

# Celtic Christianity in *Scotland*

September 11 - 20, 2024



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# ITINERARY

## SEPTEMBER 11 – DEPART THE USA

Depart the USA on your international overnight flight.

## SEPTEMBER 12 - WELCOME TO SCOTLAND

Our representatives will meet you at Glasgow airport and escort you to your bus. Pass the “bonny, bonny banks” of Loch Lomond as we make our way north to Celtic Scotland. From here, we will follow the coast to Oban, where we will check into our hotel for dinner and an overnight stay.

## SEPTEMBER 13 – LISMORE

Take the ferry today to Lismore. Saint Moluag founded a monastery on Lismore in the 6th century AD. The island was a center of Celtic Christianity and later the seat of the medieval bishopric of Argyll. There are also two ruins of 13th-century castles on the island – Coeffin and Achanduin. Return to Oban for dinner and your overnight stay.

*Note - The Isle of Lismore involves over 7 miles of walking. Those not willing or able to walk the distance are offered the option to stay in Oban for the day and enjoy the various sites, shops and restaurants in the town.*

## SEPTEMBER 14 – MULL & IONA

Iona is the internationally renowned place of Celtic Christianity. In 563, Columba was exiled from Ireland and founded the monastery here in 564 AD. From one of the best-preserved abbeys to St. Martin’s Cross, the island is a place of pilgrimage and reflection for Christians from around the world. The ancient burial ground contains the graves of many of the early Scottish Kings. You will take the ferry back, returning to Oban for dinner and your overnight stay.

## SEPTEMBER 15 – OBAN TO GLASGOW

Depart Oban and head south for your city tour of Glasgow. Drive to George Square at the heart of the city. See the Clyde Arc or “Squinty Bridge” as locals refer to it. On the south side is the Pacific Quay and several parks to enjoy. Visit Glasgow Cathedral, also known as the Church of St. Mungo. Raised by St. Serf while ministering to the Picts (local Scots), he became a missionary to the people along the Clyde River, now Glasgow. His tomb is in the lower crypt. Check into your Ayr hotel for dinner and your overnight stay.

## SEPTEMBER 16 – WHITHORN

Journey south to the coastal town of Whithorn. Here, Candida Casa, or “White House,” was built by St. Ninian around 397 AD. A monastery was founded around the site and became a place of pilgrimage for centuries. The late medieval priory is ruinous, with only a portion of the nave still visible. The museum in town contains the Latinus Stone, a 5th-century, Christian memorial, as well as other finds from the site. See St. Ninian’s Cave along the shore. See the Torhouse Stone Circle, considered a Druid site, and be reminded of the local traditions that Celtic Christians faced in Scotland. Return to Ayr for dinner and your overnight stay.

## SEPTEMBER 17 – GLASGOW TO EDINBURGH

Today, you’ll cross Scotland and stop in Stirling. Visit the Church of the Holy Rude, built over the original structure in the 1400’s. See the Battlefield at Stirling Bridge and continue to Edinburgh for dinner and your overnight stay.



### SEPTEMBER 18 – EDINBURGH

Edinburgh replaced Scone as the capital of Scotland in 1437. The site of Edinburgh Castle has held a fort since Celtic times and St. Margaret's Chapel dates to the 12th century. The present-day fortress continues to serve as a military post as well as a museum. Tour St. Giles Cathedral. It is dedicated to the patron saint of Edinburgh, which oldest portions date to 1124. See also Holyrood Palace, an official residence of the British Crown whose grounds date back to an Augustinian Monastery. Return to your hotel for dinner and your overnight stay.

### SEPTEMBER 19 – DUNFERMLINE & ST. ANDREWS

Cross the Firth of Forth to Fife. Stop at Dunfermline Abbey, where St. Margaret and Robert the Bruce are buried. Continue past picturesque fishing villages to St. Andrews, the ancient ecclesiastical capital of Scotland. Visit the ruins of St. Andrews Cathedral and the nearby castle with its notorious "Bottle Dungeon." Take a look at the "Old Course" at St. Andrews, renowned as the home of golf! Return to Edinburgh for dinner and your overnight stay.

