

A scenic view of Niagara Falls with a paved walkway in the foreground where several people are standing and looking at the water. The sky is blue with some clouds. The text is overlaid on the top half of the image.

HEART OF THE NORTH TOURS

NIAGARA FALLS & TORONTO

heartofthenorthtours.com or 833-424-2700

Please note:
**Valid Passport/Passport Card/
Enhanced Drivers License required**

September 8th - 14th 2024

GON090824

HEART OF THE NORTH TOURS

THE ONLY WAY TO ROLL!



Itinerary:

Day 1 Sunday, September 8

At-home pickup

A car pulls up, the driver ready to take your luggage, and off you go! Headed to board the coach, leaving your vehicle safely home.

Dinner at Texas Roadhouse

Enjoy dinner this evening at the Texas Roadhouse.

Overnight in Portage, Indiana

Check into the Country Inn & Suites in Portage, Indiana for an overnight stay. (D)

Day 2 Monday, September 9

Visit the Kalamazoo Air Zoo

The Air Zoo, near Kalamazoo, Michigan, features more than 50 rare and historic aircraft, amusement park-style rides, Full-Motion Flight Simulators, RealD 3D/4D Missions Theater, as well as historical exhibits.



Tree Trunk Tour

The Tree Trunk Tour demonstrates London, Ontario's love of trees and is enhancing its reputation as the "Forest City". Carvers have created sculptures that, instead of being confined to an art gallery, are right out on the public streets. Your guide will tell you stories and the history of the art.



Overnight in London, Ontario

You spend the night in London, Ontario this evening. Dinner is included at a local restaurant. (B,D)

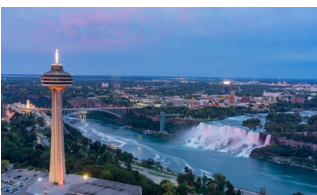
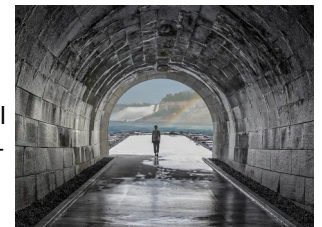
Day 3 Tuesday, September 10

Travel to Niagara Falls

Today you travel to Niagara Falls, Ontario where you meet your local guide that will stay with your group for the next three days. Begin with a tour of the local area and view the falls. You will have free time, near the falls, for lunch on your own.

Niagara Parks Power Station

Uncover a new underground experience from 180 feet beneath the halls of the Niagara Parks Power Station with the all-new tunnel experience, included with regular admission. Find out how this remarkable 2,200-foot-long tunnel was excavated with only lanterns, rudimentary dynamite, pickaxes and shovels. Then, step out onto a new observation deck at the river's edge.



Dinner at Skylon Tower

Tonight, you will have dinner at Skylon Tower and it's revolving restaurant (pending availability). Dinner is rivaled only by the view. With one full rotation each hour you will experience once-in-a-lifetime views of Niagara Falls, the Great Gorge, Niagara Wine District. At night they will discover the amazing panorama of the Falls Illumination, city lights below. Admission to the Skylon Tower Ride-to-the-Top and Indoor/Outdoor Observation Decks attraction is included with dinner. (B,D)

Two Night Stay in Niagara Falls, Ontario

Spend 2 nights at the Embassy Suites Niagara Falls-Fallsview, the closest hotel to Niagara Falls and adjacent to Fallsview Casino.



heartofthenorthtours.com

NIAGARA FALLS!



Day 4 Wednesday, September 11

Voyage to the Falls Boat Tour

Take the Voyage to the Falls Boat Tour providing an up-close viewing of the magnificent Great Gorge, American Falls, Bridal Veil Falls & of course the mighty Horseshoe Falls. You'll experience the thundering roar, awesome power and amazing mist of the magnificent Niagara Falls.

Journey Behind the Falls

Stand at the heart of Niagara, you'll first need to descend 125 feet and explore 130-year-old tunnels through the bedrock, but you'll feel the thunderous vibration of the Horseshoe Falls long before you see them. The observation deck at the foot of this 13-story-tall wonder will leave you breathless (and maybe a little bit wet), but don't forget the viewing portals cut straight through the rock, offering a once-in-a-lifetime view of one-fifth of the world's fresh water crashing down in front of you.



