

*“Oh wie ist das schön...  
so was hat man lange nicht gesehen, so schön, so schön!!”*

## **Oktoberfest Extravaganza 2007**

*A 12-Day Performance Tour To*

## **GERMANY & AUSTRIA**

For the members, family and friends of  
“The Chico Bavarian Band” and  
“The Internationals”



**September 20 – October 1, 2007**

**DAY ONE: Thursday, September 20, 2007**

**DEPART SAN FRANCISCO:** The **Chico Bavarian Band & The Internationals** start their performance tour to Europe with an overnight flight to Munich, Germany.

**DAY TWO: Friday, September 21**

**MUNICH: Welcome to Germany!** The city of Munich has a lot to offer for all ages and tastes. Whether interested in history, architecture or art, or to enjoy strolling through parks, fancy a trip to the Bavaria film studios or long for a visit to one of Munich's famous traditional beer gardens, there is sure to be something exciting in this multi-faceted city for everyone. Upon arrival, **The Chico Bavarian Band & The Internationals** are met by their Kingsway International Tour Manager that will escort them to their motor coach for transfer to their hotel for check-in. This evening the group will have a sumptuous multi-course **Welcome Dinner** in the Hofbräuhaus with live entertainment. Overnight in Munich.

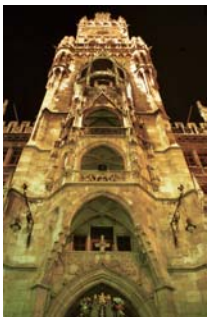


**DAY THREE: Saturday, September 22**

**MUNICH:** The morning begins with a guided sightseeing tour of Munich. Sites will include a visit to **Nymphenburg**, once the summer residences of the Bavarian Sovereigns. Munich's famous **Neues Rathaus (New City Hall)** on the Marienplatz and the dramatic **Frauenkirche (Cathedral)** are certain to highlight the tour. The remainder of day will be at leisure for individual sightseeing, exploring and shopping. Later in the afternoon, the band gives a **\*concert** at a Spaten beergarden either for Frühschoppen or in the early afternoon. Today is also the **opening day of the 174th Oktoberfest**. Overnight in Munich.

**DAY FOUR: Sunday, September 23**

**MUNICH:** It's all about **Oktoberfest!** The first ever Oktoberfest was held in 1810 to celebrate a royal wedding with beer, horse racing, and food. The day will start with the **band's \*participation in the impressive street parade** that will culminate in a **visit to the festival grounds**. **The Chico Bavarian Band & The Internationals** will have reserved seating and a meal in one of the main brewery tents. It is sure to be a highlight of their tour as the group will **sample local specialties as well as sing and dance**. Overnight in Munich.



**DAY FIVE: Monday, September 24**

**MUNICH:** Today the group will have a full day at leisure to enjoy more of the sights and sounds of Munich on their own. Your Kingsway International Tour Manager will have some suggestions including a visit to the 1972 Olympic Area and a walk through the old town center with the famous **Glockenspiel** at the Rathaus. The city of Munich has a lot to offer for all ages and tastes. Later in the day, the bands will give a **\*Platzkonzert at the Marienplatz**. Overnight in Munich.

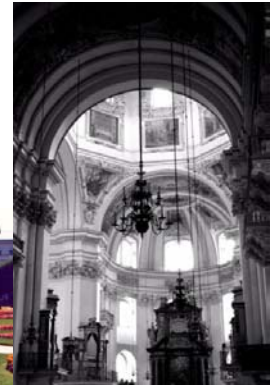


### DAY SIX: Tuesday, September 25

**MUNICH/BERCHTESGADEN/SALZBURG:** This morning the group leaves Munich and heads via **Berchtesgaden to Salzburg**. There will be plenty of time to visit this picturesque **Bavarian resort town** before heading up on a guided tour to the **Kehlsteinhaus (Hitler's "Eaglenest")**. The group will continue their transfer to Salzburg, where they will enjoy an evening at leisure in the historic old town center. Overnight in Salzburg.

