

# European Soccer Tour 2025

## Section IV All Stars



Athens, Greece

# EuroSports Network

## All-Star Soccer Team

### 2025

### European Soccer Tour

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# **Introduction**

Congratulations! You have been chosen to join the EuroSports Network Select Soccer program in Europe during Spring break 2025. This invitation is a testament to your dedication and immense potential as an athlete. As you may already know, the EuroSports Network Select Soccer Program handpicks the finest players to represent New York State West in Europe.

This upcoming trip marks the Thirty-Second All-Star Trip to Europe. Over the years, our teams have left a lasting impact with their performances against teams from Germany, Russia, Italy, England, Australia, France, Sweden, Greece, Norway, Belgium, Switzerland, the Czech Republic, Denmark, and the Netherlands.

This tour will be much more than a series of games. You will be proudly representing both New York and the United States of America. It's an incredible opportunity to forge connections with European soccer enthusiasts, while also immersing yourself in the vibrant spirit of Europe.

Enclosed within this message, you will find all the necessary documentation about the tour. Please read the provided information meticulously and promptly return the required forms. If you require any additional details, feel free to text me at 607 7601860 or via email at [bccwomenscoach@gmail.com](mailto:bccwomenscoach@gmail.com)

Yours sincerely,  
Bill Rich

## **1.1**

### **THE SPIRIT OF INTERNATIONAL SPORTSMANSHIP**

"Since its inception in 1987, the EuroSports Network's select soccer program has been dedicated to providing America's soccer talent with an exceptional challenge, competing against top-level European teams.

Our upcoming tour in 2025 will take us to Greece, where participants will be immersed in the World of European Soccer. Through firsthand experiences, they will gain invaluable insights into diverse customs and habits and discover astonishing aspects of the game of Soccer.

In addition to engaging in exhilarating matches against esteemed Greek Soccer Clubs, our players will embark on a remarkable journey, exploring the wonders of Greece's renowned landmarks and engaging in various cultural activities, fostering a truly enriching experience.

# EuroSports Network Select Soccer Team

## The Organizers

### **Mike Balducci -The Founder of EuroSports Network - Rochester, NY**

Mike Balducci was the head soccer coach at Greece Arcadia and Greece Athena High School. During his years in Greece, his teams won 12 league titles. Coach Balducci compiled a record of 274-52-43, winning seven Section V titles and four trips to the state finals with two state championships. Coach Balducci is a member of the New York State Soccer Hall of Fame. And with his roots originating in Italy, Mike Balducci knows the ins and outs of Europe and European Soccer. The All-County Soccer Team program started in 1987. Each year Mike has sent many young athletes to Europe in close cooperation with the European Soccer federations and Dream Team Italy.

**Bill Rich / EuroSports Network - Vestal, New York**  
**Coach of the National Championship Team**  
**SUNY Broome Community College for 2007, 2008 and 2016**  
**National Soccer Coach of the Year 2007!**  
**Soccer Hall of Fame National Junior College 2024**

Bill Rich has been the Head Women's Soccer coach at Broome Community College since 1997, where his teams have recorded a **353-88-14** record, **15** MSAC Conference Championships. **5** Regional Championships, and **3 National Championships!** Coach Rich's teams have also produced **34 All-Americans** in the last **25** years, plus numerous All-Region Players and many All-Conference Players, including the National Player of the Year in 2007.

**Coach Rich was awarded our Nation's highest Soccer Award "NJCAA National Coach of the Year, in 2007."** For the better part of his life, Bill has been training and coaching teams with great success. Recently he has been awarded Conference "Coach of the Year, 1998, 1999, 2000, 2001, 2003, 2006, 2007, 2012, 2013, 2015, and 2016, **2019, and 2021** Regional "Coach of the Year" 1998, 2002, 2006, 2007, 2008, 2015, 2018 **and 2022**. He has also been a New York State West ODP State Coach for U17 girls for four years and a Binghamton District ODP Coach for seven years. Before becoming Head Coach at SUNY Broome, he coached in the Vestal High School System for seven years. He holds an NSCAA Regional Diploma, an NSCAA National Diploma, and a USSF "C" Lifetime license. Bill has been a EuroSports representative and has traveled to Europe with his Section IV teams for the past 30 years. **Bill was inducted into the "Greater Binghamton Sports Hall of Fame" in April 2023.**

### **Dream Team Italy International Sport Contact**

Dream Team Italy is the largest tour operator in Italy that specializes in sporting events. Based in Como, very close to Switzerland and close to Milan, the economic capital of Italy. As founding partners of Dream Team Italy have more than 18 years of experience in the sport-travel sector, working closely with amateur clubs, semi-professional and professional club's national teams, college teams, associations, and federations.



