# 10-DAY PILGRIMAGE TO MALTA & SICILY Under the Gaze of Mary

## OCTOBER 26 – NOVEMBER 4, 2025



Malta 🗞 Syracuse 🗞 Agrigento 🗞 Monreale 🗞 Palermo



Pilgrimage Arrangements by



We invite you to join the MAGNIFICAT family on a special pilgrimage to Malta & Sicily! In the spirit of MAGNIFICAT, founded by Pierre-Marie Dumont in 1992, this journey seeks to aid in promoting a culture of encounter with Jesus Christ, with his Blessed Mother, with his Church, with his saints, and with all people. How better to facilitate these encounters than by taking a pilgrimage to Christianity's most sacred spaces?

A MAGNIFICAT pilgrimage is truly unique! Why? Because MAGNIFICAT offers you unique content and access to sites and people. In addition to praying and attending Mass daily as a MAGNIFICAT family in holy places, you will be introduced to lectio divina, have time for Adoration, and meet local religious communities-all while enjoying the most beautiful and must-see sites.

Experience an incredible 10-day journey to the picturesque island nation of Malta. Nestled in the Mediterranean Sea just south of Sicily, Malta is where Saint Paul landed after being shipwrecked on his way to prison in Rome. It is home to some of the most striking architecture and beautiful churches dedicated to both Saint Paul and Our Blessed Mother in the world. Malta and Sicily's Catholic heritage and long history of devotion to Our Lady make them perfect destinations during the Jubilee Year of Hope.

The devotion and love the Maltese have towards Mary is visible all over Malta, and it can be seen in the many churches and shrines dedicated to her there. The Blessed Virgin Mary is also venerated in Sicily. In Syracuse, we will learn about and see a miraculous image of her. I hope you will prayerfully consider joining us, and you are invited to participate in a NEW optional 2-day extension to Rome

including an opportunity to walk through the Holy Doors during the Jubilee Year!

Romain Lizé President of MAGNIFICAT, USA

This pilgrimage entails a lot of walking, stairs, hills, cobblestone roads, etc. Participants must be medically and physically fit for this type of travel. Package inclusions do not always meet the special needs of travelers with limited mobility or severe allergies. If you have concerns or health issues, please discuss with Peter's Way Tours before enrolling in the pilgrimage.

Entry Requirements: It is the passengers responsibility to make requirements for the countries they are traveling to. Requirements can countries' embassy websites. Please note that requirements may chang tour. The Terms & Conditions apply regardless of unexpected changes health advisories.	be found by visiting the ge after you enroll on this to travel requirements or	(\$500 non-re <b>Final Pay</b> (Non-refund	nt Deadline: efundable deposit du ment Deadline: able balance due)	<sup>e)</sup> July 15, 20	)25
PARTICIPANT INFORMATION (See Traveler Health Advisory sectio					
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DEPOSIT AND OPTIONAL TRAVEL INSURANCE (Please sele	ct one. See Terms & Condit	ions for Peter's W	ay Tours' cancellation polic	y and travel insuran	ce details.)
All tour deposits and insurance payments are non-refundable. Insura ONLY when the insurance premium is paid with the tour deposit. The	e "Cancel For Any Reason"	upgrade may onl	ment deadline. However, p y be purchased at the time	ore-existing condition of enrollment with y	ns are covered our deposit.
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### TRAVEL PACKAGE INCLUSIONS

- Round-trip economy class airfare from New York JFK International Airport.
- U.S. departure tax; Customs user fee; security tax and all airport taxes
- Deluxe motor-coach transportation upon arrival for the entire tour. Eight (8) nights' accommodations at first-class hotels throughout.
- Breakfast and dinner daily.
- Full-time English-speaking tour manager for the entire tour, including arrival and departure transfers.
- Sightseeing with licensed, professional, English-speaking guides.
- Entrance fees to all sights and coordination of all liturgies.
- Porter service at hotels (one piece of luggage, per person).

Refer to Terms & Conditions for additional costs not included in the package

### DAY 1 Sunday, October 26: Depart for Malta

Depart New York's JFK International Airport (or home gateway) for Malta. Complimentary dinner (D), breakfast (B), and beverages will be served on board the transatlantic flight.

