

2-Week Caribbean Winter Getaway!!!

January 16–31, 2025 | 14 Days | 9 Ports | 1 Amazing Holiday

Featuring Great Stirrup Cay (Bahamas), Tortola (British Virgin Islands), St. Johns (Antigua), Philipsburg (St. Maarten), San Juan (Puerto Rico) Puerto Plata (Dominican Republic), George Town (Caymen Islands), and Cozumel (Mexico).

Explore breathtaking views on your 14-day cruise aboard Norwegian Prima. For stunning views, take a cable car ride to the peak of Mount Isabel de Torres in Puerto Plata. Take in the beautiful turquoise waters and the laidback Caribbean vibes on Long Bay Beach in Tortola. Day dreaming about your own private island? Continue your holiday in our very own Great Stirrup Cay, Norwegian's private island in the Bahamas, and home to the new Silver Cove lagoon and upgraded oceanfront cabanas. Grab a frozen drink and lounge in your private beachfront cabana on our tropical paradise that's just for you.



Jan 16 | Here we go!

Board your flight bound for Houston Texas. Upon arrival, you will be met by a Universal Travel representative and assisted with your transfer to Galveston. The evening is at your leisure.

Overnight: Galveston, Texas

Jan 17 | Galveston | Free Time in Old Town | Embarkation

This morning is yours to explore, shop and browse downtown Galveston. If you're fond of unique and interesting items for yourself or gifts for others, downtown Galveston is where you need to spend some time with Hendley Market as your first stop. More shopping is available "on Strand," an avenue that parallels Galveston Bay, as well as Post Office Street, where you can find all the antique, clothing, art and unique boutiques Galveston offers. If shopping "isn't your thing," Downtown Galveston has plenty to see and do. It is home to the 1877 Tall Ship Elissa at the Texas Seaport Museum. Go aboard and see how 19th century sailors lived and how commerce was transacted along the world's waterways. And what port area would be complete without an exhibit about pirates? Check out the Pirates! Legends of the Gulf Coast attraction in Saengerfest Park for a glimpse into the lives of the pirates who profited on the high seas. Embark in time for lunch onto the beautiful Norwegian Prima, your floating hotel for the next fourteen nights.

Your ship sets sails at 5:30pm | Avg. temp. 50/63F (B,L,D)

Jan 18 & 19 | Day at Sea!

Chill out by the pool, get lucky in the casino, revive, refresh and recharge in the breathtaking new Mandara Spa. Welcome to a place where the ocean meets the healing waters within! From multiple detoxifying saunas, to state-of-the-art pools, to a two-story waterfall, the experience on Norwegian Prima will awaken every sense. (B,L,D)

Jan 20 | Great Stirrup Cay, Bahamas

Your ship anchors at 7:00am. All our cruises to the Bahamas feature a whole day visit to Great Stirrup Cay, our idyllic island paradise reserved just for our guests. Stroll along soft, white-sand beaches and enjoy the many activities we have to offer. Snorkel and see underwater delights, kayak in crystal-clear water, then get revved up on a WaveRunner® adventure. The fun is endless here. Grab a bite at Norwegian's new 8,500- square foot beach buffet and simply relax in your private beachfront cabana. This tropical paradise is just for

you.

Your ship sails at 3:30pm | Avg. temp. 65/77F (B,L,D)

Jan 21 | Day at Sea!

Jan 22 | Tortola, BVI. Your ship docks at 1:00pm. Discovered by Christopher Columbus himself in 1493, this exotic, peaceful island is home to both towering mahogany trees and white-sand beaches. The region offers a challenging hike that extends 1,780 feet up Sage Mountain. A great spot for great birdwatching and breathtaking views of Tortola and neighboring islands.

Your ship sets sail at 8:00pm | Avg. temp. 72/83F (B,L,D)

Jan 23 | St. Johns, Antigua

Your ship docks at 8:00am. Bask in the grand sight of the city's skyline, dominated by the white baroque towers of St. John's Cathedral. Sample local cuisines, visit the Botanical Garden, witness the magnificent Antigua Lighthouse, the historical Fort James and much more as you discover this grand city.