## EuroSports Network Select Soccer Tour

### Day 1 – Friday, April 18<sup>th</sup> 2025

Today we start our Trip with a Charter bus from Vestal, NY to Philadelphia Airport. We will board an American Airlines Flight # AA0758 departing at 6:35 PM on a direct flight to Athens Greece.

### Day 2 – Saturday, April 19<sup>th</sup>      Welcome to Athens!

Upon your arrival at Athens International Airport, you'll be warmly greeted by your bilingual tour manager, who will guide and accompany you throughout your journey. Today, we'll begin your tour with an inspiring exploration of **Olympic Dreams**.

The Panathenaic Stadium, the only stadium in the world made entirely of white marble. This historic venue hosted the first modern Olympic Games in 1896, and its grandeur still captivates visitors today. Since 2004, the stadium's image has been featured on all Olympic medals. As you walk through this iconic site, imagine the world's greatest athletes who once competed here, and let yourself be swept away by the Olympic spirit.



After our visit, we will watch the Changing of the Guards at Syntagma Square, a ceremonial display of precision and tradition.

**Then** you'll be transferred to your hotel, the luxurious *Dolce Attica Riviera*, nestled along the stunning West Coast. Check-in, unwind, and savor a delightful dinner as you settle in for your first night in Greece. Your stay here, with all its modern comforts and sea views, promises to be unforgettable.



<https://www.dolceatticariviera.com>

### Day 3 Sunday, April 20<sup>th</sup>, 2025    Exploring the Heart of Athens

After a hearty breakfast, venture into the historic center of **Athens** *the historical capital of Europe* for a guided tour that will transport you back in time. Athens, the cradle of Western civilization, is a city where every corner tells a story. Marvel at the blend of ancient and modern as you stroll through the pedestrian zone, the largest in Europe, leading you to the city's most significant archaeological sites. Your journey through history continues with a visit to the National Museum, home to an astonishing collection of artifacts that chronicle Greece's illustrious past.



In the afternoon, channel yourself for your **First friendly soccer match** at a local sports center. This is your chance to connect with local teams, share in the spirit of friendly competition, and experience the joy of the game.

Afterward, enjoy a well-earned dinner at the clubhouse and connect with your Greek competitors. As the day draws to a close, return to the Dolce Attica Riviera for a restful night.



## Day 4 Monday, April 21<sup>st</sup> the Acropolis and Beyond

Today, after breakfast, you'll visit one of the world's most iconic sites: the Acropolis. Your guided tour will take you through this UNESCO World Heritage Site, where you'll stand in awe before the Parthenon, a symbol of ancient Greece's grandeur. As you explore the Acropolis and its museum, you'll gain insight into the classical spirit and civilization that have shaped the world as we know it.

**Athens** is the historical capital of Europe, with a long history. Over the years, a multitude of conquerors occupied Athens and erected unique, splendid monuments. In 1834, it became the capital of the modern Greek state, and in two centuries since it has become an attractive modern metropolis with unrivaled charm.



The Acropolis of Athens and its monuments are universal symbols of the classical spirit and civilization and form the greatest architectural and artistic complex bequeathed by Greek Antiquity to the world. In the second half of the fifth century BC, Athens, following the victory against the Persians and the establishment of democracy, took a leading position amongst the other city-states of the ancient world.

In the afternoon, ***Your Second soccer game*** awaits. Engage in spirited matches with local teams, forging memories that will last a lifetime. After the game, unwind with a delicious dinner at the hotel. Retreat to the comfort of your room at the Dolce Attica Riviera for peaceful sleep.



**Day 5 Tuesday, April 22<sup>nd</sup>**

## **Full-Day Excursion to Argolis**

After a delightful breakfast, we embark on an unforgettable journey through the Argolis region, a land rich with ancient legends and awe-inspiring history. The Argolis Peninsula, separating the shimmering Saronic and Argolis Gulfs, is a treasure trove of Greek mythology and archaeological marvels. Our first stop is the legendary town of Argos, believed to be the oldest continuously inhabited town in Greece. As the heart of the powerful Mycenaean Empire, Argolis is home to remnants of a civilization that shaped Greece over 3,000 years ago. Throughout the day, we will discover ancient tombs, imposing citadels, and majestic theatres that speak to the grandeur of this era.



