



All-Inclusive
Margaritaville - Island Reserve in Cap Cana, Dominican Republic
January 27 - February 2, 2025 (7 Days, 6 nights)

\$2,140.00 Per Person (Paradise Room) Or \$2,677 Single (Paradise Room)
Travel insurance is available.

Margaritaville is the perfect all-inclusive, adults-only resort to escape the everyday with a tropical change to the breathtaking Dominican Republic!

This resort offers all the world-class amenities of a luxurious, all-inclusive hotel coupled with a laid-back, beach vibe. From the moment you enter, you will immediately be transported to a seaside paradise!

Tour Highlights

Seven days, 6 nights at the Margaritaville - Island Reserve - Cap Cana, Dominican Republic
All meals, drinks, gratuity, and live entertainment in the resort
Group Margarita mixology class (1 hour)
Free Wi-Fi throughout the resort and in your guestroom
Round trip airfare and transfers from Cedar Rapids
Taxes, fees, and luggage handling

A \$500 per person deposit, a copy of your passport & the completed reservation form is required to be added to the tour.

\$600 due 10/01/2024.

Final payment due 11/1/2024. Non-refundable after 11/1/2024.



For more information, contact Kathy Leesekamp, CBCD, FSB's Connect Club Director
at 319-294-2000 or kathyleesekamp@fsbmail.net.



**All-Inclusive - Margaritaville - Island Reserve - Cap Cana, Dominican Republic
January 27 - February 2, 2025 (7 Days, 6 nights)**

This beautiful resort is the perfect setting for you to get away from the everyday and just chill. Set on one of the Dominican's best-kept secrets, Juanillo Beach is famous for its turquoise waters, white sand, and calm waves.

What Does All-Inclusive Mean?

All-inclusive means you get to enjoy the height of luxury with a laid-back vibe, where you don't have to pull out your wallet. With an all-inclusive format, this means your meals, drinks, and much of your activities are included. Many activities are available at no additional cost such as non-motorized water sports, kayaks, paddle boards and snorkeling.

Whether you wish to spend the day relaxing in a beach hammock, enjoying tropical-inspired spa treatments at St. Somewhere Spa, working out at the fitness center featuring free fitness classes, or celebrating that it's always 5 o'clock somewhere with live entertainment and a poolside margarita, there are unique experiences with your stay at Margaritaville Island Reserve Cap Cana.

With exceptional restaurants, specialty bars, and daily live music, Margaritaville Beach Resort Cap Cana is a place to raise a glass and take a bite out of paradise. Beverages and meals are included - from alcoholic and nonalcoholic drinks and juices to all meals and specialty snacks, including 24-hour room service.

Choose your ideal escape for a more personalized paradise. As you plan your stay, you may elect to add on some of the more exclusive experiences such as scuba diving, deep sea fishing, romantic beach dinners, golf, or St. Somewhere Spa services. Island Ambassadors (Concierge) will help you choose your options to make the most out of your Margaritaville all-inclusive resort experience.

The Paradise Rooms strike the perfect balance between comfort and luxury, with nautical décor and a coastal color palette inspired by the sea, sand, and sky. Every room is created to invite luxury, comfort, and escapism. This room offers free wi-fi, 24-hour room service, smart TV, air conditioning, a safety deposit box, an amenity kit, a rainforest shower head, a hair dryer, a vanity mirror, an in-room refreshment center with glassware, a coffee station, deluxe bathrobes, and flip-flops.

Let's connect and enjoy this amazing resort together!



Trip Reservation Form

**All-Inclusive - Margaritaville - Island Reserve - Cap Cana, Dominican Republic
January 27, 2025 - February 2, 2025 (7 Days)**

Name (1) _____ Nickname: _____

Name (2) _____ Nickname: _____

Address: _____

Email: _____

Cell Phone (1): _____ Cell Phone (2): _____

Date of Birth (1): _____ Date of Birth (2) _____

Emergency Contact Name: _____ Cell Phone: _____

Traveling with: _____

Special Requests (dietary, accommodations, wheelchair etc....) _____

Celebration During the tour: _____

Payment Information

\$500pp deposit, copy of your passport(s) & the completed reservation form is required to be added to the tour.