### DAY SEVEN: Wednesday, September 26

**SALZBURG:** The **Chico Bavarian Band & The Internationals** will depart on a guided sightseeing tour of Salzburg, which will include such sites as **Mirabell Gardens** and the magnificent cathedral. **Salzburg's Cathedral** is the city's most significant piece of church architecture. With its magnificent facade and mighty dome, it represents the most impressive early Baroque structure north of the Alps. The group's next stop will be a **visit to nearby Stieglbrauerei** – Austria's largest private brewery. After sightseeing, the band will give a **\*Platzkonzert**. Overnight in Salzburg.



### DAY EIGHT: Thursday, September 27

**SALZBURG/INNSBRUCK/KONSTANZ:** Next stop is the famous **Swarovski Crystal Gallery** en-route to the second sight of the day: **Innsbruck**, Tyrol with its **charming Old Town**, an Austrian hybrid of Gothic and Baroque and the most characteristic landmark: the **Golden Roof**. The **Golden Roof** is a landmark that was built in 1500. It was decorated with almost 3000 gold-plated copper tiles for Maximilian I, the Holy Roman Emperor. The reliefs on the balcony show coats of arms, symbols and other figures in his life. The emperor and others used the balcony to watch events in the square below. The group will have ample free time for lunch and shopping before heading to Konstanz. Overnight in Konstanz.



### DAY NINE: Friday, September 28

**KONSTANZ:** **Konstanz**, the **medieval town** situated on both banks of the Rhine and by the Swiss border, is home to a smaller but nevertheless **enticing Oktoberfest** celebrated mostly by locals. The group will discover its rich history on a guided tour and visit the almost tropical **island of Mainau**, which is a **must-see** in this scenic area. Here, palms and orange trees grow and fragrant flowers bloom year-around,

pratically in the shadow of the snow-covered Alps. In the center of the island is an **ancient castle**. Later today, the group will engage in the Oktoberfest celebrations in Konstanz as either a band member or excited fan. The bands may have an interaction with a **local Blaskappelle** either as **joined \*concert or cultural exchange**. Overnight in Konstanz.





### **DAY TEN: Saturday, September 29**

**KONSTANZ/TÜBINGEN/STUTTGART:** This morning departing Konstanz, the group will depart for **Stuttgart** with a stop in **Tübingen** or another picturesque town en-route. After a **guided tour of Stuttgart's highlights** upon arrival, the group will check-in at their hotel to get ready for yet another exciting event. In its 162nd year, the **Cannstatter Volksfest is Germany's second largest festival** of this kind and attracts over 4 million visitors. How about a visit to the castle, the Mercedes-Benz Museum or the State Gallery of Stuttgart? Your local guide provides you with an overview of all the major sights. Overnight in Stuttgart.



### **DAY ELEVEN: Sunday, September 30**

**STUTTGART:** Today, the bands **\*participate in the Volksfest Umzug** - the traditional parade and highlight of the opening ceremony for the **Cannstatter Volksfest**. Follow them to the Wasengelände to celebrate yet another

Oktoberfest and have a memorable Ausklang. The group enjoys a **sumptuous farewell feast with more singing and dancing**. Final overnight in Germany.



### **DAY TWELVE: Monday, October 1**

**FRANKFURT/SAN FRANCISCO:** After breakfast at their hotel, the group will transfer to Frankfurt for their return flight to San Francisco.