Our scenic drive takes us along the sparkling coastline to the iconic Corinth Canal, where we'll pause to capture stunning photos of this engineering marvel. From there, we venture to the ancient city of Mycenae, where a local guide will bring to life the fascinating history of its archaeological treasures, including the famous Lion's Gate and royal tombs.

Next, we journey to the picturesque Venetian town of Nafplio. Nestled along the coast beneath the formidable Palamidi fortress, Nafplio enchants visitors with its elegant Venetian architecture and vibrant neoclassical mansions.



Our adventure continues as we head to Epidavros, renowned throughout antiquity as a sanctuary of healing. Set among tranquil, pine-covered hills, the Sanctuary of Asclepius attracted visitors from across the ancient world seeking miraculous cures. We'll also visit the magnificent Ancient Theatre of Epidavros, world-famous for its incredible acoustics, where even a whisper can be heard from the top row.

As the sun sets, we return to Athens, where a delicious dinner awaits, rounding off a day filled with history, culture, and unforgettable sights.



## Day 6 – Wednesday, April 23<sup>rd</sup>

This morning after a hearty breakfast we will travel to **Cape Sounion**, located at the southern tip of the Attica peninsula, is a breathtaking fusion of history, mythology, and natural beauty. Dominated by the ancient Temple of Poseidon, built in the 5th century BC, this site offers visitors a glimpse into Greece's storied past. Standing tall above the Aegean Sea, the temple's marble columns echo with tales of gods and heroes, including the legend of King Aegeus, who gave his name to the surrounding waters. The panoramic views from the cliffs, with the endless sea stretching to the horizon, provide a perfect setting to explore the rich history of the area. As the sun sets, Cape Sounion becomes even more magical. The sky fills with brilliant colors, framing the temple in a stunning display that has enchanted travelers for centuries. Whether wandering through the ancient ruins or simply enjoying the serene beauty of the landscape, Cape Sounion is a place where the wonders of Greece come alive, leaving visitors with unforgettable memories.



As the Day winds down, enjoy dinner and another restful night at Dolce Attica Riviera.



## Day 7 – Thursday, April 24<sup>th</sup>

This morning, after breakfast we will journey to **Delphi**. Nestled on the slopes of Mount Parnassus, has long been a mystical and sacred place in ancient Greece. It was considered the **center of the world** in Greek mythology, marked by the stone **Omphalos**. According to legend, Zeus released two eagles from opposite ends of the earth, and they met at Delphi, designating it as the earth's navel.

At the heart of Delphi's fame was the **Temple of Apollo**, where the Oracle of Delphi, known as the Pythia, would deliver cryptic prophecies. Ancient rulers, warriors, and even everyday citizens traveled from far and wide to seek the oracle's guidance. on matters ranging from political decisions to personal dilemmas.



The **Pythian Games**, second only to the Olympics, were held in Delphi every four years in honor of Apollo. These games featured not only athletic contests but also music and poetry competitions, highlighting the site's cultural vibrancy.

Today you explore the ruins of the **Temple of Apollo**, the **Treasury of the Athenians**, and the **Theater of Delphi**. The views from Delphi are breathtaking, with the ancient site overlooking the **Sacred Valley** and the olive groves stretching toward the Gulf of Corinth.

Tonight, we will transfer to a local sports center to play your last match against your Greek Opponents! After your matches return to the hotel for dinner

## Day 8 – Friday, April 25<sup>th</sup>

Breakfast at your hotel and transfer to the airport of Athens in time to take your American Airlines flight # AA 0759 departing at 1:20 PM and arriving at JFK Airport at 5:00 PM.

**Αντίο Ελλάδα**  
**Goodbye Greece**



## EuroSports Network Select Soccer Tour

Arrangements 2025 Spring Break Tour

**Air Transportation** - American Airlines



### **Transportation - Land**

Designated Area to Airport on a Privately chartered bus

In Europe, a Private Touring tour bus is equipped for long distances. The tour bus will also be available for local transportation.

