



SCANDINAVIAN CAPITALS & MAJESTIC FJORDS

June 16-26, 2025

Escape to the land of fjords, forests, and fairytale castles! From the vibrant capitals of Stockholm, Copenhagen, and Oslo to the awe-inspiring beauty of Flåm and Bergen, experience the best of Sweden, Denmark, and Norway. Marvel at colorful wooden houses dotting lush hillsides, cruise a breathtaking fjord, and lose yourself amid storybook villages with cobbled lanes and timber-framed homes nestled between soaring peaks and azure waters.

**Hold your
spot now** with
registration and
a **refundable
deposit!**





DAY 1 MONDAY, JUNE 16

FLIGHT TO SWEDEN

Today we will transfer to the airport for our overnight flight to **Stockholm, Sweden**.

Note: The airport location and airline will be confirmed nine months before departure.

DAY 2 TUESDAY, JUNE 17

STOCKHOLM, SWEDEN

(Dinner)

Welcome to **Stockholm**! Upon arrival we will be met by our guide and waiting motorcoach and embark on a **short sightseeing tour of the city** on the way to our hotel. The capital of Sweden is a vibrant city spread over fourteen main islands in the Baltic Sea. Keep your eyes peeled for the impressive **City Hall**; the **Royal Palace**; the Baroque **Stockholm Cathedral**; and the impressive **Riddarholm Church**, where Swedish kings and queens are laid to rest. After checking in to the **Elite Hotel Adlon** (or similar), we will enjoy some time to relax before we gather for a wonderful welcome dinner.

DAY 3 WEDNESDAY, JUNE 18

STOCKHOLM, SWEDEN

(Breakfast)

Following breakfast we are off to discover Stockholm from the water during a **narrated boat cruise**. Sit back and relax as we glide under many of the city's bridges and past pleasant neighborhoods while taking in the sights of many city landmarks from the unique perspective of the water. The inner city and green parks will pass us by as we enjoy a real Swedish coffee break called fika, which is coffee with a delicious cinnamon roll. Once back on land, our next stop is the **Vasa Museum**. The Vasa was an embellished warship that capsized and sank in Stockholm in 1628 on her maiden voyage. The ship was brought up to land and restored in 1961 and inspired one of Scandinavia's most visited museums. After learning about the ship's history from the time it was built to when it was salvaged, our local guide will lead us on a walk through the picturesque back streets of **Gamla Stan**, Stockholm's charming Old Town. The remainder of the day is yours to explore the city at your leisure. Consider visiting the Skansen open-air market, celebrating the legacy of one of Sweden's most famous bands at the ABBA Museum, or doing some shopping in the Ostermalm district.

DAY 4 THURSDAY, JUNE 19

TOFTAHOLM, SWEDEN

(Breakfast, Dinner)

Enjoy breakfast at the hotel before we say goodbye to Stockholm and travel through beautiful Smaland, a landscape of natural beauty with a rich history of fishing and hunting that leaves its mark on the Smaland food culture. Marvel at the rolling hills, dense forests, and charming country landscapes before we stop at **Bergs Slussar**, the berg locks situated in the Gota Canal. During the peak season, thousands of boats pass along the Gota Canal, and the Carl Johan staircase raises and lowers the boats between Lake Roxen and Berg Guest Harbor. A traditional smorgasbord will be available to enjoy on your own. It's the perfect opportunity to savor the flavors of Smaland and be immersed in Swedish culinary traditions! We'll then travel along Sweden's largest lake, Lake Vattern, before venturing onward to the **Toftaholm** area and the **Hotel Toftaholm Herrgard** (or similar) for the evening. Take some time to freshen up before we gather for a delicious dinner as a group.