\$600 due 10/01/2024.

Final payment due 11/1/2024. Non-refundable after 11/1/2024.

Insurance (See the details and pricing for the Pro Plan and Pro Plus Plan on the next page):

No _____ Yes _____. If yes please add your Credit card Number/Expiration Date: _____

*I will sign you up for the insurance plan you selected and you will receive a receipt and the full plan description by mail/email..

Please mail this form along with your payment to: FSB Connect Club - Kathy Leeseekamp CBCD
1240 8th Ave Marion IA 52302

Signature: _____ Signature: _____

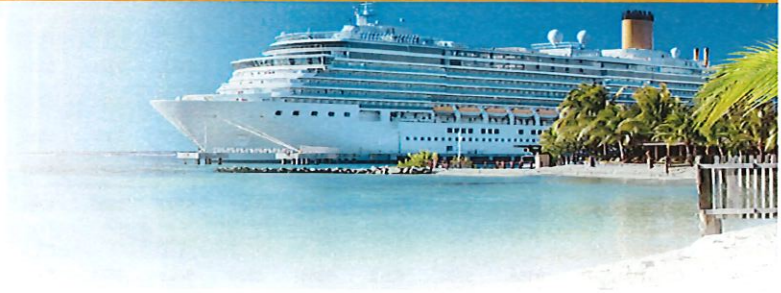
Date: _____ Date: _____

Kathy Leeseekamp-Connect Club Director (319) 294-2900



RoamRight[®]

Pro Plan Travel Insurance Overview



partner.roamright.com

Arch RoamRight Phone: (866) 891-6614

Why Purchase Travel Insurance?

Travel insurance helps protect you and the prepaid, non-refundable, unused trip costs you've paid into your vacation or business trip. Because whether you are at home or on vacation, life happens – and that can affect your travel plans.

- You or your child may get sick and you have to cancel your trip.
- The airlines may lose your luggage en route to your destination.
- You may miss your flight connection and lose days on your trip.
- You could be in a foreign country and need emergency medical attention.

A good travel insurance plan provides coverage for all of these situations and more.

Coverage Benefits and Limits

Trip Cancellation	Up to 100% Trip Cost (\$15,000 max per person)
Trip Interruption	Up to 100% of Trip Cost
Trip Delay (6+ hours)	\$600 (\$150/day)
Missed Connection (3+ hours)	\$250
Baggage Delay (12+ hours)	\$300
Baggage/Personal Effects	\$750 (\$250 Per Article)
Emergency Accident & Sickness Medical Expense	\$25,000 (\$750 Dental, No Deductible)
Emergency Evacuation and Repatriation	\$250,000 (Hospital of Choice)
Primary or Excess Emergency Medical	Primary
Political and Security Evacuation	\$50,000

Plan Provisions

Coverage for One Child (under 18)	Included with each insured adult on the plan, up to a maximum \$10,000 trip cost
Time Sensitive Period	14 days
Trip Duration	90 days
Free Look Period	14 days

Pre-Existing Medical Conditions

Waiver

A waiver for Pre-Existing Medical Conditions* exclusion is available if all of the following conditions are met:

- Plan purchased within 14 days of the initial deposit/payment for your trip;
- 100% of all travel arrangements subject to cancellation penalties are insured;
- Insured is not disabled from travel at the time of purchase.

**Please refer to your policy for definition of Pre-Existing Medical Condition and related terms.*

Optional Upgrades*

Baggage Upgrade	\$25/Person
Delay decreased to 6+ hours, includes business equipment	
Rental Car Damage	\$9/Day
\$50,000 max (No deductible)	
Sports and Equipment Rental Coverage	\$30/Person
Sports Coverage - \$1,000	
Sports/Business equipment rental - \$1,000	
Hazardous Sports - included (medical expense)	

Travel Assistance Protection Features

Emergency Travel Assistance Services¹ **Included**
 Emergency Travel Assistance (e.g. replacement of lost travel documents, transfer of funds, legal referrals)

Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)

Emergency Transportation Services (e.g. emergency medical evacuation, medically necessart repatriation, repatriation of deceased remains)

*All prices & costs represented above are subject to change. ¹Provided by designated assistance provider identified in your policy.