### **Accommodation/Meals**

Athens, Greece      April 19<sup>th</sup>- April 25<sup>th</sup> 2025

**Hotel**      A tourist class hotel, Double and Triple bedded rooms all with private facilities, T.V., and phone

**Meals**      Daily breakfast and dinner are included.  
Lunches and drinks during dinner are not included.



### **Sport Program**

In Athens, the teams will play in friendly games versus top-level local Greece clubs.

### **Sightseeing/Excursions**

The tour will include visits to the cultural and tourist highlights of **Athens, Argolis, Cape Sounion and Delphi.**



1.5

## EuroSports Network Select Soccer Team

EuroSports Network has a special outfit for the Spring Tour.  
Nike is our Official Players Outfit.... This outfit is included in the tour fee.

**Red shirt Blue short Blue socks**

**If you wish, you can order the following accessories.**

Extra **Nike Uniform** set (Jersey, shorts, socks)

**Price: \$ 70.00 per set**



EuroSports Network Select Soccer.... **Nike Academy Drill Top 19 Navy jacket**

**Price: \$ 50.00**



EuroSports Network Select Soccer... **Nike Academy Drill 19 Pant**

**Price: \$ 35.00**

EuroSports Network Soccer.... **Nike Brasilia 6 Travel Bag:**

**Large Size (28x15x14) Price \$ 44.00**

**Medium Size (24x12x13) Price \$ 35.00**



EuroSports Network.... **Nike Club Team Backpack**

**Price \$ 44.00**



EuroSports Network.... **Nike Pitch Soccer Ball**

**Price \$ 18.00**



Extra Socks.... **Price \$8.00 per pair**

## 1.6

# EuroSports Network Select Soccer Team

## Coaching Staff *(Present and Past)*

|                    |                                   |
|--------------------|-----------------------------------|
| Michael Balducci   | Greece Athena High School         |
| Jen Bektas         | Greece Odyssey                    |
| Nelson Cupelo      | Monroe Community College          |
| Nick Christou      | Frontier High School              |
| Tom Davieu         | Chittenango High School           |
| Phil De Nuncio     | Buffalo State College             |
| Larry Disatuels    | Nichols School                    |
| Jennifer Debronski | Alfred University                 |
| Tracy Britton      | Monroe Community College          |
| Jerry Forton       | University of Buffalo             |
| Bill Garno         | Rochester Institute of Technology |
| Betsy George       | Gananda HS                        |
| Dan Gorham         | Alfred State College              |
| Chris Grafton      | SUNY Broome CC                    |
| Ann Haggerty       | William Smith College             |
| Shane Cook         | United F.C., B.C.C.               |
| Steven Locker      | Harvard University                |
| Jill Mc Cabe       | St. John Fisher University        |
| Vince Lupinetti    | West Virginia University          |
| Tim Mc Nally       | Broome Community College          |
| Donny Ousterout    | Broome Community College          |
| Kathy Moss         | SUNY Plattsburgh                  |
| Carlos Obiano      | Canisius College                  |
| Mark Palma         | Roberts Wesleyan College          |
| Mike Pilger        | University of Rochester           |
| Nino Pilato        | Hilton High School                |
| Bill Rich          | Broome Community College          |
| Emily Rich         | United F.C. Soccer Club           |
| Jill Rich          | Broome Community College          |
| Paul Van Hooydonk  | Misericordia College              |
| Matt Vergamini     | Greece Odyssey                    |

## 1.7 SUPERVISION

The EuroSports Network group leader and coaches are in charge of supervision. The group leader is responsible for the proper administration of the program. The coaches will make sure everyone is doing his or her assigned job.

The following rules and regulations apply to all participants:

1. **The possession or use of any alcoholic beverages and non-prescribed drugs is forbidden.**
2. Players must get permission from the coaching staff before ever leaving the group.
3. All players must participate in the activities described in the program, including training, games, receptions, sightseeing, and excursions.
4. Each player is responsible for contributing to team spirit by exhibiting a positive attitude and loyalty toward teammates, coaches, and tour leaders.
5. Each player will respect the property of the other tour members and the suppliers providing the tour.