Niagara-on-the-Lake

This afternoon, visit Niagara-on-the-Lake a town that sits on the shores of Lake Ontario, at the mouth of the Niagara River. It's known for its wineries and the summer Shaw Festival, a series of theatre productions. The flower-filled, tree-lined old town features 19th-century buildings, mainly along Queen Street. Near the river, 19th-century Fort George was built by the British to defend against American attacks. Along the way you will stop at an area winery for samplings.

Greg Frewin's Las Vegas Revue Dinner Show

Returning to Niagara Falls you enjoy the Wild Magic Dinner and Show at the Greg Frewin Theatre. Experience the mystery and art of illusion with Greg Frewin, one of the most decorated magicians in the world. Enjoy an evening performance of a Las Vegas Style Magical Revue featuring spectacular appearances by the rare and majestic tigers. Your IMAGINATION will be captivated and you will be AMAZED beyond belief. **(B,D)**

Day 5 Thursday, September 12

Guided Toronto Tour

Your guide will accompany your group to Toronto where you learn about the capital of the province of Ontario. It's a dynamic metropolis with a core of soaring skyscrapers, all dwarfed by the iconic, free-standing CN Tower.



Tour Casa Loma Castle

Tour Casa Loma, Canada's Majestic Castle. Step back in time to a period of European elegance and splendor. The former home of Canadian financier Sir Henry Pellatt, Canada's foremost castle is complete with decorated suites, secret passages, an 800-foot tunnel, towers, stables, and beautiful 5-acre estate gardens.

Overnight Lodging in Hamilton, ON

Your home for this evening is in Hamilton, Ontario at the Courtyard by Marriott. Take advantage of the heated indoor swimming pool and Jacuzzi, or the tranquil courtyard with gardens, patio and waterfall. Dinner is on your own this evening, however the hotel has a restaurant, or there are several restaurants to choose from that are within walking distance from the hotel. **(B)**

Day 6 Friday, September 13

Cracker Barrel Dinner Coupon

Stop in Elkhart, Indiana for dinner at the Cracker Barrel. You will receive a \$20 Voucher to use toward your meal and at the Gift Shop.

Overnight in Portage, IN

Return to Portage, Indiana for an overnight stay. **(B,D)**

Day 7 Saturday, September 14

Depart for Home

After breakfast at the hotel this morning, check out and travel home. **(B)**

Return Home!

As the coach pulls into the parking lot, your drivers and cars await to gather you, your luggage and any treasures you might have gotten on the tour, whisking you home!



CALL: 1-833-424-2700

NIAGARA FALLS & MORE!



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Limitations & Exclusions

Insurance benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. dental treatment (except as coverage is otherwise specifically provided herein);
12. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. a loss or damage caused by detention, confiscation or destruction by customs;
15. Elective Treatment and Procedures;
16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; or
20. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

The plans also contain exclusions that apply specifically to Baggage and personal Effects.

Trip Cancellation and Trip Interruption benefits are only payable if a trip is canceled or interrupted due to a covered peril

For R774 only: Excess Insurance: The insurance provided by this Plan shall be in excess if all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of plan payment paid.

For R774D only: The plans also contain exclusions that apply specifically to Baggage and personal Effects. The insurance provided (except for Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of plan payment paid.

WAIVER OF PRE-EXISTING CONDITION EXCLUSION

The exclusion for Pre-Existing Condition will be waived provided:

- (a) Your payment for this Plan is received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and
- (b) You are not disabled from travel at the time Your plan payment is paid.

Non-Insurance Services

Generali Global Assistance

FootprintID®

Blue Ribbon Bags

Generali Global Assistance Non-Insurance Service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

A complete list of these services is included in your Plan Document.
To contact Generali Global Assistance:

Within U.S. & Canada
1-855-205-1232

Collect Worldwide
1-954-370-3251

Portable Personal Health Record Provided By FootprintID®

FootprintID® provides a secure solution for individuals to take control of their medical records and enables immediate access wherever they are in the world.