Pricing*

Trip Cost*	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
\$1-\$250	\$33	\$38	\$40	\$53	\$87	\$114	\$179	\$248
\$251-\$500	\$36	\$43	\$45	\$63	\$100	\$133	\$205	\$284
\$501-\$1000	\$46	\$58	\$61	\$83	\$124	\$162	\$246	\$336
\$1,001-\$1,500	\$63	\$80	\$84	\$115	\$166	\$216	\$321	\$440
\$1,501-\$2,000	\$84	\$107	\$113	\$152	\$213	\$277	\$404	\$550
\$2,001-\$2,500	\$108	\$137	\$143	\$195	\$268	\$349	\$503	\$687
\$2,501-\$3,000	\$122	\$156	\$163	\$222	\$303	\$393	\$563	\$768
\$3,001-\$3,500	\$140	\$180	\$189	\$255	\$345	\$449	\$641	\$873
\$3,501-\$4,000	\$158	\$202	\$212	\$286	\$384	\$498	\$711	\$970
\$4,001-\$4,500	\$179	\$227	\$238	\$320	\$428	\$554	\$788	\$1,076
\$4,501-\$5,000	\$215	\$280	\$293	\$397	\$531	\$695	\$973	\$1,345
\$5,001-\$5,500	\$242	\$315	\$331	\$449	\$599	\$785	\$1,096	\$1,519
\$5,501-\$6,000	\$271	\$353	\$371	\$502	\$669	\$878	\$1,221	\$1,694
\$6,001-\$6,500	\$323	\$427	\$448	\$606	\$805	\$1,059	\$1,466	\$2,043
\$6,501-\$7,000	\$362	\$474	\$497	\$672	\$885	\$1,159	\$1,602	\$2,215
\$7,001-\$8,000	\$382	\$503	\$527	\$711	\$938	\$1,224	\$1,693	\$2,340
\$8,001-\$9,000	\$420	\$551	\$578	\$781	\$1,027	\$1,345	\$1,853	\$2,566
\$9,001-\$10,000	\$445	\$587	\$615	\$831	\$1,093	\$1,430	\$1,969	\$2,729
\$10,001-\$11,000	\$608	\$624	\$654	\$931	\$1,230	\$1,526	\$1,978	\$2,746
\$11,001-\$12,000	\$637	\$657	\$689	\$1,024	\$1,372	\$1,720	\$2,231	\$2,757
\$12,001-\$13,000	\$714	\$736	\$772	\$1,110	\$1,509	\$1,921	\$2,491	\$3,031
\$13,001-\$14,000	\$791	\$816	\$856	\$1,210	\$1,645	\$2,125	\$2,758	\$3,304
\$14,001-\$15,000	\$871	\$898	\$942	\$1,309	\$1,780	\$2,337	\$3,031	\$3,577

*All prices & costs represented above are subject to change.

Pricing applies to any trip up to a maximum of 30 days. Add \$8 per person per day for each day over 30.

¹Traveling Companion means a person or persons up to 8 persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

This provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions Inc., a licensed travel insurance producer* (CA License #0118111, TX License #1787195). Both the travel insurance producer and the underwriter referenced above may be reached at 1-844-872-4163. Your policy is the contract that specifically and fully describes your coverage. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions. Consumer Disclosures can be found at: <https://partner.roamright.com/disclosures>. Privacy policy can be found at: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf> *Plans are solicited by licensed producers in NY and HI.

24-02-TRV48

Covered Events

This is an abbreviated list of the most common covered events for trip cancellation or interruption. For coverage, an event must be unforeseen at the time of purchase. For a full list of events and coverage details, please refer to the policy.