### DAY 2 Monday, October 27: Welcome to Malta!

Arrive at Malta International Airport. We will be greeted and assisted by a Peter's Way Tour Manager. Gather luggage and transfer to our private motor coach and continue to our hotel for check-in. While on Malta, enjoy views of the sparkling Mediterranean and admire ancient temples of this fascinating little island-country. Learn about the Maltese and their great devotion to the Virgin Mary. Check-in at hotel. Celebrate Mass (location to be advised). (B,D)

Dinner and overnight at hotel in Valletta.

### DAY 3 Tuesday, October 28: Our Lady in Malta

Breakfast at hotel. Our day begins with a visit to the Basilica of Our Lady of Victories Isla, built to commemorate the Great Siege of 1565, which came to an end on September 8th. The Ottoman Empire, which invaded Malta with nearly 50,000 soldiers, retreated after losing more than half their army. The Maltese attribute this victory to Mary's intervention and believe it is not a coincidence that the greatest siege in the history of Malta came to an end on the same day we celebrate Mary's Nativity. Continue to Bormla (Cospicua), known as the city of the Immaculate Conception. The Virgin Mary is regarded as its patron saint. Visit the Church of Our Lady of the Immaculate Conception, an impressive building with ornate interior full of statues and paintings, most of which are dedicated to the Virgin Mary. Next, we visit St. John's Co-Cathedral, located in the center of Valletta. The Baroque cathedral was built in the early days of Valletta's existence following the Great Siege. Independent lunch. After lunch, we will visit the Three Cities of Malta (Vittoriosa, Senglea, and Cospicua). The fortified cities sit like a trio of villages in the heart of Malta's historic center, directly across the Grand Harbour from Valletta. Continue to Marsaxlokk, derived from the Maltese words meaning South-East (xlokk) and harbor (Marsa). Visit the Church of Our Lady of Pompeii. The titular painting of this parish church portrays the devotional image of Our Lady of the Rosary of Pompeii, based on an original painting in Italy.

Celebrate Mass at Our Lady of Pompeii.

Dinner and overnight at hotel in Valletta.

DAY 4 <u>Wednesday, October 29: Island of Gozo</u> Breakfast at hotel. Our day begins with a visit to Gozo, Malta's sister island. The Basilica of the National Shrine of the Blessed Virgin of Ta' Pinu inspires great devotion in Gozo, where a number of ex-voto are displayed in remembrance of various miracles attributed to the grace of Our Lady of the Assumption. Opposite the Ta' Pinu sanctuary is Ta' Għammar Hill, a rather steep elevation. Along the winding and rough path to the top stand 14 marble statues that present scenes from the Stations of the Cross, starting with the Last Supper of Jesus up to the Crucifixion and Burial.

Independent lunch. After lunch, we will visit Victoria, Citadel (Gozo's capital city), and the Cathedral of the Assumption of the Blessed Virgin Mary into Heaven. From there, we will go to the Basilica of the Nativity of Our Lady, Xaghra, and celebrate Mass at Marija Bambina Basilica. Return to Valletta.

Dinner and overnight at hotel in Valletta.

(B,D)

(B,D)

### DAY 5 Thursday, October 30: Our Lady and St. Paul in Malta

Breakfast at hotel. Our day begins with a visit to Mosta Basilica, dedicated to the Assumption of Our Lady and is renowned for having the third largest unsupported dome in the world. The Vatican elevated it to the status of a minor basilica in July 2018. Afterwards, we will visit Mgarr and the Parish Church of the Assumption of the Blessed Virgin Mary into Heaven.

Independent lunch. Our visits in Malta are completed by venerating sites dedicated to St. Paul the Apostle. We will visit St. Paul's Church in Rabat and see the cave where St. Paul was imprisoned. Continue to Mdina Metropolitan Cathedral of St. Paul. See the mural in the apse of the cathedral that portrays the tempestuous storm that led to the shipwreck of St. Paul. St. Paul is in the forefront of the ship, looking upwards to the Eternal Father who is sending his angel to comfort the saint and reassure him that all onboard would be saved. To the right of St. Paul is St. Luke. He is also looking towards heaven, as he holds the image of the Virgin Mary and Child Jesus, which, according to legend, he painted.

### Celebrate Mass in the Cathedral.

Dinner and overnight at hotel in Valletta.

DAY 6 Friday, October 31: Sicily Early morning, transfer to Valletta Pier for a ferry ride to Catania. A boxed breakfast will be provided.