- Medical and Health Information is always at your fingertips anywhere travel takes you
- Documents are easily shared with physicians
- We, mobile and telephone access with reliable 24/7 support
- FootprintID® works anywhere in the world
- Register at tripmate.footprintid.com

Blue Ribbon Bags provides a service that will track and expedite the return of your delayed airline baggage.

- Find and return checked baggage delayed by the airline
- Blue Ribbon Bags covers EVERY flight, on EVERY airline, everywhere in the world
- Blue Ribbon Bags will update you every step of the way. Don't waste time tracking your luggage!
- Report lost airline bags at tripmate.blueribbonbags.com

YOUR PLAN NUMBER:

BASIC PLAN # R774 | DELUXE PLAN # R774D

Customer Service and Claims

This advertisement contains highlights of the plans developed by Trip Mate Inc., which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by Generali Global Assistance, FootprintID®, and Blue Ribbon Bags. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, Inc. (dba Trip Mate Insurance in CA and UT; CA license #0805270); 880 SW 145th Avenue #400 Pembroke Pines, FL 33027; 1-833-297-2258; assistancefees@tripmate.com. While Trip Mate, Inc. markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Trip Mate, Inc., and Trip Mate, Inc. does not receive compensation from USF for providing the non-insurance components of the plans.

HEART OF THE NORTH TOURS

THE ONLY WAY TO ROLL!



NIAGARA FALLS!

7 DAYS 6 NIGHTS

(Sunday - Saturday)

September 8th - 14th, '24

A North American natural wonder, Niagara Falls flows with scenic might through Niagara Falls State Park. And just beyond its waterfall vistas, Niagara is filled with splendid discoveries and fantastic attractions like the Skylon Tower, the Parks Power Station Tunnel, Journey Behind the Falls and the amazing history of the area! This tour also features an afternoon in the beautiful Niagara-on-the-Lake area with a winery tour and tasting, and so much more!

Tour Highlights:

- Local tours of Toronto and Niagara Falls area Presented by Canada Expert **Antoine Abugaber!**
- Enjoy the Kalamazoo "Air Zoo"
- Guided Carved Tree Trunk tour in London, ON
- Journey Behind the Falls!
- Tour Casa Loma Castle
- Wine tasting & tour at a local Niagara area Winery!
- Skylon Tower 360° Dinner including views from the Rotating Observation Deck
- Journey to the Falls Niagara Falls Boat Cruise
- Visit the "new" Power Station Tunnel & Observation Platform!

Also:

- Six Nights of Select Accommodations including:
 - One night in London, Ontario!
 - One Night in Hamilton, Ontario!
 - Two Nights at the Embassy Suites Fallsview!
- Eleven Included meals:
- Six Hotel Breakfasts
- Five Dinners Including
 - Skylon Tower in Niagara Falls!
- All Taxes & Tips on above services
- Luggage Handling
(one bag per person)



ACCREDITED
BUSINESS



Pricing per person - based on room occupancy				
Description:	Double:	Triple:	Quad:	Single:
Tour cost:	\$2,799	\$2,599	\$2,499	\$3,499
TripAssure Basic	\$196*	\$182*	\$175*	\$245*
TripAssure Deluxe	\$238*	\$221*	\$212*	\$297*
Cancellation Waiver opt:	\$180	\$180	\$150	\$250

NOTE: Cancellation Waiver opt is NOT insurance - it adds protection to cancel for any reason - see offer for full details

**The plan cost includes the plan premium and a fee for the non-insurance assistance services.*

TripAssure is a registered trademark of Trip Mate - Travel protection is not required, but is highly recommended. Please contact Trip Mate customer service for all details about Trip Protection: 1-833-297-2258

\$500 per person deposit due with reservation
Final Payment is due by JULY 25th, 2024

And! As always on every multiple-day HEART OF THE NORTH TOUR:

- **At-home pickup** within designated zones at **NO Additional Charge**
- Deluxe Motorcoach driven by an experienced professional driver
- Free Bottled Water and Free on-board snacks!
- Free on-board WiFi! (within the United States)
- The attentive guidance, experience & hospitality of **Two HEART OF THE NORTH TOURS** Professional tour managers at your service throughout the entire tour!

Please note:
**Valid Passport/Passport Card/
Enhanced Drivers License required**

CALL: 1-833-424-2700