- Sickness, accidental injury or death
- Traffic accident en route to departure
- Home or destination is made uninhabitable
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Death or hospitalization of host at destination
- Terrorist attack
- Revoked military leave
- Strike
- Inclement weather
- Bankruptcy of travel supplier
- Involuntary job loss or lay off
- Natural disaster at destination
- Mandatory evacuation
- You or your traveling companion's¹ normal pregnancy
- Extension of school year

Contact Us

Customer Service

866-891-6614 | customerservice@roamright.com

Claims

855-762-6252 | claims@roamright.com





Pre-Sale Disclosure Requirements

These disclosures must be provided to each purchaser prior to completing the sale, in accordance with your NCOIL Training.



Important Disclosures

The insurance coverage or plans are available to residents of the United States. Benefits and services are described on a general basis. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your plan for detailed terms and conditions. Insurance coverages are underwritten by Arch Insurance Company, NAIC # 11150 under form series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions, Inc., a licensed travel insurance producer* (CA License #0118111, TX License #1787195). Both the travel insurance producer and the underwriter may be reached at 1-844-872-4163. *Plans are solicited by licensed producers in NY and HI.

Prospective Purchaser Notices



Purchasing travel insurance is not required in order to purchase any other product or service offered by the travel retailer.



Your travel retailer may not be licensed to sell insurance, and is therefore not qualified or authorized to:

- Answer technical questions about the benefits, exclusions, and conditions of any of the insurance offered by the travel retailer.
- Evaluate the adequacy of your existing insurance coverage.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provide you with similar benefits but may be subject to different restrictions depending upon your other coverages, You may wish to compare the terms of this policy with your existing life, health, home and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Delaware Resident Notice

The insurance coverage may duplicate existing coverage maintained by the consumer. The consumer may wish to compare the terms of existing life, health, home and automobile policies, and other sources of protection.

California Resident Notice

If you have any questions about your current coverage, call your insurer or insurance agent or broker or the California Department of Insurance Consumer Hotline: 1-800-927-4357.



Pro Plus Plan Travel Insurance Overview

partner.roamright.com

Arch RoamRight Phone: (866) 891-6614



Why Purchase Travel Insurance?

Travel insurance helps protect you and the prepaid, non-refundable, unused trip costs you've paid into your vacation or business trip. Because whether you are at home or on vacation, life happens – and that can affect your travel plans.

- You or your child may get sick and you have to cancel your trip.
- The airlines may lose your luggage en route to your destination.
- You may miss your flight connection and lose days on your trip.
- You could be in a foreign country and need emergency medical attention.

A good travel insurance plan provides coverage for all of these situations

Coverage Benefits and Limits

Trip Cancellation	Up to 100% Trip Cost
Cancel for Work Reasons ¹	Up to 100% Trip Cost
Trip Interruption	Up to 150% of Trip Cost
Trip Delay (6+ hours)	\$2,000 (\$200/day)
Missed Connection (3+ hours)	\$750
Baggage Delay (12+ hours)	\$400
Baggage/Personal Effects	\$1,500 (\$250 Per Article)
Emergency Accident & Sickness Medical Expense	\$75,000 (\$750 Dental, No Deductible)
Emergency Evacuation and Repatriation	\$1,000,000 (Hospital of Choice)
Primary or Excess Emergency Medical	Primary
Political and Security Evacuation	\$100,000
Accidental Death & Dismemberment - 24 Hour	\$10,000
Accidental Death & Dismemberment - Air Only	\$25,000

Plan Provisions

Coverage for One Child (under 18)	Included with each insured adult on the plan, up to a maximum \$10,000 trip cost
Time Sensitive Period	21 days
Trip Duration	180 days
Free Look Period	14 days

Pre-Existing Medical Conditions

Waiver

A waiver for Pre-Existing Medical Conditions* exclusion is available if all of the following conditions are met:

- Plan purchased within 21 days of the initial deposit/payment for your trip;
- 100% of all travel arrangements subject to cancellation penalties are insured;
- Insured is not disabled from travel at the time of purchase.