## EuroSports Network Select Soccer Team

### TOUR COSTS

**Tour fee**                      **\$ 3,490.00**



Including

- Airfares
- Bus transportation
- Accommodations
- Meals
- Uniform
- Sightseeing Program
- Sports Program
- Tour Staff

Excluding

Lunches and Beverages during dinner

Payment schedule

Deposit                              **\$ 500.00** deposit (non-refundable)

January 22<sup>nd</sup>, 2025                      **\$ 1,500.00**

February 26, 2025                      **\$ 1,490.00 (Balance)**

The last check should include all monies owed as well as monies for extra Uniforms, travel bags, and Insurance. Etc.

**Payments by checks payable to: EuroSports Network**

**Please mail all Checks to**

**EuroSports Network**

**Bill Rich**

**2601 Purdue Drive**

**Vestal, NY 13850**

[bccwomenscoach@gmail.com](mailto:bccwomenscoach@gmail.com)





## Passports

Everyone traveling in our group must have a valid passport from their country of citizenship. United States passport applications are available at U.S. post offices, clerical courts, local passport offices, and some D.M.V. offices. Application for a new passport must be made in person. The following documents are necessary:

### Obtaining a new passport is a seven-step process:

1. **Complete the passport application** form DS-11. Passport applications can be acquired at the D.M.V. (Note: Do not sign the application until the clerk instructs you to do so.)
2. **Present proof of U.S. Citizenship.** You may prove citizenship by presenting one of the following:
  - Previous U.S. passport
  - Naturalization certificate
  - Birth certificate
  - Certificate of citizenship

**Present proof of identity.** You may verify your identity with the following documents:

- Previous U.S. passport
- Naturalization certificate
- Driver's license
- Military identification

**Please note: Your Social Security card does not verify your identity.**

3. **Provide two passport photos.** It is highly advised that passport photos be taken by a professional agency. You can also try an online service to save time and money <http://www.epassportphoto.com/>
4. **Pay the applicable fee.** Total fees are \$97 for applicants 16 years of age or older and \$82 for applicants under 16 years of age.
5. Provide your Social Security number.

If you are not an American citizen, then go to this website for further Information:

**Foreign Embassies websites in the U.S. for all the countries in the World**

**Passport and Visa information** <http://www.embassy.org/embassies/>

**How to Get a Visa** [http://travel.state.gov/visa/americans/americans\\_1252.html](http://travel.state.gov/visa/americans/americans_1252.html)



**You must apply for your Passport Immediately. For the past year, it has been taking three to four months before the passport process is completed. Please start the process today.**

The Town Clerk's office offers Passport Application services.

**For more Information, call the Binghamton Clerks' Office at (607) 773-2162**

**For more Information, call the Rochester City Clerk's office at (585) 428-7129**

Go to this link to get passport information from the U.S. State Department

[http://www.travel.state.gov/passport/passport\\_1738.html](http://www.travel.state.gov/passport/passport_1738.html)

Click here to print out a passport application.

[http://www.travel.state.gov/passport/forms/forms\\_847.html](http://www.travel.state.gov/passport/forms/forms_847.html)

Or call the National Passport Information Center at 1-877-487-2778

<http://iafdb.travel.state.gov/>

Go to this link for Information on your Passport Photo

<https://travel.state.gov/content/travel/en/passports/how-apply/photos.html>

Passport information center: **1-877-487-2778**

(At this Phone number, you can find out the status of your Passport and what Name you may use to place on your Passport) Or you can check on this website. You may find that the toll-free number is more up-to-date!

[www.travel.state.gov](http://www.travel.state.gov)

Go to this link to find the closest Passport Office in your area

<http://iafdb.travel.state.gov/>

# **EuroSports Network Select Soccer Team Application Form**

Herewith we declare that we agree with all terms and conditions as mentioned on pages 1.6 and the rest of this documentation for Your tour to Europe from April 18<sup>th</sup> to April 25<sup>th</sup>, 2025, organized by EuroSports Network. We fully understand the rules and conditions.

As parent/guardian, we certify that the participant has no physical and/or mental disability that might, with all reasonable consideration, indicate that participation is not appropriate.