*\*Concerts and Platzkonzerts and all other arrangements subject to confirmation.*

*\*\*The daily itinerary may be modified slightly on performance days in order to accommodate concert preparation needs.*

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## **TOUR PRICE from San Francisco: \$3170**

### **Tour Includes:**

- \* Round-trip airfare from San Francisco, tourist class
- \* 3 & 4 star hotel accommodations (based on double occupancy)
- \* Breakfast daily and 3 dinners, including a special welcome and farewell meal with entertainment
- \* Professional Tour Manager throughout tour
- \* Local English-speaking tour guides
- \* All scheduled sightseeing & entrance fees
- \* Modern motor coach
- \* Concert arrangements & promotion

### **Tour Does Not Include:**

- \* Single Supplement (private room): \$745
- \* Personal services (including portage and drinks)
- \* Travel Insurance (optional)\*\*: \$149 per person
- \* Airport taxes/fuel surcharges: projected at \$200 per person (subject to change and adjusted with final billing)
- \* Group Tips: \$88 per person (\$8 per person, per day)

*\*\*We highly recommend travel insurance to cover trip cancellation/interruption, travel delay, emergency medical, baggage delay and accidental death coverage. **Please read the insurance information included in this document. If insurance is purchased at the time of a tour member's initial deposit for the trip, the travel insurance covers that tour member even if he or she must cancel or interrupt the trip due to a pre-existing condition.***



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**TOUR TERMS AND CONDITIONS**  
**THE CHICO BAVARIAN BAND AND THE INTERNATIONALS**  
*TOUR TO*  
**GERMANY AND AUSTRIA**  
**SEPTEMBER 20 – OCTOBER 1, 2007**

1. **Deposit** is due 12/15/2006, 1/15/2007, 3/15/2007 and full and final payment is due 5/15/2007.
2. **Deviations** are not permitted past 90 days (3/29/07) before departure.
3. Airline taxes, currency exchange rate and numbers of tour passengers may affect the **price** of this tour.
4. If you are not a U.S. Citizen, you need to contact the Embassy about the steps to obtain a **visa** for entry to Europe if necessary.

\* **Air Transportation:** Tourist class on airline specified in this brochure or by Kingsway International, and/or other IATA (International Air Transportation Assoc.) and ARC (Airlines Reporting Corporation) carriers.

\* **Deposits & Payment: A \$350 per person deposit is required by December 15, 2006.** No order will be processed without a deposit and payment constitutes acceptance of all terms and conditions. A 2nd payment of \$700 per person is due January 15, 2007. A 3rd payment of \$1000 per person is due March 15, 2007 and full and final payment must be made no later than May 15, 2007. Checks should be made out to Kingsway International and *reservation is not guaranteed if full payment is not made by May 15, 2007.* Kingsway accepts Visa or MasterCard only with a 2% credit card processing fee (nonrefundable).

\* **Baggage:** For travel from/to the United States or Canada, the following free baggage allowance for Economy Class: one checked piece, the total dimensions of which do not exceed 62 inches (115 cm). Any checked baggage must not weigh more than 50 lbs. (23 kgs.), cabin baggage not more than 22 lbs. (10 kgs.) Within Europe and the Middle East and 44 lbs. (20 kgs.) will be carried free on Economy Class flights.

\* **Group Size:** The services specified are based on a minimum of 70-90 passengers. If this quota is not reached, the price of the tour will be increased proportionately. If a person is not able to find a roommate they will need to pay for a single supplement charge.

\* **Tour Prices:** All tour prices quoted for transportation and land arrangements herein are based on rates (including foreign exchange rates) in effect at time of publication and are subject to change. The exchange rate at this time is based on the \$1 USD = .7838 EURO. Adjustments will be made when the exchange rate varies more than 5%.

\* **Itinerary and Program Variation:** Kingsway International is committed to continually improving itinerary features whenever realistic improvements are possible. If unforeseen circumstances beyond our control necessitate, we reserve the right to vary itineraries and even destinations or substitute hotels if circumstances warrant. Venues, repertoire and performance may be adjusted or modified, with final arrangements contingent upon the number of performance participants.