Your ship sets sail at 5:30pm | Avg. temp. 73/81F (B,L,D)

Jan 24 | Philipsburg, St. Maarten

Your ship docks at 8:00am. With an area of only 37 square miles, the island of St. Maarten is the smallest landmass in the world to be divided between two governments. The southern Dutch half offers casinos, duty-free shopping and island culture. The French half is all subdued sophistication.

Your ship sets sail at 5:30pm | Avg. temp. 73/80F (B,L,D)

Jan 25 | San Juan, Puerto Rico

Your ship docks at 8:00am. Founded in 1521, San Juan's picturesque cobblestone streets, plazas, and chapels reflect its Spanish heritage. But the second oldest city in the Americas also boasts fine beaches, lush rainforests, verdant mountainsides, imposing forts and a lovely tropical climate.

Your ship sets sail at 5:00pm Avg. temp. 73/81F (B,L,D)

Jan 26 | Puerto Plata, Dominican Republic

Your ship docks at 9:00am. Puerto Plata (or officially known as San Felipe de Puerto Plata) is the ninth largest city in the Dominican Republic and the capital of the province of Puerto Plata. For spectacular city views, take a ride up the Pico Isabel de Torres mountain



which stands over 2,600 feet high. History buff? Visit Fortaleza San Felipe, which was built in the 16th century and served as a prison under the dictatorship of Rafael Trujillo. Or head to the Amber Museum, a museum filled with a unique collection of valuable Dominican amber which is semiprecious tree sap that has hardened for millions of years capturing many fossils of plant and insect life.

Your ship sets sail at 6:00pm Avg. temp. 66/81F (B,L,D)
Jan 27 | Day at Sea!

Jan 28 | Georgetown, Grand Cayman
Your ship anchors at 9:00am. The largest of the Cayman Islands, Grand Cayman is famous for its Seven Mile Beach, the popular Stingray City and its excellent diving. Both nature and history are preserved underwater with a collection of easily viewed shipwrecks.

Your ship sets sail at 4:00pm Avg. temp. 73/81F (B,L,D)

Jan 29 | Cozumel, Mexico
Your ship docks at 10:15am. The island of Cozumel off the tip of the Yucatan Peninsula continues to be known for its fantastic fishing, snorkeling and diving opportunities. And despite the growth of tourism in recent years, the island and its only town, San Miguel, retain much of their original warmth and charm.

Your ship sets sail at 6:00pm Avg. temp. 68/82F (B,L,D)
Jan 30 | Day at Sea!

Jan 31 | Galveston, TX - Disembarkation
Your ship docks at 8:00am. After disembarkation, you'll board your private motorcoach and transfer to the Houston airport. Fond memories of your Caribbean Cruise and the Norwegian Prima will last forever. **(B)**

**Itinerary is subject to change*

Inclusions:

- Round trip transfer to the FSD Airport
- Round trip airfare from FSD to Houston (baggage fees not included)
- 1-night pre-stay in Galveston
- All airport/hotel/pier transfers in Galveston
- 14-nights onboard the Norwegian Prima
- All meals while onboard with unlimited premium beverage package (exclusions apply), incl. gratuities
- 2-night dining package in specialty restaurants, incl. grat. for Inside cabins
- 3-night dining package in specialty restaurants, incl. grat. for Balcony cabins
- 1 Water-Package for each stateroom
- Ship service fee included
- 300 min. per person WiFi package
- \$50.00 per cabin shore excursion credit
- All driver and guide gratuities while in Galveston
- All cruise, port charges and government taxes
- Service of a Universal Travel representative throughout the itinerary

A \$750.00 refundable deposit is due to secure reservation.
 Final payment due Sep 10, 2024
Cancellation:
 50% non-refundable Sep 15, 2024
 100% non-refundable Nov 1, 2024