### SEPTEMBER 20 – FAREWELL OR ENJOY AN EXTENSION

Return home from Edinburgh with memories of the people and places of Celtic Christianity in Scotland or continue on to the Celtic Ireland extension.



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**\$4,598\***  
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#### YOUR ALL-INCLUSIVE PRICE INCLUDES:

Basic Tour & Guided Sightseeing  
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*Additional baggage & optional fees may apply; see fine print for details*

Fuel Surcharges and Government Taxes

*Subject to change*

Admin. Fees, Entrance Fees, Hotel Gratuities & Program Fees

Breakfast & Dinner Daily, Deluxe Motorcoaches

First-Class Hotels & much more!

*\*A 3.5% surcharge will be added to all credit card transactions.*

#### Purchase Domestic Airfare through NTS

Includes Fuel Surcharges, Transfers and Taxes (subject to change)

To fly from a city near you, call 1-800-929-4684, option 2 or register online at [www.noseworthytravel.com](http://www.noseworthytravel.com)

## OPTIONAL EXTENSION



### Celtic Ireland

September 20-23, 2024

**\$1,599\***

### SEPTEMBER 20 – DUBLIN

We will start our day in Dublin with a walking tour of Trinity College. Founded by Queen Elizabeth I in 1592, it is the oldest college in Ireland. We'll visit the Old Library here and see the Book of Kells, an ornately illustrated Bible produced by Celtic Monks around 800 AD. Continue on to St. Patrick's Cathedral. The church was transitioned from a Catholic church to the Church of Ireland over the centuries. Jonathan Swift, author of Gulliver's Travels and a critic of British rule, was a pastor here. Enjoy a driving tour of the city before checking in to the hotel for dinner and your overnight stay.

### SEPTEMBER 21 – BRU NA BOINNE, THE HILL OF TARA & MONASTERBOICE

Head north and discover the rich history of Celtic life at the Bru na Boinne Prehistoric Monuments. You will see one of the Passage Tomb sites here, such as Newgrange and Knowth. They are richly decorated with megalithic art. From the time of the first Celtic influence until the 1169 invasion, the Hill of Tara was the island's political and spiritual capital. It contains several ancient monuments and, according to tradition, was the seat of the High King of Ireland. Walk the grounds of Monasterboice Monastery, where some of the finest 9th-century High Crosses can be seen. Founded in 521 AD by St. Buite, the ruins remain a testament to their Christian heritage. Return to your hotel for dinner and your overnight stay.

### SEPTEMBER 22 – GLENDALOUGH & DUBLIN

Then, board the bus for a ride through scenic Wicklow County to Glendalough, one of the most beautiful spots in all of Ireland. Here St. Kevin founded a monastery in 498. See the Celtic High Crosses and a stone-roofed church. Explore the wonderful hiking trails around the two lakes. Finish the day with time on your own this afternoon in Dublin, before dinner and your overnight stay.

### SEPTEMBER 23 – RETURN TO THE USA

Return home with memories of the people and places of your Celtic Christian heritage.

*\*A 3.5% surcharge will be added to all credit card transactions. Guests taking an extension may be on a different flight than their group and/or traveling companion.*



**TRAVEL REGISTRATION FORM**

Make checks payable and mail to: **Noseworthy Travel Services**  
 P.O. Box 6378, Lakeland, Florida 33807-6378  
 800-929-4684, option 2 • fax: 863-647-4411 • email: nts@travelwithus.com

**PROGRAM CONDITIONS**

**INCLUDED IN PRICE:**  
 • Round-trip international airfare • Deluxe motorcoaches • 1st class hotels • Guided sightseeing • Entrance fees to sites visited (as listed in itinerary) • Breakfast & dinner daily • Hotel gratuities • Program fees • Administrative Fee • Fuel surcharges \$500 • Government Taxes \$98 (Increases in government tax and fees are subject to change) • Tips for Guide & Driver