\* **Air Deviation:** Late return deviations are sometimes permitted from the original city of departure, for a minimum fee of at least \$175, if the class of service is still available at the time of booking and if their fare rules permit the change. All deviations must be applied for by writing, faxing or emailing your request to Kingsway International at the above address. When a deviation is confirmed by the airline, passengers will be notified and invoiced for all charges incurred for their deviation. Each subsequent change is subject to an additional \$50 processing fee, plus airline fees once confirmed. Deviations are difficult, especially during high season, so requests must be made as early as possible. Passengers who deviate must arrange for their own ground transportation to and from the airport.

\* **Land Only:** Any person choosing the 'land only' package after their initial full-tour reservation has been made in writing, faxing or emailing, is subject to a \$50 change fee up to 60 days prior to departure. Anyone changing to a 'land only' option 60 to 0 days prior to departure will be subject to a \$1,000 change fee. Any person choosing the 'land only' option must arrange for their own ground transportation to and from the airports and any mid-tour flights.

\* **Tour Rate Does Not Include:** Excess baggage, insurance, laundry, valet service, food not included on the regular hotel menu, after meals tea and coffee, or other expenses of a personal nature.



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**TOUR TERMS AND CONDITIONS CONTINUED  
THE CHICO BAVARIAN BAND AND THE INTERNATIONALS**

*TOUR TO*

**GERMANY AND AUSTRIA  
SEPTEMBER 20 – OCTOBER 1, 2007**

\* **Cancellations:** If it should become necessary to cancel your tour membership prior to departure a cancellation fee of \$100 will be charged up to 180 days (3/24/07) before departure; a cancellation fee of \$200 - 179-121 days (3/25/07 - 5/22/07) before departure; Cancellation fee of \$300 - 120-91 days (5/23/07 - 6/21/07) before departure; Cancellation fee of \$700 - 90-45 days (6/22/07 - 8/06/07) before departure; Cancellation fee of \$1000 - 44-15 days (8/07/07 - 9/05/07); 14-0 days (9/06/07 - 9/20/07) all monies nonrefundable. **All cancellations must be made in writing, fax or e-mail** to Kingsway International at the above address.

\* **Substitutions** are allowed with the following fees: 180+ days (3/24/07) before departure sub fee is \$100; 179-76 days (3/25/07 - 7/06/07) before departure sub fee \$200; 75-30 days (7/07/07 - 8/21/07) before departure sub fee is \$300; 29-15 days (8/22/07 - 9/05/07) before departure sub fee \$700; 14-5 days (9/06/07 - 9/15/07) before departure sub fee, if possible, depending on airline and destination \$1,000; less than 5 days before departures subs are not possible. Substitution deposits/payments must be received by Kingsway International before a refund to the original passenger is made.

\* **Travel Insurance** (premium non-refundable) is highly recommended. All cancellations are subject to the terms and conditions stated unless the State Department of the U.S., not other governmental agencies, bans travel to the countries listed on the itinerary. Claims for refunds will be handled expeditiously and will be made within 60 days following the termination of the tour program. You have been supplied travel insurance information rates and coverage for you.

\* **Documents:** Every tour member must have a **valid signed passport** that will be in effect for at least six months after the stated return of the tour. If the tour is visiting any country where group visas are required Kingsway International will give full information and provide the proper forms with instructions for filling them out. When a passenger has received this information it is their responsibility to see that the forms are properly filled out and returned to Kingsway International, before the specified deadline.

\* **Health Requirements:** Kingsway International urges you to call the U.S. Centers for Disease Control (the "CDC") in Atlanta, to access the "Hotline" by phoning: (800) 311-3435 or website: [www.cdc.gov](http://www.cdc.gov) for the latest health requirements.

