still need a completed application. Disney will review your application to confirm the group is qualified for the requested workshop.
- Can my group participate in just a workshop and not perform?
- Yes!

Need Help with the system? Contact Disney Imagination Campus:

WDW.Imagination.Campus@disney.com (FL) or DLR.Imagination.Campus@disney.com (CA)



CANCEL FOR ANY REASON BENEFIT* - If You cancel Your Trip for any reason not otherwise covered by this Plan, benefits will be paid for 75% of the unused, forfeited, prepaid non-refundable Payments or Deposits You paid for Your Trip provided: a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and b) You cancel Your Trip no later than 2 days prior to the Scheduled Departure Date of Your Trip. This Cancel for Any Reason Benefit does not cover the failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason. These benefit(s) will not duplicate any other benefits payable under the plan or any coverage(s) attached to the plan.

TRIP CANCELLATION - Protects the unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason.

TRIP INTERRUPTION - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits for land or water Travel Arrangements for Your Trip, plus the Additional Transportation Cost paid, if Your Trip is interrupted for a covered reason.

MISSED CONNECTION - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits paid to the Travel Supplier for the land or water Travel Arrangements You purchased for Your Trip, plus the additional transportation cost to join Your trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 consecutive hours or more for a covered reason.

TRIP DELAY - Assists with Reasonable Expenses incurred when You are delayed 8 consecutive hours or more while en route to or from or during the course of Your Trip for a covered reason.

ACCIDENT & SICKNESS MEDICAL EXPENSE - Provides Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip.

MEDICAL EVACUATION & REPATRIATION OF REMAINS - Among other things, this reimburses transportation expenses incurred to transport you to the nearest medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life threatening during Your Trip.

POLITICAL OR SECURITY EVACUATION & NATURAL DISASTER EVACUATION - Can cover reasonable Political or Security Evacuation or reasonable Natural Disaster Evacuation expenses and Related Costs incurred for Your transportation, if You must interrupt Your Trip for a covered Political or Security Event or Natural Disaster Event and while traveling outside Your Home Country.

BAGGAGE & PERSONAL EFFECTS - Provides reimbursement when your Baggage or personal belongings are damaged, destroyed, lost or stolen during Your Trip.

BAGGAGE DELAY - Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed or misdirected by a Common Carrier for at least 12 consecutive hours or more.

Waiver of the Pre-Existing Medical Condition Exclusion: exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.

*See back for exclusions & limitations.

Benefit	Benefit Amount	Standard Plan F561S	Enhanced Plan F561E
Cancel For Any Reason Benefit*	75% of Non-Refundable Trip Cost		✓
Trip Cancellation**	up to 100% of the non-refundable insured Trip Cost	✓	✓
Single Supplement	included	✓	✓
Trip Interruption**	up to 100% of the non-refundable insured Trip Cost	✓	✓
Single Supplement	included	✓	✓
Additional Trip Interruption	Included under Trip Interruption benefit Maximum	✓	✓
Travel Companion Hospitalization	up to \$150 Per Day, Limited to 5 Days	✓	✓
Missed Connection	\$500	✓	✓
Trip Delay	up to \$150 Per Day, to a Maximum of \$750	✓	✓
Accident & Sickness Medical Expense	\$25,000	✓	✓
Dental Expense Sublimit	\$750	✓	✓
Medical Evacuation & Repatriation of Remains	\$100,000	✓	✓
Additional Medical Evacuation:	included	✓	✓
Transportation Of Children/Child	included	✓	✓
Bedside Visit Transportation to Join You	included	✓	✓
Political or Security Evacuation & Natural Disaster Evacuation	\$25,000	✓	✓
Baggage and Personal Effects	\$1,500	✓	✓
Passport, Visa or Other Travel Documents Replacement	\$100	✓	✓
Credit Card Charges and Interest	\$50	✓	✓
Per Article Limit	\$300	✓	✓
Items Subject to Special Limitations	\$600 Maximum Combined	✓	✓
Baggage Delay	\$300	✓	✓
	Up to \$50 to expedite the Return	✓	✓

*Not available to NY Residents. Additional terms apply.

**Benefits are only payable if trip is cancelled/interrupted due to a covered peril.

Plan	Rate
Standard (F561S) For Trips Under \$299	4.55% of Trip Cost \$14
Enhanced (F561E) For Trips Under \$299	7.60% of Trip Cost \$23

Contains Insurance and Non-Insurance Assistance Services.



20250325-4347176



GroupCollect

Plan Comparison

Exclusions and Limitations

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Trip Member, scheduled and booked to travel with You. The following exclusion(s) apply to Trip Cancellation and Trip Interruption and Medical Expense. We will not pay for any loss or expense caused to, arising or resulting from: 1. a Pre-Existing Medical Condition, as defined in the plan. Death resulting from a Pre-Existing Medical Condition will not be excluded. Death must occur prior to the termination date of the benefit under which the claim is being made. The following exclusions apply to the Medical and Dental Expense benefits. We will not pay for any loss or expense caused due to, arising or resulting from: 1. routine physical examinations or routine dental care; 2. traveling for the purpose or intent of securing medical treatment or advice; 3. any Trip taken against the advice of a Physician and any losses occurred during such Trip; 4. Elective Treatment and Procedures; 5. care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease that first manifests or occurred during Your Trip; 6. any medical service provided by You, a Family Member, or Traveling Companion; 7. any treatment or medication which, at the time of Your Scheduled Departure Date, is required to be continued during Your Trip; 8. Alcohol or substance abuse or treatment for the same including admittance to a rehab facility; 9. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion; 10. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect. Hospitalized or Partially Hospitalized requirement does not apply to dementia when death results; 11. any loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the plan is not in effect for You; 12. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator; 13. diving if You are not certified to dive and a dive master is not present during the dive; 14. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and benefits. We will not pay for any loss or expense caused 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 and scheduled to travel with You, while sane or insane; 2. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed; 3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage; 4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the plan specifically provides otherwise; 5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the plan; 6. piloting or learning to pilot or acting as a member of the crew of any aircraft; 7. a loss or damage caused by detention, confiscation or destruction by customs; 8. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Bankruptcy or Default. Important: there is no coverage for losses due to, arising or resulting from the Bankruptcy or Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this plan to You or Your Traveling Companion.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects.

There are also specific limitations for Political or Security Evacuation and Natural Disaster Evacuation.

Excess Insurance Limitation: Insurance provided by this plan shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of plan cost paid.

Additional Terms and Conditions apply. Please refer to your plan document for complete description of coverage.

Information You Need To Know:

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