

Montreal and Quebec City Christmas Markets

Dec. 5 - 10, 2024



December 5 Arrive to Montreal ~ The Great Christmas Market

Today arrive at Montreal Pierre Elliott Trudeau International Airport and receive a warm greeting by your Universal Travel representative. Board your motor coach and transfer to your centrally located hotel to begin your Montreal & Quebec City Christmas Markets tour! Take time to freshen up before visiting the Grand Marché de Noël ~ The Great Montreal Christmas Market. Here you'll enjoy a magical cultural culinary journey through the Quartier des spectacles. Whether it's sipping mulled wine or admiring beautiful Christmas decorations that gets you into the festive spirit, nothing says it's the Holiday season like a Christmas Market!

Overnight: Downtown Montreal

December 6 Montreal City tour, Train Ride to Quebec City

Following breakfast, meet your local Tour Guide for a tour of the city. Montreal is a vibrant commercial and financial metropolis, with a large francophone culture and widely regarded as one of the most cosmopolitan cities in North America. Enjoy the many sites, both new and old, throughout the city, highlighting the Notre Dame Cathedral, St. Joseph's Oratory, Jacques Cartier Square, McGill University, and a panoramic view of the city from atop Mount Royal. From here transfer to the Montreal Central train station and board the VIA Rail Canada for a scenic and relaxing train ride to the "Paris of North America", Quebec City. Carved into the bluffs overlooking the St. Lawrence River, Quebec City is the provincial capital and probably the best preserved city in North America. Upon arrival you board your motor coach and check into your hotel for an exciting three-night stay. Once settled, gather for a welcome dinner at the hotel before you embark on a private walking tour, discovering the 5 different locations of the German Christmas Market through old Quebec. The Marché de Noël Allemand de Quebec ~ German Christmas Market is a magical place that comes to life in the heart of Old Québec, designed to recreate as closely as possible the atmosphere of the big European Christmas markets and to offer you a unique and unforgettable experience. Enjoy a wonderland with a unique and warm atmosphere, a great selection of succulent German treats (bratwurst, mulled wine, gingerbread, and other traditional delicacies), and delicious terroir products, exquisite Christmas gifts, and pop-up performances.

Overnight: Old Town Quebec City

(B, D)

December 7 City tour & Chateau Frontenac Costumed Guided Tour & German Christmas Markets

This morning, after breakfast meet your local Tour Guide for a tour of Québec City, the only fortified city in North America north of Mexico! Discover beautiful cityscapes and see how Québec's defenses developed under the French and English regimes. Cannons, loopholes, the Esplanade Powder Magazine, a star-shaped Citadel, Artillery Park, and fortresses are all part of this outstanding tour! Then experience Castle life on your guided tour of the iconic Chateau Frontenac hotel found on one of the most beautiful sites in Quebec City. Discover the famous characters and historical events that shaped the identity of the Fairmont Château Frontenac over the years, as well as its architectural development and rejuvenation process undergone in recent years. Enjoy a planned luncheon at the Chateau Frontenac. The balance of the afternoon is yours to shop in Old town and visit the German Christmas Markets one more time.

Overnight: Old Town Quebec City

(B, L)



December 8 Copper Museum Experience, Saint Anne de Beaupre & Montmorency Falls

Set off for a wonderful day of sightseeing along the Saint Lawrence River. On the first stop of the day, you'll visit the Albert Gilles Copper Museum. For nearly 100 years the Gilles family have been entranced by the "art of repous-sé", masterfully interpreted by the craftsman Albert Gilles whose talent served prestigious people like pope Pius XII and Walt Disney. Here, you'll enjoy a unique hands-on experience creating your own piece of art along with Tea, Coffee, and Canelé Cakes baked in their copper molds. Continue to the magnificent Saint Anne de Beaupre Basilica – the Shrine is the second oldest pilgrimage site in North America. Discover the shrine's extraordinary history through its painting, stained glass, mosaics, and wooden sculpture. Mid-day, enjoy a lovely luncheon followed by a visit and views of the magnificent Montmorency Falls. Return to the city and explore some more of the 5 different areas of the Christmas Markets you may have missed! Dinner tonight is on your own.

Overnight: Old Town Quebec City

(B,L)

December 9 Quebec City to Montreal & Experience the Holiday Season at a Traditional Sugar Shack!!!

Enjoy a leisurely morning and breakfast before checking out of your hotel and returning to Montreal. Upon arrival you'll check in once again at your Montreal downtown hotel. Later this afternoon, experience the holiday season at one of the most authentic and traditional Sugar Shacks in all of Canada – Sucrerie de la Montagne! Upon arrival, you'll be shuttled by sleigh or cart pulled by horses to partake in a traditional Quebec holiday feast while enjoying lively musical entertainment!