DAY 5 FRIDAY, JUNE 20

COPENHAGEN, DENMARK

(Breakfast, Dinner)

Today we bid farewell to Sweden and make our way into Denmark. On our way to Copenhagen, we will take the ferry to Helsingor to visit the mighty **Kronborg**. Immortalized by Shakespeare as Hamlet's castle, Kronborg is one of the most important Renaissance castles in northern Europe. It stands as a testament to Denmark's rich history and cultural legacy with its magnificent architecture, historical significance, and enduring connection to literature and the arts. We'll then arrive in **Copenhagen** and embark on a guided city tour of Denmark's capital by both coach and foot. Along the way, our guide will regale us with stories about the dramatic events in Danish history and the flourishing periods favorable to art and beautiful architecture. We'll see incredible sites such as the **Round Tower**; **Rosenborg Castle**; the **colorful harbor of Nyhavn**; **Amalienborg**, the winter palace of the Danish Royal Family; the **Gefion Fountain**; and the **statue of the Little Mermaid** based on Hans Christian Andersen's famous fairytale! We'll then continue on to the stunning **Old Danish Stock Exchange**, the **Carlsberg Glyptotek**, and the **Christiansborg** for a walk in the governmental area before we end our tour at the **Tivoli Gardens**. Enjoy the remainder of the evening at this famous amusement park to enjoy its beautiful scenery, exotic architecture, historic buildings, and lush gardens before we end the day with dinner and our overnight at the **Phoenix Copenhagen** (or similar).



DAY 6 SATURDAY, JUNE 21**OSLO, NORWAY****(Breakfast, Dinner)**

Our adventure today will take us to the bustling market of downtown **Roskilde**, the city of Vikings, kings, and queens. We'll enjoy some time to stroll through the streets of the market town, beginning at Maglekilde, one of Roskilde's natural springs. Then we're off to **Roskilde Cathedral**. It is one of the earliest examples of Gothic architecture in Northern Europe and has been the burial place of Danish royalty since the fifteenth century. Up next is **Roskilde Convent**, originally a manor house, before we walk to **Lutzhoffs Old Grocer's Shop** restored to look exactly as it did in the 1920s. Goods typical of the time period are even for sale here! The shop, office, and merchant's yard are all on the tour before we head to Roskilde's harbor for an inside look at the world of the Vikings at the **Viking Ship Museum**. Roskilde developed as the hub of the Viking land and sea trade routes over one thousand years ago, and its Viking history is long and fascinating! The museum focuses on the Vikings' maritime craftsmanship and their impressive ships, with five Viking vessels on display. Upon our return to Copenhagen, we will catch the **night ferry to Oslo** with dinner and our overnight on board.

DAY 7 SUNDAY, JUNE 22**OSLO, NORWAY****(Breakfast)**

Following breakfast we will disembark the ferry and meet our driver and local guide for an **Oslo city tour** including **Vigeland Park** to enjoy the more than 200 extraordinary stone, bronze, and iron sculptures. Then we are off to the **famous ski jump in Holmenkollen** to take in the stunning view over the city before we head into the city center and see **Akershus Fortress**, the **Royal Palace**, the **Town Hall**, and the **Oslo Cathedral**. Up next is the **Norwegian Folk Museum**, one of the world's oldest and largest open-air museums. The 160 buildings on the grounds represent different regions in Norway, different time periods, and differences between social classes. The Gol Stave Church is one of the oldest on display, dating back to the thirteenth century! This afternoon we will check into the **Radisson Blu Plaza Hotel (or similar)** in **Oslo** and enjoy the remainder of the day at our leisure.

DAY 8 MONDAY, JUNE 23**FLÅM, NORWAY****(Breakfast, Lunch, Dinner)**

After breakfast we will **board the famous Oslo-Bergen railway**, also known as "Bergensbanen." The journey is considered one of the world's most beautiful train rides, taking us through stunning mountain scenery past forests, alpine villages, and the exceptionally beautiful Hardangervidda plateau before arriving in Myrdal. Here we'll switch to a **train on the famous Flåmsbana railway** that is one of the world's steepest lines on normal gauge tracks. The route runs through the rugged and imposing landscape with mountains, waterfalls, and breathtaking views. The end of the line is **Flåm**, where a late lunch awaits. The remainder of the afternoon is yours to explore. After checking in to the **Fretheim Hotel (or similar)**, dinner will be enjoyed as a group.