We have enclosed a \$500.00 deposit check and the following Forms:  
The Application form, The Letter of Agreement Form.

|                             |                             |           |
|-----------------------------|-----------------------------|-----------|
| _____                       | _____                       | _____     |
| First Name                  | Middle Name                 | Last Name |
|                             |                             |           |
| Cell # _____                | Home # _____                |           |
|                             |                             |           |
| Year in School _____        |                             |           |
|                             |                             |           |
| Position _____              |                             |           |
|                             |                             |           |
| Student E-mail _____        |                             |           |
|                             |                             |           |
| Parent E-Mail _____         |                             |           |
|                             |                             |           |
| _____                       | _____                       |           |
| (Signature parent/guardian) | (Signature parent/guardian) |           |
|                             |                             |           |
| Date _____                  |                             |           |

Embarking on a European Travel adventure offers an incredible opportunity to explore the world. Once we receive your application, we will promptly send you the necessary forms that are crucial for ensuring your child's seamless entry into and exit from Europe. To facilitate a hassle-free experience, we kindly ask you to exercise extreme care when filling out these forms and complete them as soon as possible.

We understand the significance of a smooth travel experience, and we aim to make the journey as enjoyable and trouble-free as possible for you and your child.



# Letter of Agreement Affidavit of Parental Consent

For Travel Outside the United States of a Minor Child Without Parents Traveling

I \_\_\_\_\_ understand that my child.  
(Parent's Name)

\_\_\_\_\_ will be traveling to  
(Child's Name)

Destination – Athens, **Greece**, on April 18<sup>th</sup>, 2025 (date of travel). Aboard American Airlines Flight # AA0758 departing at 6:35 PM and on April 25<sup>th</sup>. American Airlines Flight # AA 00759. Flight # AA 00758 departs Philadelphia Airport at 6:35 PM, and on April 25<sup>th</sup>. Flight # AA 00759 departs Athens at 1:20 PM arriving at Philadelphia Airport at 5:00 PM with Coach Bill Rich, and other accompanying Coaches, adults/parent chaperones. Their expected date of return is April 25<sup>th</sup>, 2025.

Signed: \_\_\_\_\_  
Parent(s) Signature(s) Parent(s) Signature(s)

Address \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Cell Number # \_\_\_\_\_

Witness Name \_\_\_\_\_

Witness Signature \_\_\_\_\_

Notary Public Signature/Seal:

Subscribes and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

Signature of Notary Public \_\_\_\_\_

Notary Public in and for the County of \_\_\_\_\_, And the State of \_\_\_\_\_.

My Commission Expires: \_\_\_\_\_. Affix the Notary Seal at the Bottom of This Page.

# STUDENT TRAVEL PROTECTION



**TRAVEL INSURED  
INTERNATIONAL**

A CRUM & FORSTER COMPANY

## TRAVEL PROTECTION PLAN FOR STUDENT GROUPS

### SCHEDULE OF INSURANCE BENEFITS AND OTHER NON-INSURANCE SERVICES

| <b>Benefit</b>   | <b>Maximum Benefit Amount</b>    |
|--|----------------------------------|
| Trip Cancellation**1   | Up to 100% of Trip Cost*         |
| Trip Interruption***1  | Up to 150% of Trip Cost*         |
| Trip Delay- 6 Hours  | Up to \$2,500(\$250 per day)     |
| Missed Trip Connection – 3 Hours                                 | Up to \$500                      |
| Single Supplement  | Included                         |
| Baggage and Personal Effects                                     | Up to \$1000 (\$250 per article) |
| Baggage Delay – 24 Hours   | Up to \$300.00                   |
| Medical Evacuation & Repatriation of Remains                     | Up to \$250,000 Accident         |
| & Sickness Medical Expense                                       | Up to \$50,000                   |
| Political or Security Evacuation and Natural Disaster Evacuation | Up to \$150,000                  |
| Non-Insurance Worldwide Emergency Assistance Services            | Included.                        |

**The cost for this comprehensive insurance is \$145.00**

**There must be a minimum of 10 travelers signing up for this group insurance policy**

\*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage \*\*Trip Cancellation is not applicable when \$0 Trip Cost is displayed on Your confirmation of coverage \*\*\*\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage \*\*\*\*CFAR is optional and available provided: 1. You purchase the Cancel for Any Reason Benefit within the Time Sensitive Period; and 2. You cancel Your Trip no later than 48 hours prior to the Scheduled Departure Date of Your Trip. This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by the Retail Travel Supplier or the failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason. This benefit is not available to residents of NY State. Additional costs and terms apply <sup>1</sup> Trip Cancellation and Trip Interruption coverage only applies if the trip is canceled/interrupted by a covered peril.