Overnight: Downtown Montreal

(B, D)

December 10 Flight home

This morning, enjoy breakfast before you bid farewell and head to the Montreal International Airport for your flight home, taking many wonderful memories of your Montreal & Quebec Christmas Markets tour with you! **(B)**

**itinerary is subject to change*

INCLUSIONS:

- Round trip transportation to the Sioux Falls airport
- Round trip airfare from FSD to Montreal
- Five-night's in 4*Hotel accommodations (two in Montreal and three in Quebec City)
- Total of 5-Breakfasts, 2-Lunches, 2-Dinners
- Panoramic Sightseeing Tour of Montreal and Quebec City
- One-way VIA Rail Canada ticket from Montreal to Quebec City
- Local step-on guides in Montreal and Quebec City
- Albert Giles Copper Museum, incl. hands on experience, tea/ coffee and Canelé Cake
- Fairmont Chateau Frontenac guided tour & lunch
- Sugar Shack experience with entertainment & dinner
- Luggage handling (one piece per person)
- Hotel taxes; meal taxes and gratuities (excludes airline baggage fees)
- All resort, service, and government fees
- Service of a full time Universal Travel representative
- All driver and guide gratuities are included

TRIP COST:

\$3,974.00

Per Person

\$1,099.00

Single add on

Cash or Check Payment



\$700.00 deposit due to confirm the reservation

Final payment due Aug. 20, 2024

No penalties until Aug. 26, 2024

Cancellation:

50% non-refundable Aug. 27, 2024

100% non-refundable Sep. 27, 2024

Contact Fran Rietveld

605.995.7910

frietveld@firstdakota.com

First Dakota National Bank

1712 N Main Street

Mitchell, SD 57301

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



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 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.

GENERAL DISCLAIMER: UNIVERSAL TRAVEL and its affiliated entities (acting through and its and their employees, shareholders, officers, directors, successors, agents, and assigns), does not own, operate or supervise any person or entity which is to or does provide goods or services for these trips. UNIVERSAL TRAVEL does not maintain control or operate the personnel, equipment, or operations of the suppliers it uses and as such UNIVERSAL TRAVEL assumes no responsibility for and disclaims any and all liability for any personal injury, death, property damage or other loss, accident, delay, inconvenience, or irregularity which may be occasioned by reason of: (1) any wrongful, negligent, willful or unauthorized acts or omissions on the part of any of the third party suppliers or other employees or agents, (2) any defect in or failure of any vehicle, equipment, or instrument owned, operated or otherwise used by any of these third party suppliers, or (3) any wrongful, willful or negligent act or omission on the part of any other party not under the supervision and control of UNIVERSAL TRAVEL. Additionally, UNIVERSAL TRAVEL disclaims and does not accept any responsibility for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, weather, strikes, theft or other criminal acts, war, terrorism, computer problems, or other such causes. All services and accommodations are subject to the laws of the country in which they are provided. UNIVERSAL TRAVEL reserves the right to make changes in the published itinerary whenever, in its sole judgment, conditions warrant, or if UNIVERSAL TRAVEL deems it necessary for the comfort, convenience, or safety of the tour. UNIVERSAL TRAVEL reserves the right to withdraw any tour announced. UNIVERSAL TRAVEL reserves the right to decline to accept any person as a member of the tour, or to require any participant to withdraw from the tour at any time, when such action is determined by the tour manager to be in the best interests of the health, safety, and general welfare of the tour group or of the individual participant. Neither does UNIVERSAL TRAVEL accept liability for any carrier's cancellation penalty incurred by the purchase of a nonrefundable airline or other ticket to the tour departure city and return or otherwise. Baggage and personal effects are the sole responsibility of the owner at all times. Participants may be photographed for the promotional purposes of UNIVERSAL TRAVEL. Payment of the deposit to UNIVERSAL TRAVEL constitutes acceptance of these terms and conditions.

ASSUMPTION OF RISK: By contracting with Universal Travel, clients unconditionally and irrevocably agree to assume any and all risk associated with COVID-19. The client expressly release Universal Travel of and from any and all claims, losses, damages, and expenses that any clients or related parties may suffer or incur if they become infected with or exposed to COVID-19 while traveling. Additionally, clients agree to familiarize themselves with local legislation and restrictions regarding COVID-19 and follow as written while traveling with Universal Travel.

ARBITRATION: The Customer agrees that any dispute concerning, relating, or referring to this contract, the brochure or any other literature concerning my trip, or the trip itself, shall be resolved exclusively by binding arbitration according to the then existing rules of the American Arbitration Association. Such proceedings will be held in and governed by the substantive law of Arkansas. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable.

Customer name: _____

Customer signature: _____

Date: _____



Please complete the reservation form (one per person for tours including air) 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: _____

Please indicate your room/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 **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 is provided 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 of \$_____
- ☐ 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 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: _____