\* **California Passengers:** Kingsway International is a participant in the Travel Consumers Restitution Fund, Registration # 1009893-10. Registration as a seller does not constitute approval by the State of California. A claim can be filed with the Travel Consumer Restitution Corp. within 60 days of the date a person suffers or becomes aware of loss. Passengers located outside California are not covered by this fund. **IN ACCORDANCE WITH THE CALIFORNIA TRAVEL PROMOTER'S LAW, ALL FUNDS ARE DEPOSITED INTO A FEDERALLY INSURED BANK TRUST ACCOUNT.**

\* **Arbitration:** Any disputes shall be resolved by binding arbitration in Colorado Springs, CO through the American Arbitration Association. The prevailing party shall be entitled to an arbitrator's award and its reasonable attorney fees and costs.

\* **Responsibility:** Kingsway International acts only as agents for transportation companies, hotels, and other public services and it is the express condition that we shall not become liable for delays, losses, or accidents incurred by said persons or operators to passengers and baggage from whatsoever cause. We also reserve the right to change the routing, hotels, and/or sightseeing and any service offered, should local conditions warrant; the extra cost, if any, must be paid by the passengers. The right is reserved to refuse any person on this tour. Also, the airlines and other transportation companies concerned are not to be held responsible for any act or omission of event during the time passengers are not on board their planes or conveyances. This passage contract in use by the carriers concerned when issued shall constitute the sole contract between the airlines or other carriers and the purchasers of the tour and/or passengers. All additional expenses caused by war, landslides, strikes, weather delays, illness or accidents are the responsibility of the passengers. By utilizing the services of Kingsway International, you agree that the exclusive venue for all claims, actions or proceedings against Kingsway International of whatsoever nature arising out of this contract shall be the County of El Paso, Colorado, and such claims, actions, or proceedings shall be determined according to laws and jurisdiction of the State of Colorado.

# KINGSWAY INTERNATIONAL TRAVEL PROTECTION PLAN SUMMARY

## Summary of Coverages

### Schedule: Kingsway International

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment .....	\$25,000
Medical Expense/Emergency Assistance .....	\$25,000
Accident and Sickness Medical Expense	
Emergency Evacuation and Repatriation	
Pre-Departure Trip Cancellation .....	Up To Trip Cost
Post-Departure Trip Interruption .....	Up To Trip Cost
Travel Delay (Up to \$100 Per Day) .....	\$500
Baggage and Personal Effects .....	\$1,000
Baggage Delay .....	\$100

## Who is eligible for coverage

A person who has arranged to take a Trip and pays the required premium and is a citizen or resident of the United States of America or Canada.

## When coverage begins and ends

Pre-Departure Trip Cancellation coverage will take effect on the day your premium is received by Kingsway International. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Trip if the required premium payment is received by Kingsway International. All coverages will take effect on the later of: 1) the date the premium has been received; or 2) the date and time you start your Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip. Your coverage automatically ends on the earlier of: 1) the date the Trip is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Trip covered by the policy.

All coverages under the policy will be extended if your entire Trip is covered by the policy and your return is delayed by unavoidable circumstances beyond your control. If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or 7 days after the Scheduled Return Date.

## Summary of Coverages

**ACCIDENTAL DEATH AND DISMEMBERMENT**-We will pay this benefit up to the amount on the Schedule if you are injured in an Accident which occurs while you are on a Trip and covered under the policy, and you suffer one of the losses listed below within 365 days of the Accident. The Principal Sum is the benefit amount shown on the Schedule. We will pay 100% of the Principal Sum for loss of: life; both hands or feet, or sight of both eyes; one hand and one foot; or one hand or one foot and sight of one eye. We will pay 50% of the Principal Sum for loss of: one hand or one foot; or sight of one eye. If you suffer more than one loss from one Accident we will pay only for the loss with the larger benefit. Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight.

**MEDICAL EXPENSE/EMERGENCY ASSISTANCE**-We will pay this benefit, up to the amount on the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of benefits payable for Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

**Covered Expenses Include:** expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services, incurred by you within one year from the date of your Sickness or Injury; expenses for emergency dental treatment incurred by you during a Trip; expenses incurred by you for Physician-ordered emergency medical evacuation or non-emergency medical evacuation home or to an appropriate Hospital, including escort expense (both, subject to our prior approval); Repatriation expenses for preparation and air transportation of your remains to your place of residence in the USA or Canada.