6:30 a.m.: Depart Valletta Pier by ferry crossing to Pozzalo, Sicily.

8:15 a.m.: Arrive at Pozzallo Pier. We will be met by our tour guide and driver. We will board our private touring bus and be on our way to Syracuse, where Paul stayed for three days after he departed Malta on his way to Rome (Acts 28:11-13). Syracuse is a small, sun-bleached provincial capital, but in ancient times it was the western capital of Magna Graecia and one of the greatest cites in the world. Many buildings from this ancient period have survived. Most are in the "archaeological zone," the town's ancient Parco Monumentale della Neapoli (Viale Rizzo). We will visit the Catacombs of John with its magnificent frescos and the crypt of Marziano, site of the first Christian Church on the island.

Independent lunch. Check-in at our hotel in Syracuse. We will celebrate Mass at the Shrine of Our Lady of Tears, a place of pilgrimage, prayer, and recollection of a miracle when Mary wept from a humble plaster plaque of the Immaculate Heart in the center of the city of Syracuse. The reliquary containing Mary's tears is the focal point of the shrine. Next, visit the Duomo and the church of Santa Lucia alla Badia, located on the south side of Piazza Duomo. Inside the church is a very famous painting by Carravaggio, The Burial of St. Lucy. St. Lucy is the patroness of Syracuse. (B,D)

Dinner and overnight at hotel in Syracuse.

DAY 7 <u>Saturday, November 1: Piazza Armerina | Agrigento</u> Breakfast at hotel. This morning, we will leave Syracuse and continue to Piazza Armerina, a pretty and historic town nestled in the heart of Sicily. While it is most famous for the truly astonishing classical mosaics at the Villa Romana del Casale, it is a great town to stroll through, taking in its beautiful old buildings and winding streets. Independent lunch. After lunch, visit Villa Romana del Casale, a UNESCO World Heritage Site due to its large and complex collection of Roman mosaics spanning over 2.2 miles. Built in the early 4th century, the buildings were covered by a mudslide in the 12th century. Though sporadic attempts were made over the centuries to uncover them, it wasn't until the 1950s that a concerted excavation effort began. We will continue to Agrigento for hotel check-in. Celebrate Mass. Dinner and overnight at hotel in Agrigento. (B.D)

### DAY 8 Sunday, November 2: Agrigento | Monreale | Palermo

Breakfast at hotel. This morning we'll tour Agrigento, "Land of the Gods," with our local guide. Described by the Greek poet Pindar as "the most beautiful city of mortals," the symbol of the city is a group of magnificent temples occupying a valley. The classical city is comprised of magnificent temples and tombs. The finest are Tempio di Giove (Olympian Zeus), the largest Doric temple ever known; Tempio di Giunone (Juno/Hera), which commands a view of the valley; and Tempio della Concordia, one of the best-preserved temples in the world. Independent lunch. We will continue to Monreale, site of the famous Cathedral of Monreale, dedicated to the Mother of God with the title Santa Maria Nuova. The cathedral is the most important Norman church in Sicily, which contains extraordinary medieval artwork. The facade is grand, but nothing to compare with the vast interior, the walls of which are almost entirely covered with mosaic scenes from the Old and New Testaments, and the apse where a magnificent portrait of Christ Pantocrator ("Ruler of All") gestures in blessing and gazes serenely off to one side. Celebrate Mass at the cathedral. Continue to Palermo for hotel check-in. Dinner and overnight at hotel in Palermo. (B,D)

### DAY 9 Monday, November 3: Palermo

Breakfast at hotel. Begin our day with a visit to the Cave Church of Santa Rosalia, patron saint of Palermo. Visit the sanctuary that serves as the burial place and shrine to Santa Rosalia, who died in the cave in the 12th century. She appeared to residents of Palermo centuries later. Celebrate Mass at the church. After our visit, we will continue to explore Palermo, a city of wide boulevards, old quarters, architecturally harmonious squares, and Baroque palaces. Visit the Palazzo dei Normanni, the splendid Norman royal palace. Inside are the Cappella Palatina and La Sala di Re Ruggiero, glittering chambers encrusted with mosaics of Eastern influence. Independent lunch. Afternoon visit to the Church of St. John of the Hermits. This lovely Arab-Norman church has picturesque pink domes, a cloister with elegantly wrought columns, and a tropical garden. Following Corso Vittorio Emmanuele, the city's oldest thoroughfare, we will head to the Quattro Canti, sometimes called Piazza Vigliena, a four-cornered crossroad in the heart of the Old City. Here, Sicily's Baroque soul is evident in the four monuments designed with fountains and statues. Our day of touring ends with a visit to the Capuchin Catacombs of Palermo. (B,D)

Dinner and overnight at hotel in Palermo.