*Please refer to your policy for definition of Pre-Existing Medical Condition and related terms.

Optional Upgrades*

Baggage Upgrade	\$25/Person
Delay decreased to 6+ hours, includes business equipment	
Rental Car Damage	\$9/Day
\$50,000 max (No deductible)	
Sports and Equipment Rental Coverage	\$30/Person
Sports Coverage - \$1,000	
Sports/Business equipment rental - \$1,000	
Hazardous Sports - included (medical expense)	

Travel Assistance Protection Features

Emergency Travel Assistance Services ²	Included
Emergency Travel Assistance (e.g. replacement of lost travel documents, transfer of funds, legal referrals)	
Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)	
Emergency Transportation Services (e.g. emergency medical evacuation, medically necessart repatriation, repatriation of deceased remains)	

*All prices & costs represented above are subject to change. ¹For coverage, plan must be purchased within time sensitive period. ²Provided by designated assistance provider identified in your policy.

Pricing*

Trip Cost ¹	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
\$1-\$250	\$39	\$44	\$46	\$61	\$98	\$128	\$200	\$276
\$251-\$500	\$42	\$50	\$52	\$72	\$113	\$148	\$230	\$316
\$501-\$1000	\$52	\$66	\$69	\$94	\$138	\$181	\$274	\$374
\$1,001-\$1,500	\$72	\$91	\$95	\$129	\$185	\$242	\$357	\$488
\$1,501-\$2,000	\$95	\$121	\$126	\$170	\$238	\$308	\$450	\$611
\$2,001-\$2,500	\$121	\$153	\$161	\$218	\$299	\$388	\$559	\$762
\$2,501-\$3,000	\$137	\$174	\$183	\$247	\$337	\$436	\$625	\$852
\$3,001-\$3,500	\$157	\$202	\$211	\$284	\$384	\$498	\$711	\$968
\$3,501-\$4,000	\$177	\$225	\$236	\$318	\$428	\$554	\$788	\$1,075
\$4,001-\$4,500	\$199	\$251	\$264	\$357	\$477	\$616	\$874	\$1,193
\$4,501-\$5,000	\$240	\$311	\$326	\$442	\$590	\$772	\$1,079	\$1,490
\$5,001-\$5,500	\$270	\$352	\$369	\$499	\$665	\$871	\$1,215	\$1,682
\$5,501-\$6,000	\$301	\$394	\$413	\$558	\$743	\$974	\$1,355	\$1,877
\$6,001-\$6,500	\$359	\$475	\$498	\$673	\$894	\$1,175	\$1,625	\$2,264
\$6,501-\$7,000	\$402	\$527	\$553	\$746	\$982	\$1,285	\$1,775	\$2,454
\$7,001-\$8,000	\$425	\$558	\$585	\$790	\$1,040	\$1,357	\$1,875	\$2,593
\$8,001-\$9,000	\$467	\$612	\$642	\$866	\$1,140	\$1,490	\$2,053	\$2,842
\$9,001-\$10,000	\$494	\$652	\$684	\$922	\$1,212	\$1,585	\$2,182	\$3,023
\$10,001-\$11,000	\$543	\$693	\$727	\$1,033	\$1,364	\$1,691	\$2,192	\$3,042
\$11,001-\$12,000	\$708	\$730	\$765	\$1,136	\$1,521	\$1,907	\$2,472	\$3,053
\$12,001-\$13,000	\$792	\$817	\$857	\$1,231	\$1,673	\$2,129	\$2,759	\$3,356
\$13,001-\$14,000	\$879	\$906	\$950	\$1,342	\$1,823	\$2,355	\$3,055	\$3,659
\$14,001-\$15,000	\$967	\$997	\$1,046	\$1,453	\$1,974	\$2,589	\$3,357	\$3,962
\$15,001-\$16,000	\$1,105	\$1,140	\$1,195	\$1,631	\$2,110	\$2,768	\$3,588	\$4,236
\$16,001-\$17,000	\$1,178	\$1,214	\$1,273	\$1,735	\$2,245	\$2,946	\$3,820	\$4,508
\$17,001-\$18,000	\$1,248	\$1,288	\$1,350	\$1,840	\$2,382	\$3,124	\$4,051	\$4,781
\$18,001-\$19,000	\$1,319	\$1,361	\$1,427	\$1,945	\$2,518	\$3,303	\$4,282	\$5,054
\$19,001-\$20,000	\$1,391	\$1,434	\$1,503	\$2,050	\$2,653	\$3,482	\$4,514	\$5,327
\$20,001-\$21,000	\$1,462	\$1,507	\$1,580	\$2,156	\$2,790	\$3,660	\$4,745	\$5,601
\$21,001-\$22,000	\$1,532	\$1,580	\$1,657	\$2,260	\$2,926	\$3,838	\$4,976	\$5,873
\$22,001-\$23,000	\$1,604	\$1,655	\$1,735	\$2,365	\$3,061	\$4,016	\$5,207	\$6,147
\$23,001-\$24,000	\$1,675	\$1,728	\$1,812	\$2,469	\$3,197	\$4,194	\$5,439	\$6,419
\$24,001-\$25,000	\$1,746	\$1,801	\$1,888	\$2,575	\$3,334	\$4,372	\$5,670	\$6,693