**ON CALL INTERNATIONAL ASSISTANCE SERVICE**-Multi-Lingual professionals are available 24 hours a day to provide help and advice with a medical or legal emergency.

**PRE-DEPARTURE TRIP CANCELLATION**-We will pay this benefit up to the amount on the Schedule if you are prevented from taking your Trip due to: (1) your, an Immediate Family Member's, Traveling Companion's, or Business Partners Sickness, Injury, or death; or (2) Other Covered Events as defined in the policy.

**The Sickness or Injury must:** a) commence while your coverage is in effect under the policy; b) require the examination and treatment by a Physician at the time the Trip is cancelled; and c) in the written opinion of the treating Physician be so disabling as to prevent you from taking your Trip.

### Pre Departure Cancellation Benefits:

We will reimburse you up to the amount in the Schedule for the amount of prepaid, forfeited, non-refundable Payments or Deposits that you paid for your Trip. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is canceled and your Trip is not canceled.

**POST-DEPARTURE TRIP INTERRUPTION**-We will pay this benefit up to the amount on the Schedule 4: 1) your arrival on your Trip is delayed beyond the Scheduled Departure Date; or 2) you are unable to continue on your Trip after you have departed on your Trip due to: your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death; or Other Covered Events as defined in the policy.

For item 1) above, the Injury or Sickness must: a) commence while your coverage is in effect under the policy; b) for item 2) above, commence while you are on your Trip and your coverage is in effect under the policy; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Trip or to prevent you from continuing your Trip.

### Post-Departure Trip Interruption Benefits:

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus one of the following: (1) the additional transportation expenses by the most direct route from the point your interrupted your Trip: (a) to the next scheduled destination where you can catch up to your Trip; or (b) to the final destination of your Trip; (2) the additional transportation expenses incurred by you by the most direct route to reach your original Trip destination if you are delayed and leave after the Scheduled Departure Date. However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy airfare (or first class, if the original tickets were first class) by the most direct route less any refunds paid or payable for your unused original tickets; (3) your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is interrupted and your Trip is continued.

**TRAVEL DELAY**- If your Trip is delayed for 12 hours or more we will reimburse you up to the amount shown on the Schedule for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. Travel Delay must be caused by or result from: Common Carrier delay; natural disaster or closure of public roadways by government authorities due to adverse weather; Injury, Sickness or covered death of you, your Traveling Companion or Immediate Family Member traveling with you; quarantine; loss or theft of passports, travel documents, or money.

**BAGGAGE AND PERSONAL EFFECTS**-We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown on the Schedule for direct loss, theft, damage or destruction of your Baggage, passports, and visas during your Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all of the credit card conditions imposed by the credit card companies. We will not pay more than \$500 on all losses to jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; precious or semi precious gems; cameras, camera equipment; digital or electronic equipment and media; and furs. Items not included above are subject to a \$250 per item limit.

**BAGGAGE DELAY**-We will reimburse you, up to the amount shown in the Schedule for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Trip.

We will also reimburse you up to \$25 for expenses incurred during your Trip to expedite the return of your delayed Baggage.

## Policy Definitions

The words, "you", "your" and "yours" refer to the Insured. "We", "us" and "our" refer to the company providing the insurance. In addition certain words and phrases are defined as follows:

**"Actual Cash Value"** means current replacement cost for items of like kind and quality less depreciation.

**"Baggage"** means luggage, personal possessions and travel documents taken by you on the Trip.

**"Business Partner"** means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

Trip Cost	Premium Rate	Trip Cost	Premium Rate	Trip Cost	Premium Rate
Up To \$1,000	\$79.00	\$2,501 To \$3,500	\$149.00	\$4,501 To \$5,000	\$229.00
\$1,001 To \$1,500	\$99.00	\$3,501 To \$4,000	\$179.00	\$5,001 To \$6,000	\$249.00
\$1,501 To \$2,500	\$119.00	\$4,001 To \$4,500	\$199.00		

"Common Carrier" means any land, water or air conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

"Domestic Partner" means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership recognized by the jurisdiction within which they reside.