DAY 9 TUESDAY, JUNE 24**BERGEN, NORWAY****(Breakfast, Lunch)**

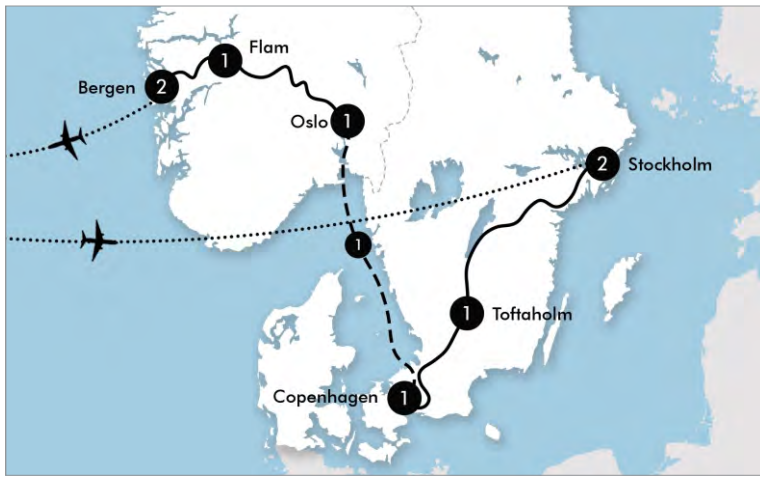
Today is another spectacular day filled with natural beauty. We will begin by boarding a boat for a **cruise through the narrow and beautiful Naeroyfjord**. The fjord is surrounded by steep mountains with snow-covered peaks that soar up to 1,800 meters above sea level. Waterfalls cascade down the mountains and picturesque villages dot the land. This area is one of the most beautiful fjord landscapes in the world, and we get to sail right through it! The cruise will end in Gudvangen where lunch awaits. Then we are off to **Bergen** to check in to the **Radisson Blu Royal Hotel (or similar)** for the next two nights and grab dinner on our own.

DAY 10 WEDNESDAY, JUNE 25**BERGEN, NORWAY****(Breakfast, Lunch, Dinner)**

Our day includes a **guided tour of Bergen**, highlighted by **Bryggen**, one of Bergen's and Norway's main attractions. This wharf was built after the great fire in 1702 and is included on the UNESCO World Heritage List. We'll also visit the open-air **Old Bergen Museum** which includes nearly fifty wooden houses dating from several different centuries. Lunch will be enjoyed together at a traditional Norwegian farm before we spend the afternoon seeing **Bergehuss Fortress**, the **Viking Hall**, and **St. Mary's Church** before we board the **funicular to Mount Floyen** for an amazing view of Bergen! A delicious group dinner awaits after our exciting day.

DAY 11 THURSDAY, JUNE 26**HOME****(Breakfast)**

We will transfer to the airport after breakfast for our flight home.



TOUR PRICING

\$6,999 per person, Double Occupancy
\$8,199 per person, Single Occupancy

OPTIONAL TRAVEL PROTECTION

First Bank & Trust RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

See the included Travelex Insurance Services flyer for pricing.
(Payment may be sent with your deposit or with final payment to First Bank & Trust)

Travel Protection Plan may be purchased any time before or with final payment to First Bank & Trust.

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>. Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

A \$500 deposit per person is required with your registration form in order to reserve your spot:

**FINAL PAYMENT IS DUE:
 FEBRUARY 5, 2025**

For further information or questions, please contact:

Becky Schmeling
(605) 696-2285 ext. 2285
rebecca.schmeling@bankeasy.com



INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Stockholm & Return From Bergen (air allowance of \$1,500)
- Private Motorcoach Transportation
- 9 Nights' Accommodations
- 18 Meals (9 Breakfasts, 3 Lunches, 6 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Professional Tour Manager in Europe

Not included in the price of this tour: meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, travel protection plan, passport fees, visa fees (if applicable), current baggage fees at the airport as assessed by the airline, fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.