DAY 10 <u>Tuesday, November 4: Return to the USA</u> After breakfast, we will be transferred to Palermo Airport for our return flight home. Arrive on the same day.



### 2-Day Optional Extension to Rome

The optional extension includes guided visits to the Papal Basilicas of Rome plus an opportunity to walk through the Holy Doors, with the possibility of a General Audience!

See Enrollment Form to request pricing information.

### Acceptance of these Terms & Conditions, with signature on enrollment form, is required for participation in this tour.

**PAYMENT:** All payments will be accepted in the form of check, money order, or debit/credit card. **Peter's Way Tours (PWT)** reserves the right to increase the package price or reduce services should there be an escalation in the Euro valuation over the U.S. Dollar in excess of 3% from print date. If a final payment is not received by the balance deadline, PWT reserves the right to cancel your reservation. A \$50.00 late fee and possible increase in airfare may apply for late payments. Personal checks will not be accepted within 30 days of departure. If the bank returns a personal check, a \$50.00 processing fee will apply and subsequent payments must be made in the form of money order, certified bank check, or debit/credit card. PWT collects funds on travelers' behalf and remits those funds to suppliers. PWT has no liability for suppliers' acts or omissions. By signing this enrollment form, you agree you will not initiate a chargeback against PWT for any supplier's failure to refund or provide credit due to a forced cancellation of services.

CANCELLATIONS/REFUNDS: The \$500.00 tour deposit is non-refundable upon receipt. If you cancel from 99 days prior to departure up to the day of departure, all payments are non-refundable, including departure taxes & fuel surcharges, single supplement, deviation fees, travel insurance payments, or other costs. Travel insurance is recommended as protection for cancellations due to medical reasons (illness or injury). Travel insurance payments are non-refundable. Tour participation is non-transferable. Names cannot be changed on roster or airline tickets. All refund requests are subject to cancellation terms set forth above. Costs for tour services that are not utilized are non-refundable. We strongly recommend purchasing travel insurance in order to protect your tour package investment. Please read all details very carefully under TRAVEL INSURANCE.

LATE RESERVATIONS: Enrollments received after the deposit deadline are subject to confirmation. Late fees and a possible increase in airfare may apply.

**TRAVEL DOCUMENTS:** Each traveler is solely responsible for carrying a valid passport and ascertaining knowledge of current entry/exit requirements. **U.S. Passports must be valid for at least six (6) months after the return date.** Special entry requirements for non-U.S. citizens may apply. Please consult the appropriate Consulate for current international travel requirements. Beginning in 2025, visitors to the European Union may require additional travel documents to enter the EU. After enrolling you will be sent information to apply online for ETIAS prior to travel (if required). Each traveler is solely responsible for ensuring that all required travel documents are complete and current. PWT will not be held responsible for a passenger's lack of current and valid entry documents (ie., passport, proof of vaccine, any required test results).

AIR TRANSPORTATION: This travel package includes round-trip economy class airfare from New York. Flight itinerary and carrier may be subject to change. Estimated departure taxes & fuel surcharges are subject to increase prior to ticketing. All flights are booked under one itinerary. If a traveler does not travel on any one of the flights in the proper sequence, the rest of the reservation will be automatically canceled by the airline. Rebooking the canceled flight would be subject to a change fee and possible fare difference. If you purchase independent flights, PWT will not be held responsible for the cost(s) if you cancel participation for any reason. It is important that you do not purchase airline tickets until the group has been confirmed for travel by PWT. AIRLINE SEATING: Under group contracts, seat selection is not permitted. Requests for seat preferences (window or aisle) may be made when you check in for the flight. There is no guarantee that requests will be honored. PWT cannot submit special seat requests on behalf of any passenger. Group reservations may not be accessed online for advance check-in/boarding passes/seat assignments. If seat selection is a condition that affects your decision to travel, it is suggested that you purchase the land only package in order to book your airline arrangements according to your specific needs.