"Elective Treatment and Procedures" means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

"Immediate Family Member" includes you or the Traveling Companion's, spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

"Injury" means bodily harm caused by an accident which: 1) occurs while your coverage is in effect under the policy; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

"Other Covered Events" means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy:

1. Common Carrier delays resulting from organized labor strikes that affect public transportation;
2. Arrangements canceled by an airline, cruise line, or tour operator, resulting from inclement weather or organized labor strikes that affect public transportation.
3. A change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under the policy: a) being directly involved in a documented traffic accident while enroute to departure; b) being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer; c) your Home is made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; d) being called into active military service to provide aid or relief in the event of a natural disaster; e) a documented theft of passports or visas; f) a transfer of employment of 250 miles or more.

"Payments or Deposits" means the cash, check or credit card amounts actually paid to Kingsway International. Payments made in the form of a certificate, voucher or discount are not Payments or Deposits as defined herein.

"Physician" means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

"Pre-Existing Condition" means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you, your Traveling Companion, or Immediate Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item 2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this policy.

"Scheduled Departure Date" means the date on which you are originally scheduled to leave on your Trip.

"Sickness" means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the insurance is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this insurance is not a Sickness as defined herein and is not covered by the policy.

"Traveling Companion" means a person whose name appears with yours on the same Trip arrangement and who, during the Trip, will share accommodations with you in the same room, cabin, condominium unit, apartment unit, or other lodging.

"Trip" means a scheduled trip for which coverage has been elected and the premium paid, and all travel arrangements are arranged by Kingsway International prior to the Scheduled Departure Date of the Trip.

## Policy Exclusions

The following exclusion applies to the Accidental Death and Dismemberment

Coverage:

1. We will not pay for loss caused by or resulting from Sickness of any kind. The following exclusion applies to the Medical Expense/Emergency Assistance, Pre-Departure Trip Cancellation, Post-Departure Trip Interruption, and Travel Delay Coverages:

2. We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined, including death that results therefrom,

**Exclusion #2 does not apply if your premium is received within seven days of the initial deposit/payment for your Trip and you are not disabled from travel at the time you pay your premium.**

The following exclusions apply to all coverages:

3. We will not pay for any loss under the policy caused by, or resulting from: a) suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion, Immediate Family Member, or Business Partner booked to travel with you, while sane or insane (while sane in CO & MO); b) mental, nervous, or psychological disorders; c) being under the influence of drugs or intoxicants unless prescribed by a Physician; d) normal pregnancy, resulting childbirth, or elective abortion; e) participation as a professional in athletics; f) participation in organized amateur and interscholastic athletic or sports competition or events; g) riding or driving in any motor competition; h) declared or undeclared war, or any act of war; i) civil disorder; j) service in the armed forces of any country; k) nuclear reaction, radiation or radioactive contamination; l) operating or learning to operate any aircraft, as pilot or crew; m) mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; n) any unlawful acts, committed by you or a Traveling Companion (whether insured or not); o) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; p) a loss or damage caused by detention, confiscation or destruction by customs; q) Elective Treatment and Procedures; r) medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; s) business, contractual or educational obligations of you, an Immediate Family Member, Business Partner, or Traveling Companion; t) bankruptcy, Financial Insolvency, default or failure to supply services by a travel supplier; u) failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained for travel arrangements; v) a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for you.

**Important Note:** Exclusion 3, Item v above, applies to you, an Immediate Family Member, Traveling Companion or Business Partner.