Activity Level: Moderate

In order to participate in this tour, **you must:**

- Be able to walk/stand 3-4 hours at a time at an easy pace in all weather conditions
- Be able to regularly maneuver stairs, inclines, and uneven surfaces without assistance

DOCUMENTATION: Each U.S. citizen must have a valid passport through December 26, 2025, to participate. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding. **Effective mid-2025 (expected): All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver.**

OPTIONAL TRAVEL PROTECTION PLAN: First Bank & Trust recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, 360° Group Premier provided by Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/GPZ-1023>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to First Bank & Trust prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS & CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, we are unable to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the EUR/USD exchange rate of \$1.07 as of 2/16/24. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or to himself or herself; (2) is engaged in, or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

SCANDINAVIAN CAPITALS & MAJESTIC FJORDS



Travel arrangements
provided by



June 16-26, 2025

PASSENGER INFORMATION (1st Traveler)

Full name must be exactly as it appears on your passport or passport application.
Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Phone (home): _____ (cell): _____

Email: _____

Passport #: _____

Passport Expiration Date: ____/____/____
month / day / year

Date of Birth: ____/____/____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Preferred Airport: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

PASSENGER INFORMATION (2nd Traveler)

Full name must be exactly as it appears on your passport or passport application.
Passport information may be sent later if you have yet to obtain a passport.

First Name: _____

Middle Name(s): _____

Last Name(s): _____

Preferred Name: _____ Gender (circle one): M F

Address: _____

City: _____ State: _____ Zip: _____

Phone (home): _____ (cell): _____

Email: _____

Passport #: _____

Passport Expiration Date: ____/____/____
month / day / year

Date of Birth: ____/____/____
month / day / year

Dietary Needs: _____

Additional Special Requests/Needs: _____

Preferred Airport: _____

Emergency Contact: _____

Relationship: _____

Emergency Contact's Phone: _____

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): _____

For further information or questions, please contact:

Becky Schmeling
(605) 696-2285 ext. 2285
rebecca.schmeling@bankeasy.com

*** A Travel Protection Plan may be purchased any time before or with final payment to First Bank & Trust ***

First Bank & Trust RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.

- Yes, I would like to purchase the offered plan.**
See the included Travelex Insurance Services flyer for pricing.
(Payment may be sent with your deposit or with final payment to First Bank & Trust)
- No, I decline the offered plan.**

Tour Cost: per person, Double: \$6,999 Single: \$8,199
(Cost includes air allowance of \$1,500)

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>. Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

PLEASE TURN OVER FOR SIGNATURE

SCANDINAVIAN CAPITALS & MAJESTIC FJORDS

DOCUMENTATION: Each U.S. citizen must have a valid passport through December 26, 2025, to participate. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding. **Effective mid-2025 (expected): All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver.**

OPTIONAL TRAVEL PROTECTION PLAN: First Bank & Trust recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, 360° Group Premier provided by Travelers Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelersinsurance.com/GPZ-1023>. To view state specific fraud warnings, visit: <https://www.travelersinsurance.com/company/fraud-warning>. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelers with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Travelers Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelers Insurance Services. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC# 16535).

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to First Bank & Trust prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS & CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, we are unable to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the EUR/USD exchange rate of \$1.07 as of 2/16/24. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or to himself or herself; (2) is engaged in, or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

A \$500 deposit per person is required with your registration form in order to reserve your spot.

FINAL PAYMENT IS DUE: FEBRUARY 5, 2025

A passport photocopy is required with registration or as soon as possible.

DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: **First Bank & Trust**

In the amount of: _____

Mail Check to: **First Bank & Trust**
PO Box 5057, Brookings, SD 57006

By registering for this tour and signing below, **you acknowledge that First Bank & Trust reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements.** Neither First Bank & Trust nor Star Destinations will be required to refund any portion of the price paid by any passenger who is removed in enforcement of this clause.

