

Pay in full by November 20th and take \$250 off!



# RHINE EXPERIENCE

*Featuring Amsterdam and Rotterdam*

September 19-28, 2024

Explore the Rhine and its tributaries as you sail through Germany, the Netherlands, and Belgium aboard the A-ROSA Sena. Along the Rhine, you'll find untamed landscapes, secluded castles, romantic villages, bustling metropolises, medieval towns, half-timbered homes, and modern architecture. Each destination is more impressive than the next, with unique histories and traditions to explore!

Space is limited.  
**Register  
today!**





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**DAY 1 THURSDAY, SEPTEMBER 19****FLIGHT TO COLOGNE**

Today we will transfer to the airport for our overnight flight to **Cologne, Germany**.

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

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**DAY 2 FRIDAY, SEPTEMBER 20****COLOGNE, GERMANY****(Dinner)**

Our adventure begins in **Cologne** where we will meet our local guide and motorcoach and embark on a **guided tour** of the area. We'll discover the beauty of one of Germany's oldest cities and explore the stunning Gothic Cathedral, an UNESCO World Heritage Site. It's the third-highest cathedral in the world and an iconic landmark with a rich history and impressive architecture! Free time will be available to immerse yourself in the city's vibrant culture as you stroll through the charming streets lined with quaint shops and cafés. Feel the joyous attitude and party spirit of the city as you browse and enjoy lunch on your own. After checking in to the centrally located **Cologne Marriott** for the night, we will gather for a delicious welcome dinner.

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**DAY 3 SATURDAY, SEPTEMBER 21****COLOGNE, GERMANY****(Breakfast, Dinner)**

This morning is at your leisure to explore more of Cologne, a city steeped in history, culture, and charm. The city is famous for its Eau de Cologne, the original aromatic blend of citrus and herbal essential oils diluted in alcohol. Cologne was once used as mouth wash and was believed to ward off the bubonic plague! Mid afternoon we will transfer to our ship to meet our friendly captain and crew. The **A-ROSA Sena** is a modern ship offering delicious dining options and a variety of amenities. This new E-motion ship features a hybrid propulsion system with electric and diesel engines as well as a battery storage system for virtually silent and emission-free port stops. As we embark on our **seven-night cruise along the Rhine**, get ready for stunning scenery, picturesque towns, and iconic landmarks!

*Please note the cruise itinerary is subject to change due to weather, water levels, etc.*

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**DAY 4 SUNDAY, SEPTEMBER 22****AMSTERDAM, NETHERLANDS****(Breakfast, Lunch, Dinner)**

Today we will spend an unforgettable day in **Amsterdam**, lovingly referred to as the "Venice of the North!" The capital of the Netherlands is known for its artistic heritage, elaborate canal system, abundance of bicycles, and historic homes. Laid-back, full of history, and brimming with vibrant culture – few European cities are as multifaceted as Amsterdam. We'll get to know this multicultural metropolis as we embark on a **canal cruise through Old Town**. This trip on board a typical grachten boat will allow us to discover some of Amsterdam's countless interwoven canals still used to transport goods today as well as the impressive historical buildings, delightful houses, and unique bridges we will pass by and under. Then enjoy some free time to explore Amsterdam's charming streets and the world's only floating flower market. Tonight you're welcome to grab some local fare while exploring the city or step back onto the ship for dinner while we overnight in the port.

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**DAY 5 MONDAY, SEPTEMBER 23****AMSTERDAM, NETHERLANDS****(Breakfast, Lunch, Dinner)**

Our excursion today will take us to **Haarlem**, a city that was once very rich and powerful and is even older than Amsterdam. Shipbuilding and beer brewing ensured prosperity, and cloth weaving was added during the Golden Age. We will discover the Grote Markt where Haarlem's long history is as tangible as its liveliness, old rows of houses, the massive Gothic Grote Kerk, the Renaissance town hall, and the "hofjes." After our guided tour, time will be available to stroll through the city streets before we return to **Amsterdam** for the remainder of the day at your leisure. With over 7,500 historically listed buildings, it boasts the highest concentration of historical monuments in the entire country. Marvel at the impressive architecture or delve deeper into Amsterdam's rich history with a visit to one of the many museums. Return to the ship this afternoon as we set sail for Rotterdam and enjoy a delicious dinner on board.

