

# Scotland

**SEPTEMBER 17-27, 2025 | 11 Days / 9 Nights**

**Featuring Edinburgh, Glasgow, Loch Lomond, Isle of Skye, Inverness, Loch Ness and more...**



**Sep 17 | US | Scotland.**

Today transfer to the airport and board your overnight flight bound for Edinburgh, Scotland.

**Sep 18 | Edinburgh | Edinburgh Castle | Welcome Dinner.**

This morning you arrive in Edinburgh where you are met by your local guide and driver. Enjoy a brief panoramic city tour of Edinburgh, followed by free time for lunch and shopping in town, before you check in to your hotel for a comfortable two-night stay. Tonight, enjoy a welcome to Scotland dinner.

**Overnight: Edinburgh**

**(D)**

**Sep 19 | Edinburgh | Royal Yacht Britannia | Underground Vaults.** This morning after breakfast you'll visit the Royal Yacht Britannia. A Royal residence for over 40 years, The Britannia sailed over 1,000,000 nautical miles on 968 state visits with the Royal Family where they entertained prime ministers and presidents. Nowadays she is a five-star visitor attraction and TripAdvisor's No.1 UK Attraction in 2023! On your private tour, you'll discover stories of life at sea across five decks for both the Royal Family and the 220 Royal Yachtsmen who served on board. Follow in the footsteps of Royalty through the State Apartments, see Queen Elizabeth II's favorite room, and feel like the captain of the ship on the Bridge. Next, enjoy Tea and Scones on the Royal Deck! This afternoon you are off on a walking tour of Edinburgh, viewing iconic sites like the Royal Mile, Holyrood Palace, and St. Giles' Cathedral. In the evening, you'll go on a fascinating tour of the Edinburgh Vaults. This one hour tour takes you to an underground network of chambers with a haunting history. Dinner this evening is at leisure.

**Overnight: Edinburgh**

**(B, Tea & Scones)**

**Sep 20 | Rosslyn Chapel | Balerno | Glasgow.** After breakfast and check out this morning, you'll head south and visit Rosslyn Chapel, one of the most famous religious sites of Scotland, famous for its intricate carvings and made even more famous in the past few years due to the Da Vinci Code novel by Dan Brown and the movie with Tom Hanks. On your way to Glasgow, enjoy a Farm to Table lunch experience at a private farmhouse in Balerno. Continue to Glasgow for a visit to the National Piping Centre to explore 300 years of musical history, and try the bagpipes for yourself! Check in to

your centrally located hotel in Glasgow, with the remainder of the day at leisure to explore Glasgow on your own.

**Overnight: Glasgow**

**(B,L)**

**Sep 21 | Loch Lomond | Trossachs National Park | Glencoe.** This morning take the scenic drive through Loch Lomond and Trossachs National Park, an area of exceptional beauty that separates the lowlands and the rugged mountainous landscape of the Scottish Highlands. Enroute you'll make stops at the Trossachs Woolen Mill, Loch Lomond Bird of Prey Centre, Three Sisters of Glencoe, and the National Trust Glencoe Visitor Centre. Later today check in to your hotel for a two-night stay, and after some free time to freshen up, enjoy an included dinner in the hotel dining room.

**Overnight: Isles of Glencoe Area**

**(B,D)**

**Sep 22 | Jacobite Steam Train | Western Highlands.** Today you board the Jacobite Steam Train, hailed as one of the greatest railway journeys in the world! This 84 mile round trip takes you past a list of impressive extremes. The Jacobite Steam Train or 'Hogwarts Express' starts its journey near the highest mountain in Britain, Ben Nevis, and visits Britain's most westerly mainland railway station, Arisaig. It then passes close by the deepest freshwater loch in Britain, Loch Morar, and the shortest river in Britain, River Morar, finally arriving next to the deepest seawater loch in Europe, Loch Nevis! The train journey takes around two hours for each leg, with a 90min. stop in Mallaig for lunch and shopping, making it a six-hour day trip. This afternoon you return to your hotel, with the remainder of the evening at leisure.

**Overnight: Isles of Glencoe Area**

**(B)**

**Sep 23 | Isle of Skye | Portree.** After breakfast you depart Fort William for a scenic sightseeing day at the Isle of Skye. Connected to Scotland's northwest coast by bridge, the Isle of Skye is known for its rugged landscapes, medieval castles, picturesque fishing villages, its history, and the outstanding scenery. Enjoy an included lunch in fishing village of Portree, famous for its colorful houses. Here you have the option to stay in the village with free time for shopping, or go on a 60min. roundtrip hike to the Man of Storr viewpoint. Your journey continues to Inverness with photo stops at Kilt Rock and Eilean Donan Castle enroute. This evening check in to your hotel for another two-night stay. Tonight dinner will be served in the hotels dining room.



**Sep 24 | Inverness | Dunrobin Castle | Northern Highlands.** This morning enjoy a guided tour of Inverness including a visit to the Inverness Cathedral and the Art Museum. Thereafter you'll have free time for lunch and shopping in town. This afternoon you'll travel north and visit Dunrobin Castle and Gardens for a guided tour. The Castle is the most northerly of Scotland's Great Houses and is one of the most majestic, looking like a French château with its fantastic gardens. It is the largest house in the Highlands of Scotland with 189 rooms, and one of Britain's oldest inhabited houses, with parts dating from the early 1300s. It was home to the Dukes of Sutherland, and it is now occupied by the Earls of Sutherland who are their descendants. Return to Inverness for the evening and dinner at leisure.