Activity Level: Moderate

In order to participate in this tour, **you must:**

- Be able to walk/stand 3-4 hours at a time at an easy pace in all weather conditions
- Be able to regularly maneuver stairs, inclines, and uneven surfaces without assistance

Signature (1st Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions: _____

If applicable:

Frequent Flyer #s: _____

KTN #: _____

Global Entry #: _____

Signature (2nd Traveler): _____

Date: _____

Please initial to indicate you have read/agree to the terms and conditions: _____

If applicable:

Frequent Flyer #s: _____

KTN #: _____

Global Entry #: _____

By registering for this trip, I agree to grant to Star Destinations and its authorized representatives permission to record on photography film and/or video, pictures of my participation. I further agree that any or all of the material photographed may be used, in any form, as part of any future publications, brochure, or other printed or digital materials used to promote Star Destinations, and further that such use shall be without payment of fees, royalties, special credit or other compensation.



Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



360° Group Premier | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment
- Primary coverage, no deductibles³
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Premier plan rates by trip cost and age³

Trip cost	0-59	60-74	75+
\$0	\$36	\$47	\$64
\$1 - \$250	\$44	\$58	\$81
\$251 - \$500	\$57	\$74	\$105
\$501 - \$1,000	\$86	\$114	\$168
\$1,001 - \$1,500	\$109	\$143	\$211
\$1,501 - \$2,000	\$149	\$191	\$215
\$2,001 - \$2,500	\$191	\$245	\$277
\$2,501 - \$3,000	\$234	\$300	\$338
\$3,001 - \$3,500	\$276	\$354	\$400
\$3,501 - \$4,000	\$319	\$409	\$461
\$4,001 - \$4,500	\$361	\$463	\$523
\$4,501 - \$5,000	\$404	\$518	\$584
\$5,001 - \$5,500	\$446	\$572	\$646
\$5,501 - \$6,000	\$489	\$627	\$707
\$6,001 - \$6,500	\$531	\$681	\$769
\$6,501 - \$7,000	\$574	\$736	\$830
\$7,001 - \$8,000	\$638	\$818	\$923
\$8,001 - \$9,000	\$723	\$927	\$1,046
\$9,001 - \$10,000	\$808	\$1,036	\$1,169
\$10,001 - \$11,000	\$893	\$1,145	\$1,292
\$11,001 - \$12,000	\$978	\$1,254	\$1,415
\$12,001 - \$13,000	\$1,063	\$1,363	\$1,538
\$13,001 - \$14,000	\$1,148	\$1,472	\$1,661
\$14,001 - \$15,000	\$1,233	\$1,581	\$1,784
\$15,001 - \$16,000	\$1,318	\$1,690	\$1,907
\$16,001 - \$17,000	\$1,403	\$1,799	\$2,030
\$17,001 - \$18,000	\$1,488	\$1,908	\$2,153
\$18,001 - \$19,000	\$1,573	\$2,017	\$2,276
\$19,001 - \$20,000	\$1,658	\$2,126	\$2,399

360° Group Premier plan benefits³

Benefits	Coverage
Trip cancellation	100% of trip cost (up to \$20,000)
Trip interruption	150% of trip cost (up to \$30,000)
Trip interruption—return air only ⁵	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay ³	\$600
Baggage delay	\$250
Emergency medical expenses ⁶	\$50,000
Emergency dental expenses ⁶	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services ⁷	Included

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption—return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

Call +1.888.574.7026 or email
360Group@travelexinsurance.com,
and reference Plan GPZ-1023.

Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if travel is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Pre-existing medical condition exclusion waiver³

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

A pre-existing medical condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the insured's plan purchase date.

Plan details

View policy at policy.travelexinsurance.com/GPZ-1023

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction or radioactive contamination; operating or learning to operate any aircraft as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving, if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravellassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as any other claims questions, may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers and provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN #U-TIIV-100-B MN & #U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH #U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



Dream. Explore. Travel On.