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**DAY 6 TUESDAY, SEPTEMBER 24****ROTTERDAM, NETHERLANDS****(Breakfast, Lunch, Dinner)**

Good morning, **Rotterdam!** Welcome to the second largest city in the Netherlands, also known as "Manhattan on the Maas." Here we'll take a **walking tour** past the city's landmarks like Witte Huis – the first skyscraper in Europe – and the unique Market Hall shaped like a giant aircraft hangar. After our tour, the day is yours to immerse yourself in a city dominated by an array of stunning architectural wonders such as the iconic Erasmus Bridge, which is one of the most photographed landmarks in the country. Rotterdam is also home to world-class museums like the Boijmans Van Beuningen Museum and the Kunsthal, which showcase some of the most impressive art collections in Europe. Discover the bustling markets and modern culture as you stroll the streets of this innovative metropolis. Feel free to have dinner while you are out and about, or you can dine on the ship as we set sail for Antwerp.



[holland.com/Iris van den Broek](http://holland.com/Iris-van-den-Broek)

**DAY 7 WEDNESDAY, SEPTEMBER 25**

**ANTWERP, BELGIUM**

**(Breakfast, Lunch, Dinner)**

We'll arrive in Antwerp this morning and embark on a tour to **Brussels**, Belgium's exciting capital city. It's a place where immigrants from all corners of the world have made their home, bringing elements of their own cultures with them. Brussels is also where modern architecture meets historical pomp and splendor. The city is considered the capital city of Europe and is home to the Council of the European Union, the European Commission, NATO, and Euratom. Our tour will introduce us to such landmarks as the Atomium, Manneken Pis, and the Grand-Place. With its baroque guild houses and Gothic town hall, the Grand-Place is considered one of the most beautiful squares of its kind in the world and is an UNESCO World Heritage Site. Relax on the journey back to **Antwerp** and enjoy some time to explore this city that is especially popular with foodies, fashionistas, and history buffs. Dinner will be enjoyed back on the ship this evening as we overnight in port.

**DAY 8 THURSDAY, SEPTEMBER 26**

**ANTWERP, BELGIUM**

**(Breakfast, Lunch, Dinner)**

Rich in art and culture, **Antwerp** is also known as the 'Diamond City' due to its important role in the diamond trade. On our guided tour today, we will pass by the beautiful Cathedral of Our Lady, an UNESCO World Heritage Site and a magnificent example of the Late Gothic style of architecture. We'll stroll through the historic heart of the city at the Grote Markt and the lavishly decorated Renaissance town hall before a visit to the diamond district. Billions of dollars worth of diamonds pass through the district every year! Following our tour, the day is yours to continue exploring Antwerp. With so many museums, attractions, boutiques, and restaurants, there is something for all interests. We'll set sail on our journey back to Cologne this evening and gather for dinner together.

**DAY 9 FRIDAY, SEPTEMBER 27**

**CRUISING**

**(Breakfast, Lunch, Dinner)**

Today is all about relaxing and enjoying the wonderful amenities on board the ship! Stretch out on the spacious sun deck under a sunshade or take a dip in the heated pool. Indulge in delicious cuisine and fine wines as you take in the stunning views. Pamper yourself at the spa, visit the sauna and whirlpool, or get a workout in at the fitness area. And be sure to check out the lively entertainment at the panorama lounge! This relaxing day is the perfect way to complete our Rhine River experience.

**DAY 10 SATURDAY, SEPTEMBER 28**

**HOME**

**(Breakfast)**

After breakfast we will disembark the ship and transfer to the airport for our flight home.





# TOUR PRICING

Per Person  
Double Occupancy

(14 available)	<b>Cat. C</b>	Balcony - Deck 2 & 3 (226 sq ft)*	<b>\$5,829</b>
(9 available)	<b>Cat. D</b>	Balcony - Deck 3 (226 sq ft)*	<b>\$5,999</b>

\*Cabins subject to availability at time of registration.  
Single pricing available upon request.

## INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Cologne (air allowance of \$1,400)
- Private Motorcoach Transportation
- 1 Night's Accommodations on Land
- 7-Night Cruise in Cabin Category of Choice
- 2 Meals on Land & All Onboard Meals
- Complimentary Beverages on Board (including alcohol)
- Porter Service of One Bag Per Person at Hotel
- Taxes & Gratuities for Included Services
- 4 Shore Excursions
- Professional Tour Manager

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

### Activity Level: Minimal to Moderate

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

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance



## OPTIONAL TRAVEL PROTECTION

It is **RECOMMENDED** that all travelers purchase a **Travel Protection Plan**. For your convenience, we offer a **Travel Protection Plan** provided by **Travellex Insurance Services**.