LAND ONLY PASSENGERS: The Land Only package price is \$4,995.00 per person sharing a twin room (\$200 cash discount will be applied if all payments are made by check). The Land Only package does not include group airfare. It is the traveler's responsibility to book airline tickets independently. Any tour participant may change their status to "Land Only" by notifying PWT in writing, up to 100 days prior to departure. Passenger(s) opting for the Land Only package, or deviating from the group itinerary, are responsible for their own transfers to/from the hotel/airport. However, if your flights coordinate with the groups' arrangements, you are welcome to utilize the group transfer(s). If you purchase your own airline transportation and the group does not materialize or you cancel for any reason, PWT will not be held responsible for the cost of your airfare.

DEVIATIONS & ITINERARY CHANGES: PWT is pleased to assist clients with special requests. Deviation requests must be submitted in writing at least 100 days prior to departure. A deviation fee of \$150 plus any increase in airfare or additional fees may also apply. Not all carriers permit routing changes and/or deviations from the group itinerary. Please contact PWT for more information.

**TRANSFERS AND PORTERAGE:** Overseas round-trip airport transfers are included for passengers who purchase the full air and land package for the group tour dates. Porterage of one piece of luggage at hotels throughout your tour is included. Peter's Way Tours cannot be held liable for any misplaced or lost luggage. It is the passenger's responsibility to make sure their luggage travels with them the entirety of the trip.

ACCOMMODATIONS/SINGLE TRAVELERS: The package price is based on double occupancy (two twin beds). Married couples may request a double bed which is subject to availability. Triple rooms (two twin beds plus rollaway) may be requested, with no discount for triple occupancy. Single rooms may be requested at time of booking. Single rooms are limited, subject to confirmation, may be smaller, and located apart from the room block. If a single room is confirmed, an additional charge of \$1,395.00 will apply. We cannot guarantee roommate requests but will make every effort to pair you with another traveler, if double occupancy is requested. If a single room must be assigned due to lack of a traveler to pair you with, a roommate's cancellation, incompatibility, or any other reason (at the last moment or while on tour), you will be charged the single supplement.

### MEALS: Breakfast and dinner daily.

**GRATUITIES & SERVICE CHARGES:** Gratuities are not included in your tour package. Although voluntary, for good work we recommend \$8.00 per person per day for your tour manager; \$5.00 per person per day for your bus driver; and \$2.00 per tour for local guides. Tips for your tour manager and bus driver are normally given as a group

at the end of the tour. All service charges and local taxes as imposed by hotels are included in the package price. Although service charges are included, it is customary to leave \$1.00 per person for the wait staff after each meal and \$1.00 per person per day for housekeeping. (For tips, USD is accepted however local currency is preferred).

TRAVELER HEALTH ADVISORY: Passengers must be medically and physically fit for travel and ensure that such traveling will not endanger themselves or others. Most pilgrimages entail a lot of walking, stairs, hills, cobblestone roads, etc. Tour buses are not equipped with wheelchair ramps. A traveler who requires special assistance must notify PWT and must be accompanied by a travel companion who will provide proper help. PWT shall not be held responsible if we are unable to accommodate passengers with special needs, or for the denial of services to a passenger by any carrier, hotel, restaurant, or other independent suppliers.

**PHOTO RELEASE:** I grant PWT permission to use photos and/or video, taken on this tour, in which I appear. I understand such images may be used in print/online publications, presentations, websites, and social media platforms. I consent and waive all claims for compensation for use, or for damages.

DISCLAIMER OF RESPONSIBILITY: PWT is only acting as intermediary and agent for the suppliers identified on this, or any accompanying documents, in selling services, or in accepting reservations or bookings for services that are not directly supplied by PWT (such as air carriage, hotel accommodations, ground transportation, meals, tours, cruises, etc.). PWT shall not be responsible for breach of contract, bankruptcy, or any intentional or careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay, or injury to any traveler, travel companions, or group member. PWT shall not be held responsible for any changes made in the schedule of liturgies throughout the pilgrimage. Unless the term "guaranteed" is specifically written on the ticket, invoice, or reservation itinerary, PWT does not guarantee any supplier's rates, bookings, or reservations. PWT shall not be responsible for any injuries, damages, or losses caused to any traveler in connection with terrorist activities, social or labor unrest, airline strikes, mechanical or construction difficulties, diseases, pandemics, quarantines, local laws, climatic conditions, abnormal conditions or developments, or any other actions, omissions, or conditions outside of PWT control. By embarking on this trip, the traveler voluntarily assumes all risks involved with such travel, whether expected or unexpected. The traveler is hereby warned of such risks and is advised to obtain appropriate insurance coverage for them. PWT does not accept responsibility or liability for minors traveling on the tour.