Contact Fran Rietveld
605.995.7910
 frietveld@firstdakota.com
First Dakota National Bank
 1712 N Main Street
 Mitchell, SD 57301



Inside Cabin - Cat. IB | 160sqft
\$4,999.00 per person

Balcony - Cat. BB | 231sqft + 45sqft
\$5,599.00 per person

Balcony - Cat. BA | 231sqft + 45sqft
\$5,799.00 per person

Cash or check payments only

Single occupancy is available upon request

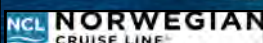
Suite categories available upon request

With sufficient numbers, Universal Travel will offer optional and private shore excursions to our travelers.

A valid passport is required for this itinerary and must be valid for at least six months after returning back to the USA.

An optional Travel Protection plan is available with coverage for trip cancellation/interruption, see enclosed product flyer for more information.

144k tonnage	965 feet long	2022 year built	1,646 cabins	3,950 passengers	1,388 crew





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 rates³

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 and use Plan GPZ-1023, or email 360Group@travelexinsurance.com.

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 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, radiation 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, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; 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 medical 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 provide 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@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +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 +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, 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.



Please complete the reservation form (one per person) and return it to your FirstPartners Advisor or mail along with your deposit and insurance payment to:

First Dakota National Bank
Attn: Fran Rietveld
1712 N Main St | PO Box 1306
Mitchell, SD 57301-7306
Phone: (605) 995-7910 (605) 770-3290 cell
email: frietveld@firstdakota.com

Name of Tour _____ Today's Date: _____

PLEASE PRINT

Legal Name: _____

Street Address: _____

City/State/Zip: _____

Phone number (with area code): Home: _____ Cell _____

E-mail: _____

Birth date: _____ Gender: _____ Male _____ Female
(Month/day/year Ex: May 9, 1965)

Roommate's name, if applicable: _____

Indicate your hotel room/ cruise cabin preference: _____ One Bed/type or _____ Two Beds/type

Do you have any food restrictions? (Diabetic, gluten free, etc) _____

Notate if your birthday or anniversary occur during the tour: _____

Occasion _____ Date of celebration _____

IF THIS TRIP INVOLVES AIR – COMPLETE THIS SECTION

Name “**EXACTLY**” as it appears on your identification: _____
(A Passport is required for all travel outside of the U.S. – a current Driver's License is acceptable within the U.S.) Please send in **COLOR COPY** of identification being used for flight.

Passport #: _____ Issue Date: _____ Expiration Date: _____
Passport *must* be valid for six months beyond the date of departure (month/day/year Ex: May 9, 2030)

Do you need wheel chair assistance in the airport? _____

Airline frequent flyer # / TSA# _____

CANCELLATION POLICY

This policy must be signed before your tour reservation is accepted.

First Dakota National Bank recommends Trip Interruption and Cancellation Insurance for all participants. The insurance provides certain refund rights in the event you are unable to attend a FirstPartners Travel event due to medical emergency or other defined reasons. An insurance policy and additional information regarding the insurance, its coverage, exclusions, and limitations is available upon request.

First Dakota National Bank reserves the right to take photographs of tour participants that may or may not be used in newsletters or FirstPartners and First Dakota Travel publications.

- I agree First Dakota National Bank is not liable for any losses, financial or otherwise.
- I ACCEPT the optional travel protection plan and have paid the premium with my deposit.
- I DECLINE the optional travel protection plan and in doing so realize I may lose all or part of my trip payment if I have to cancel after the cancellation or final payment date noted on the trip flier. I also realize I will be 100% responsible for all expenses incurred due to cancelled or delayed flights; if I become sick, injured, or die while on the trip; or if I must leave the tour to return home. I will also not have coverage for lost or damaged luggage, additional lodging or meals if delayed or for any unused portion of the tour.
- I am an independent traveler and can care for myself.
- My emergency contact has a valid passport.

Name: _____ Date: _____

