

The best of the Mediterranean Sea!

...a 15 Day Cruise - Tour program | May 3 - 17, 2024

Featuring: Rome, Florence/Pisa, Naples, Venice, Messina & Catania (Sicily), Valetta (Malta), Corfu (Greece), Dubrovnik & Split (Croatia), Koper (Slovenia)

May 3 | Overnight flight to Rome, Italy

Today you board your flight bound for Rome, Italy!

May 4 | Rome | 58F - 69F

Transfer to your centrally located 4-star hotel in Rome & welcome dinner. (D)

May 5 | Rome sightseeing & Pizza lunch

Enjoy a half day panoramic city and walking tour of Rome, followed by an included pizza lunch. Afternoon and evening is at leisure to explore Rome on own. (optional Colosseum tour offered) (B, L)

May 6 | More Rome sightseeing & embarkation NCL VIVA

Another half day sightseeing/walking tour of Rome. Embarkation Norwegian Viva in time for lunch. Ship sails at 5pm. (B,L,D)

May 7 | Florence/Pisa, Italy | 6am-6pm | 52F - 74F

How lucky to visit the Tuscan region, Florence & Pisa, resplendent in art and history. What's even more fortunate is that all the main attractions in Florence are centrally located for the perfect walking tour. See Santa Croce, Piazza del Duomo and Michelangelo's David. (B,L,D)

May 8 | Naples, Italy | 1030am-9pm | 54F - 73F

Cruise to Naples, located on Italy's stunning Amalfi coast, a city rich in history. A tour around Naples' grand piazzas, cathedrals and castles in the old center will take you back centuries. Pompeii is not too far either, a dashing city which boasts diverse cultural offerings and charming streets. (B,L,D)

May 9 | Messina (Sicily), Italy | 8am-6pm | 61F - 72F

The third largest city on the island of Sicily, Messina welcomes cruise ship visitors with its lovely harbor, extraordinary architecture (much of which miraculously survived a horrendous earthquake and tidal wave in 1908) and wonderful food. Stroll through Messina's Piazza Cairolì taking in magnificent fountains and cathedrals, or sip Marsala wine at a sidewalk cafe. (B,L,D)

May 10 | Valetta, Malta | 8am-9pm | 59F - 75F

Although somewhat scarred by World War II, Valletta prides itself on its magnificent Baroque palaces, piazzas, gardens and churches. The Magisterial Palace, built between 1571 and 1574, now houses the Maltese Parliament and offices of the President of Malta. (B,L,D)

May 11 | Catania (Sicily), Italy | 6am-4pm | 54F - 76F

The ancient port city of Catania is situated in the shadow of the famous active volcano, Mount Etna, which dominates the landscape and is intertwined with the town's history. Steeped in a storied past, Catania's square, cathedrals and other historic sites are a must-visit on a guided tour, as are its open-air markets and friendly cafes that offer a taste of modern life in the region. You can also journey outside Catania to explore the surrounding lava fields and unique rock formations or hike, bike or go off-roading on one of the trails crisscrossing the volcano for an unforgettable outdoor adventure. (B,L,D)

May 12 | Corfu, Greece | 10am-6pm | 55F - 75F

One of the lushest of the Greek Isles, Corfu is rimmed in dramatic blue waters and topped with tranquil hillside

villages. A collection of quaint cafes in the town of Corfu feels very continental, but the island's secluded coves and sandy beaches could only be found in the Greek Isles (B,L,D)

May 13 | Dubrovnik, Croatia | 7am-7pm | 57F - 70F

Despite the magnificent 13th century walls that surround the city, Dubrovnik is one of the most welcoming cruise destinations in all of Europe. Dubbed "the pearl of the Adriatic" by the poet, Lord Byron, this Croatian city exudes romantic charm and beautiful scenery with its shimmering marble streets, centuries-old buildings capped by bright orange roofs, and lovely beaches ensconced between awesome rocky ledges. (B,L,D)

May 14 | Split, Croatia | 6am-6pm | 56F - 71F

This Mediterranean city on the eastern shores of the Adriatic has a long and eventful history dating back to the awesome Diocletian's Palace (circa 295 A.D.) in the center of the city. Split offers cruise guests a wealth of exciting places to visit, from the majestic cathedral and marble streets in the center of town to the harbor area with its café-lined promenades and views of coastal mountains. (B,L,D)