**NOT INCLUDED IN PRICE:**  
 • Optional Travel Protection Program (see premium schedule)  
 • Extensions and optional sightseeing as listed in the brochure  
 • Miscellaneous fees such as individual transfers; passports, laundry, lunches, beverages at meals & baggage fees  
 • \$100 Document fee for Non-US/Canadian residents • Visa for non-US citizens

**ACCOMMODATIONS:**  
 Price is per person based on double occupancy. When available, single rooms are often smaller than doubles. While NTS will try to match roommates, NTS cannot guarantee a roommate will be available. Roommates may be assigned as late as 30 days prior to departure and, if one is not available or you request a single room, the following charges apply: \$850 during the basic tour; **\$350 for Celtic Ireland Extension**

**PAYMENT INFORMATION:**  
 A 3.5% surcharge will be added to all credit card transactions.

**PAYMENT SCHEDULE:**

Payment Amount	Payment Due Dates & Notes
\$300	Due upon registration.
\$1,500	Second Deposit amount due by 05/29/24.
Full Payment	Final Payment is due on 06/28/24. If paid after the due date, a late payment fee of \$100 will be assessed.
Travel Protection Amount	The Travel Protection Plan premium will be due no later than 05/29/24 to be in full effect. Travel protection premiums must be paid in addition to our deposits and in advance of the final payment for coverage to be in effect.

**REGISTRATIONS RECEIVED after May 29, 2024:**  
 We welcome registrations after 05/29/24. Registrations received between 06/30/24 - 06/13/24 will incur a \$100 per person fee. Registrations received between 06/14/24 - 06/28/24 will incur a \$200 per person fee. Registrations received between 06/29/24 - 07/13/24 will incur a \$400 per person fee. Registrations received on 07/14/24 or later will incur an additional fee based on air availability. 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 105 days prior to departure, you will be charged the \$100 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: 104-60 days = \$400; 59-45 days = \$600; 44-31 days = 40% of total cost; 30 days to 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**  
 NTS does 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. NTS reserves the right to make adjustments to the itinerary as deemed desirable by NTS, and NTS reserves the right to cancel any tour prior to departure. If a tour is canceled beyond the control of NTS, NTS 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. NTS reserves the right to refuse or revoke travel to anyone who is, in the sole judgment of NTS, 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 see noseworthytravel.com/fit-to-travel-statement or contact Noseworthy Travel Services for more details.

**PASSPORT INFORMATION:**  
 Passport information must be submitted to our office no later than 05/29/24. 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.

**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, NTS does 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. NTS is not responsible for such changes or delays and does 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 airlines.

**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. Additionally, you may incur optional fees (food, excess baggage, overweight baggage, items of personal nature, etc.) as well. For more information, visit noseworthytravel.com/travel-info/airline-fees.

**ON OWN DEVIATIONS:**  
 On Own Deviations from the standard tour program must be submitted in writing and are subject to additional airline fees, if applicable. Transfers for passengers who deviate are not included.

**ITINERARY CHANGES:**  
 Every effort has been made to ensure the accuracy of this brochure. While NTS 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 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.

Due to airline schedules, some participants may receive one or two extra leisure days at a nominal per day charge and some extensions may not be available on all departure dates. If itinerary changes necessitate extra overnights, you will be charged \$150 per night; single rooms \$250 per night. Meals for extra nights are not included.

**VALIDITY DATE:**  
 This brochure is valid until 12/24/23. If validity date has passed, current brochures may be found at www.noseworthytravel.com. Registrations will still be accepted after the validity date.

**RELEASE INFORMATION:**  
 Payment of deposit indicates permission for NTS or its 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, submitted documentation, written papers, and/or biographical material without restrictions or limitation for any advertising, marketing, publicity, educational or promotional purpose which NTS or its agents deem appropriate, unless the registrant or guardian otherwise notifies NTS 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, NTS acts only as agent for the relevant supplier in securing hotels, transportation and other travel services and in no event shall NTS 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 NTS assumes 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.**

NTS does not own or operate any of the suppliers of services to your tour. Similarly without limiting the foregoing, passenger agrees to hold NTS 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. Florida law will be applicable to any dispute which arises out of or concerns this brochure or your tour. Any and all litigation must be brought only in and for courts in Polk County, Florida to the exclusion of litigation anywhere else in the world.