**Overnight: Inverness**

**(B)**

**Sep 25 | Loch Ness Cruise | House of Bruar | Whiskey Tasting.** This morning you travel a short distance to Dochgarroch. Upon arrival enjoy a two-hour cruise on Loch Ness. The journey begins on Thomas Telford's Canal, then across Loch Ness with views of the Great Glen and panoramic views of Aldourie Castle, Bona Lighthouse, and the spectacular Urquhart Castle. After your cruise you continue to the House of Bruar for shopping and an included lunch, followed by a whisky tour and tasting at the beautiful Blair Athol Distillery. Your journey continues to the city of Dundee. Upon arrival

you'll check in to your hotel for overnight. Dinner tonight is at your leisure.

**Overnight: Dundee**

**(B,L)**

**Sep 26 | Dundee City tour | Stirling Castle | Falkirk.** After breakfast enjoy a guided tour of Dundee, followed by free time for lunch on your own and shopping in town. Early this afternoon, visit Stirling Castle for a guided tour. The 16th century castle remains a great symbol of Scottish independence, national pride, and is also known from the movie "Braveheart" starring Mel Gibson. Continue your journey to the Falkirk Wheel, the world's one and only rotating boat lift! Experience a marvel of engineering on your boat cruise as you "Sail through the Sky" on the Falkirk Wheel and climb or descent over 100 feet in just 5 minutes! On your way to Edinburgh, you'll stop at the Kelpies for a photo op before checking in at your Edinburgh hotel for overnight. This evening enjoy a fun filled farewell dinner, complete with wine and entertainment.

**Overnight: Edinburgh**

**(B,D)**

**Sep 27 | Flight back home.** After breakfast this morning you'll depart for the Edinburgh airport and your flight home to the United States with memories of Scotland that will remain forever.

**(B)**

*\*Itinerary is subject to change*

### **INCLUSIONS:**

- Round-trip transfer to the Sioux Falls Airport
- Round-trip airfare from FSD to Edinburgh
- Luxury motorcoach transportation while in Scotland
- Nine-nights accommodations in 3 and 4-star hotels
  - Three-nights in Edinburgh Centre
  - One-night in Glasgow Centre
  - Two-nights in the Isles of Glencoe area
  - Two-nights in Inverness Palace & Spa
  - One-night in Dundee Centre
- Daily breakfast, three lunches, and four dinners
- All sightseeing, attractions, and admissions (as detailed in itinerary)
- Local step-on guide on Isle of Skye Day
- Hotel taxes, meal taxes, and gratuities
- Portage of 1 bag per person (excludes airline baggage fees)
- All resort, service, and government fees
- Service of a professional Tour Director
- **All gratuities for drivers, guides, step-on guides**

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

### **TRIP COST:**

**\$6,999.00** Per Person

Cash or Check payment

**\$1,589.00** Single add on

Cash or Check payment



**\$1000.00** deposit due

**Final payment due May 3, 2025**  
**No penalties until May 8, 2025**

### **Cancellation:**

**50% non-refundable May 9, 2025**  
**100% non-refundable June 9, 2025**

**Contact Fran Rietveld**

**605.995.7910**

**frietveld@firstdakota.com**

**First Dakota National Bank**

**1712 N Main Street**  
**Mitchell, SD 57301**

**The UK - ETA (Electronic Travel Authorization ) fee is not included in this program.**

**A valid passport with at least three empty Visa pages is required, and must be valid for at least six months after your return date.**





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 death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial insolvency<sup>2</sup> & labor strike
  - Involuntary unemployment
- Primary coverage, no deductibles<sup>3</sup>
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims<sup>4</sup>

### 360° Group Premier plan rates<sup>3</sup>

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 benefits<sup>3</sup>

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 <sup>5</sup>	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay <sup>3</sup>	\$600
Baggage delay	\$250
Emergency medical expenses <sup>6</sup>	\$50,000
Emergency dental expenses <sup>6</sup>	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services <sup>7</sup>	Included

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Coverage when plan is purchased at or before the final trip payment. <sup>3</sup>All 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. <sup>4</sup>Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. <sup>5</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. <sup>7</sup>Provided 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](mailto: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 death<sup>1</sup>
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency<sup>2</sup>
- 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 expenses<sup>6</sup>

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 waiver<sup>3</sup>

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](http://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](mailto: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-TIGV-100-A DC, #U-TIGV-100-A IN, #U-TIGV-100-A IN, #U-TIGV-100-A KS, #U-TIGV-100-A MN, #U-TIGV-100-B MN, #U-TIGV-100-B MN, #U-TIGV-100-B MO, #U-TIGV-100-B MT, #U-TIGV-100-B MT, #U-TIGV-100-A CW, #U-TIGV-100-A NH, #U-TIGV-100-B NY, #U-TIGV-100-B NY, #U-TIGV-100-A OR, #U-TIGV-100-A VA, #U-TIGV-100-A VA, #U-TIGV-100-A VT, 10.23 GRPFLY3



Dream. Explore. Travel On.



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: [frrietveld@firstdakota.com](mailto:frrietveld@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: \_\_\_\_\_