*All prices & costs represented above are subject to change. ¹Coverage available up to a maximum Trip Cost of \$200,000 per order for all insureds.

Pricing applies to any trip up to a maximum of 30 days. Add \$9 per person per day for each day over 30.

²Traveling Companion means a person or persons up to 8 persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

This provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions Inc., a licensed travel insurance producer* (CA License #018111, TX License #1787195). Both the travel insurance producer and the underwriter referenced above may be reached at 1-844-872-4163. Your policy is the contract that specifically and fully describes your coverage. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions. Consumer Disclosures can be found at: <https://partner.roamright.com/disclosures>. Privacy policy can be found at: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf> *Plans are solicited by licensed producers in NY and HI.

24-02-TRV49

Covered Events

This is an abbreviated list of the most common covered events for trip cancellation or interruption. For coverage, an event must be unforeseen at the time of purchase. For a full list of events and coverage details, please refer to the policy.

- Sickness, accidental injury or death
- Traffic accident en route to departure
- Residence or destination is made uninhabitable
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Death or hospitalization of host at destination
- Terrorist incident
- Revoked military leave
- Strike
- Inclement weather
- Bankruptcy of travel supplier
- Involuntary job loss or lay off
- Mandatory evacuation
- You or your traveling companion's² normal pregnancy
- Extension of school year

Contact Us

Customer Service

866-891-6614 | customerservice@roamright.com

Claims

855-762-6252 | claims@roamright.com



Pre-Sale Disclosure Requirements

These disclosures must be provided to each purchaser prior to completing the sale, in accordance with your NCOIL Training.



Important Disclosures

The insurance coverage or plans are available to residents of the United States. Benefits and services are described on a general basis. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your plan for detailed terms and conditions. Insurance coverages are underwritten by Arch Insurance Company, NAIC # 11150 under form series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions, Inc., a licensed travel insurance producer* (CA License #0118111, TX License #1787195). Both the travel insurance producer and the underwriter may be reached at 1-844-872-4163. *Plans are solicited by licensed producers in NY and HI.

Prospective Purchaser Notices



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Your travel retailer may not be licensed to sell insurance, and is therefore not qualified or authorized to:

- Answer technical questions about the benefits, exclusions, and conditions of any of the insurance offered by the travel retailer.
- Evaluate the adequacy of your existing insurance coverage.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provide you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Delaware Resident Notice

The insurance coverage may duplicate existing coverage maintained by the consumer. The consumer may wish to compare the terms of existing life, health, home and automobile policies, and other sources of protection.

California Resident Notice

If you have any questions about your current coverage, call your insurer or insurance agent or broker or the California Department of Insurance Consumer Hotline: 1-800-927-4357.