Educational Opportunities Tours doing business as Noseworthy Travel Services is the tour operator and is solely responsible for the travel program. Educational Opportunities Tours is registered with the State of Florida as a Seller of Travel. Registration No. ST24130. CST2027682-40.

**Host:** \_\_\_\_\_ **ID#:** \_\_\_\_\_ **Tour:** **NX24**

**Departure City:** \_\_\_\_\_ **Departure Date:** **09/11/24 (K)**

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

**Guest 1: First Name:** \_\_\_\_\_ (Preferred Name) \_\_\_\_\_

**Middle Name:** \_\_\_\_\_ **Last Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_ **P.O. Box:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Alt. Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_  Send me emails about my trip

**Birth Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **State of Birth:** \_\_\_\_\_ **Sex:**  Male  Female

**Emergency Contact:** \_\_\_\_\_ **Relationship:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Alt. Phone:** \_\_\_\_\_

**Dietary Restrictions:** \_\_\_\_\_

**How did you learn about this tour?** \_\_\_\_\_

**Tour Selection:**  **Basic Program Only**  **Add Celtic Ireland Extension**

**Guest 2: First Name:** \_\_\_\_\_ (Preferred Name) \_\_\_\_\_

**Middle Name:** \_\_\_\_\_ **Last Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_ **P.O. Box:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Alt. Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_  Send me emails about my trip

**Birth Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **State of Birth:** \_\_\_\_\_ **Sex:**  Male  Female

**Emergency Contact:** \_\_\_\_\_ **Relationship:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Alt. Phone:** \_\_\_\_\_

**Dietary Restrictions:** \_\_\_\_\_

**How did you learn about this tour?** \_\_\_\_\_

**Tour Selection:**  **Basic Program Only**  **Add Celtic Ireland Extension**

**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 by NTS (separate from deposit & clearly designated as your travel protection premium).	<b>Guest 2:</b>
4 Premium must be paid in full no later than 05/29/24.	<input type="checkbox"/> I Accept <input type="checkbox"/> I Decline

**FULL DEPOSIT OF \$300 PER PERSON REQUIRED**

**2nd Deposit of \$1500 Required 05/29/24 Final Payment Due 06/28/24**

**Payment:**  **\$300 (per person)**  **Other Amount \$** \_\_\_\_\_

**Check #** \_\_\_\_\_ (Payable to Noseworthy Travel Services, Inc.)

**To Register by credit card, go to: [www.noseworthytravel.com](http://www.noseworthytravel.com)**

**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:** **NX23** **Date:** **091124** **Code:** **K** **v. 002** **10/24/23**

**Travel Protection Plan - Premium Rates**

For a full description of the plan, go to: [www.tripmate.com/wpf427E](http://www.tripmate.com/wpf427E)

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
<b>Part A *</b>	
Trip Cancellation	Trip Cost
<b>Part B</b>	
Trip Interruption	Trip Cost
Missed Connection	\$500
Travel Delay (Up to 10 days & up to \$200 Per Day)	\$2,000
<b>Medical Expense / Emergency Evacuation</b>	
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

**Additional Cancellation Protection**  
 When You purchase this Travel Protection Plan at or before the final payment due date for Your Trip, you also receive the Noseworthy Travel Services Pre-Departure Cancellation Waiver Benefit that allows you to cancel your Noseworthy Travel Services travel arrangements up to the day of departure for any reason (excludes no shows and those not permitted boarding). With this Noseworthy Travel Services Cancellation Waiver, your non-refundable land cancellation penalties will be refunded in Noseworthy Travel Services travel certificates. Certain travel programs are not eligible for this benefit, such as cruise and land programs listed and detailed on the Noseworthy Travel Services website ([www.noseworthytravel.com](http://www.noseworthytravel.com)). Premiums must be paid in addition to initial or second deposit prior to the final payment for coverage to be in effect.

**Part A** - Travel Arrangement Benefits are provided by Noseworthy 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 Fire 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 Noseworthy 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, 1-800-888-7292 (\*in CA, dba Trip Mate Insurance Agency).