TRAVEL INSURANCE: It is strongly recommended that all participants purchase insurance when they travel since the tour operator is not responsible for nonrefundable payments, damaged luggage, or trip interruption. We also strongly suggest that you purchase the Cancel For Any Reason upgrade in order to cover your travel investment for unforeseen circumstances that are not covered by PWT as noted above under DISCLAIMER OF RESPONSIBILITY. PWT offers an optional Passenger Travel Protection Plan. These benefits and services help ensure the well-being of the passenger while traveling worldwide. The insurance premium is based on total package price, including taxes, fuel surcharges, single supplements, deviation fees, late charges, etc (see chart below). If the insurance premium is included with your deposit, the passenger will be covered for pre-existing conditions. The insurance plan can be purchased at any time thereafter, excluding coverage for pre-existing conditions, until final payment has been made. **Plan payments will not be accepted** after final payment has been made. All plan payments are non-refundable. If you choose to extend your stay or plan a pre-tour program, travel insurance can be purchased for an additional \$4.00 per day. Additional coverage needs to be requested. The insurance plan will not automatically be extended. The insurance plan will only cover pre-paid arrangements made through PWT. Passengers who book their own airfare (Land Only passengers or those booking independent connecting flights) are advised to purchase travel insurance covering their flights directly from the airline or from another travel insurance supplier. The Passenger Travel Protection Plan includes coverage for the following: trip cancellation/interruption/delay, accident/sickness medical expense, emergency medical evacuation /repatriation, lost baggage/personal effects, accidental death & dismemberment, and 24-hour Emergency Travel Assistance Services. Benefits and services are provided by Travel Insured International. Upon claim approval, reimbursement is up to 100% of the nonrefundable payments for your trip. The Cancel For Any Reason (CFAR) add-on can be purchased for an additional cost (see pricing chart below). This includes reasons for cancellation not otherwise covered by the regular policy. You can cancel up to 2 days prior to departure and receive reimbursement of up to 80% of the nonrefundable payments for your trip. Payment for CFAR must be included with your deposit at the time of enrollment. **CFAR coverage cannot be purchased by New** York State residents as per state law. Once you begin your trip, coverage under the plan will end as soon as you go back to your return destination. This means that if you return home early, your coverage will terminate early as well. Losses incurred after your coverage ends cannot be reimbursed. Be sure to review the policy coverage on the link below, or when you receive a copy of the policy upon enrollment. you need further information, please call Travel Insured International at 1-866-684-0218. This travel insurance is underwritten by United States Fire Insurance Company, Eatontown, NJ under policy number T-2508.

ASSIGNMENT OF BENEFITS: In the event that PWT pays for any service that is later reimbursed by the travel protection plan (e.g. hotel or buses for trip interruptions or delays), by signing the enrollment form I agree to assign any of those payable benefits to PWT up to the individual allocated amount of the payment made by PWT.

### Peter's Way Tours Passenger Travel Protection Rates\*

Trip Cost Plan Cost Including CFAR, Trip Cost Plan Cost Including CFAR
\$4,001 to \$4,500 \$ 303 \$ 453 \$6,001 to \$6,500 \$ 403 \$ 603
\$4,501 to \$5,000 \$328 \$491 \$6,501 to \$7,000 \$443 \$663
\$5,001 to \$5,500 \$ 353 \$ 528 \$7,001 to \$7,500 \$ 478 \$ 716
\$5,501 to \$6,000 \$ 378 \$ 566 \$7,500 to \$8,000 \$ 528 \$ 791
*Rates are as of 5/1/22 and are subject to change.
CFAR coverage cannot be purchased by New York State residents as per state law.

TO VIEW YOUR PLAN TERMS, CONDITIONS, AND EXCLUSIONS, VISIT: <u>https://petersway.com/docs/PWT\_Travel\_Insurance\_Brochure.pdf</u>