## Where to Present a Claim

All claims should be presented to the Program Administrator. The address and telephone number are as follows:

**Trip Mate Insurance Agency, Inc.**

9225 Ward Parkway  
Kansas City, Missouri 64114  
1-800-888-7292

### PLAN NUMBER: 390V

This document is a brief description of the benefits available to you under the Travel Protection Plan. The Master Policies which provide the insurance benefits are complete in detail and the final interpretation of any provision or claim will be governed by the Master Policies.

### The Travel Insurance is Underwritten By:

Monumental General Casualty Company, Baltimore, MD (all states except as otherwise noted) under Policy Form series TAHC2000/TAHC5000. In LA and TX, Policy Form #s TAHC2000.GPC and TAHC2100.GPC. In KS, OR and WA, Policy Form # TAHC2000IPC and TAHC2100IPC.

Stonebridge Casualty Insurance Company, Columbus, OH (AL, AZ, CO, DE, DC, GA, ID, IA, ME, MI, MO, MN, NH, NJ, NM, NC, ND, SC, UT, VT, WV and WI) Policy/Certificate Form series TAHC5000/TAHC2000. In AK form #TAHC3000JCPAK, In PA and TN Policy/Certificate Form series TAHC5100 and TAHC5200. In NY, form #GP26000JCP

Traveler PDQ Service is provided by: MedStrong International Corporation

## NEW! Access Your Medical Records Online "Free"

With Traveler PDQ Service, your important medical records are available to you or any Physician chosen by you, anytime, anywhere in the world, quickly, wherever internet access is available. Register at your convenience at [www.travelerpdq.com](http://www.travelerpdq.com) or call, toll free 1-800-379-9887. **It's free during your insured Trip!** Program Code: 390V



**KINGSWAY INTERNATIONAL**

3260 E. Woodmen Rd. #200  
Colorado Springs, CO 80920-3587  
Phone: (719) 260-0200 Fax: (719) 598-8674  
www.kingswayinternational.net

**The Chico Bavarian Band &  
The Internationals**  
**Reservation Application**

**PERSONAL DETAILS**

NAME (as printed on passport): \_\_\_\_\_

NAME as you would like on your nametag: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

DAYTIME PHONE \_\_\_\_\_ Home Phone \_\_\_\_\_ E-mail \_\_\_\_\_

EMERGENCY phone contact while you are abroad (name and phone number) \_\_\_\_\_

**ROOMING**

I wish to room with \_\_\_\_\_

**TRAVEL INSURANCE**

- Yes, I would like to purchase the travel insurance package at this time.
- No, I do not want to purchase travel insurance, but do understand the risks involved with travel and will assume full responsibility.

**SPECIAL REQUESTS** – Not guaranteed but will be requested of suppliers.

1. Dietary Restrictions \_\_\_\_\_
2. Special Circumstance airline seating for medical reasons \_\_\_\_\_

**INFORMATION**

- I have attached a copy of the inside cover and first page of my passport

**PAYMENT: DEPOSIT DUE**

I am making a payment of \$ \_\_\_\_\_ For: \_\_\_\_\_

Deposit: \$ \_\_\_\_\_

Travel Insurance: \$ \_\_\_\_\_

Please charge my Visa/Master Card# \_\_\_\_\_ Expires \_\_\_\_\_ / \_\_\_\_\_

Name on card \_\_\_\_\_

- I authorize subsequent payments to be charged to my credit card on the due dates  
(I am aware that a 2% additional non-refundable processing fee will be added for those using credit cards)

- A check for the above amount made payable to Kingsway International is attached

Signature: \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

(ALL applicants must sign reservation application; if applicant is under 18, Parent/Guardian must sign)  
Deposit with reservation application and/or signature above constitutes acceptance of all terms & conditions in this brochure

Return completed form to:

Robert Maggiora  
Chico Bavarian Band and The Internationals  
4032 Second Street  
Palo Alto, CA 94306  
Email: robertmaggiora@yahoo.com