May 15 | Koper, Slovenia | 9am-7pm | 55F - 66F

The largest town on the Slovenian coast, Koper boasts a colorful history dating back to Ancient Greece and Rome that springs to life in the Old Town. Here cruise guests can explore narrow intertwining streets lined with Istrian limestone facades. Enjoy open air festivals and plays, shop for local handicrafts, and savor the local favorites like jota soup, fish specialties and local wines. (B,L,D)

May 16 | Venice, Italy | 6am | 54F - 70F | Sightseeing & Lunch in Venice

Enjoy a half day walking tour of Venice followed by free time for shopping and lunch on own. (Optional Canal Gondola ride offered). This afternoon transfer to a hotel near the Venice airport. Tonight enjoy a farewell dinner at a local restaurant. (B,L,D)

May 17 | Flight Home

Board your flight home

(B)

**itinerary and schedule is subject to change*



With sufficient numbers, Universal Travel will offer Optional and Private Shore Excursions on all Ports of Call on this Itinerary.



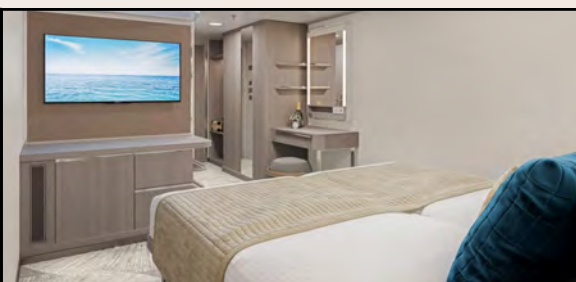
The Norwegian Viva accommodates 3,219 guests at double occupancy. Travelers will live up every second of their journey in the most spacious accommodations including the brand's largest inside, ocean view and balcony category staterooms! The world-class vessel will not only offer the highest staffing levels and space ratio of any new cruise ship in the contemporary and premium cruise categories and largest variety of suite categories available at sea, but will also boast being redefined The Haven by Norwegian, NCL's ultra-premium keycard only access ship-within-a-ship concept. The Haven's public areas and 107 suites designed by Piero Lissoni, one of Italy's most renowned designers, will feature an expansive sundeck, a stunning infinity pool overlooking the ship's wake and an outdoor spa with a glass-walled sauna and cold room. The ship will feature Ocean Boulevard, the 44,000 square foot outdoor walk way which wraps around the entire ship; Indulge Food Hall featuring 11 varieties of eateries; The Concourse boasting an outdoor sculpture garden; expansive pool decks and infinity style pools at Infinity Beach and Ocean walk, showcasing glass bridges above water.



IB - Inside Cabin

\$6,599.00

Cash or Check Payment only

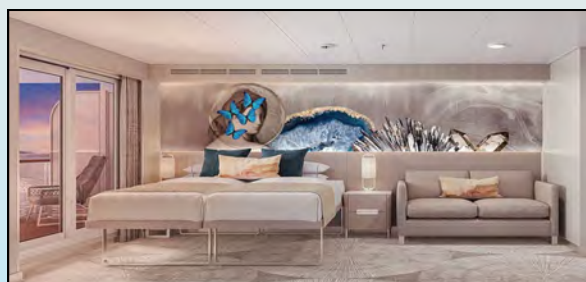


BB - Balcony

\$7,199.00

BA - Balcony

\$7,399.00



Inclusions:

- Roundtrip transportation to the Sioux Falls Airport
- Roundtrip airfare from Sioux Falls to Italy (baggage fees may apply)
- All transfers from hotel to pier & pier to airport
- 2 pre-nights in Rome & 1 post-night in Venice (near airport)
- 1 welcome dinner, Pizza lunch in Rome
- 1 farewell dinner in Venice
- 9-nights onboard the Viva
- All meals while onboard the Viva
- Ultimate beverage and 2-night specialty dining package - with gratuities included!
- 2 half-day city tours in Rome, 1 half-day city tour in Venice
- Ship Service fees included
- All driver & guide gratuities in Rome & Venice
- All cruise, port charges and government taxes
- Service of a Universal Travel representative throughout the itinerary

Contact Fran Rietveld

605.995.7910

frietveld@firstdakota.com

First Dakota National Bank

1712 N Main Street

Mitchell, SD 57301

\$1,000.00 deposit due at the time of signing up.

Final payment due Dec 4, 2023

50% non-refundable Dec 9, 2023

100% non-refundable Feb 1, 2024



A valid passport is required for travel and must be valid for at least 6 month after returning back to the US.

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 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.

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: 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: _____