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

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

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

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

**A \$500 deposit per person is required with your registration form by: NOVEMBER 20, 2023**

(Deposit becomes non-refundable on this date.)

Reservations made after this date are subject to availability.)

**FINAL PAYMENT IS DUE: MARCH 1, 2024**

**Contact your Private Banker with any questions or to sign up for our Italy adventure!**

**Karen Johnson (Ames)**

(515) 663-3009 or [Karen.Johnson@FNB247.com](mailto:Karen.Johnson@FNB247.com)

**Marcy Nelson (Ames)**

(515) 663-3075 or [Marcy.Nelson@FNB247.com](mailto:Marcy.Nelson@FNB247.com)

**Jen Walter (Ankeny & DSM Metro)**

(515) 777-7174 or [Jennifer.Walter@FNB247.com](mailto:Jennifer.Walter@FNB247.com)

**DOCUMENTATION:** Each U.S. citizen must have a valid passport through **March 28, 2025, to participate**. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding. **Effective 2024 (Expected): All travelers to the Schengen zone of Europe will need to apply for an ETIAS visa waiver.**

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

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to First National Bank prior to November 20, 2023. If cancellation is received between November 20, 2023, and final payment, full refund of all monies is made, less the non-refundable \$500. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

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

**TERMS & CONDITIONS:** First National Bank's role is to only identify the availability of this travel opportunity, and First National Bank is in no way assuming any liability for any event or occurrence that may arise through the customer pursuing and/or following through with the travel opportunity or in any manner guaranteeing the quality of the travel experience. Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, neither SDI or First National Bank are able to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI and First National Bank are not responsible for any claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the EUR/USD exchange rate of \$1.08 as of 6/1/23. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of our members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

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

# A-ROSA SENA



A-ROSA Sena



Lounge



Sena Grill



The Pavilion



A-ROSA Market



Pool



Captain's View



Connect Lounge

**Relaxation Non-Stop:** On deck 1 you will find the extra-large SPA-ROSA with sauna, whirlpool, ice grotto, heat bench, relaxation room as well as treatment rooms and a fitness area. Two pools are available for guests on the sun deck.

**Culinary Variety:** Guests can look forward to a whole new world of culinary pleasures and restaurant areas with gourmet buffets and an à la carte restaurant. In addition, the A-ROSA SENA has several bars and elegant outdoor areas.

**Entertainment:** On board as well as ashore, completely new experiences await guests, whether high-quality entertainment formats with various guest artists in our lounge or exciting excursions.



C

CABIN

DECK 2 & 3

2-bed outside cabin, C 21 m<sup>2</sup>

Spacious and comfortable outside cabin with a balcony. Elegant design and first-class materials ensure an atmosphere of well-being. Cabin facilities: safe, air-conditioning, TV, hair dryer, bathroom with shower and toilet, sauna towel, wool blanket, telephone, bathrobe.



D

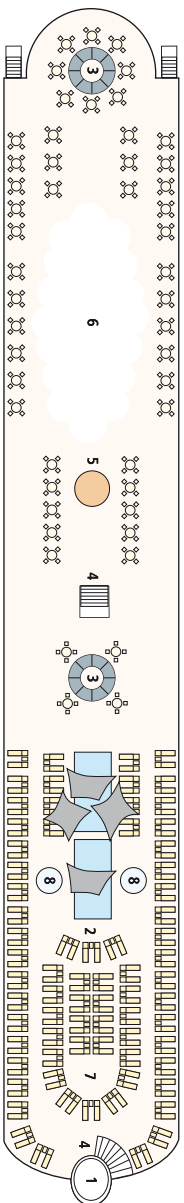
CABIN

DECK 3

2-bed outside cabin, D 21 m<sup>2</sup>

Spacious and comfortable outside cabin with a balcony. Elegant design and first-class materials ensure an atmosphere of well-being. Cabin facilities: safe, air-conditioning, TV, hair dryer, bathroom with shower and toilet, sauna towel, wool blanket, telephone, bathrobe.

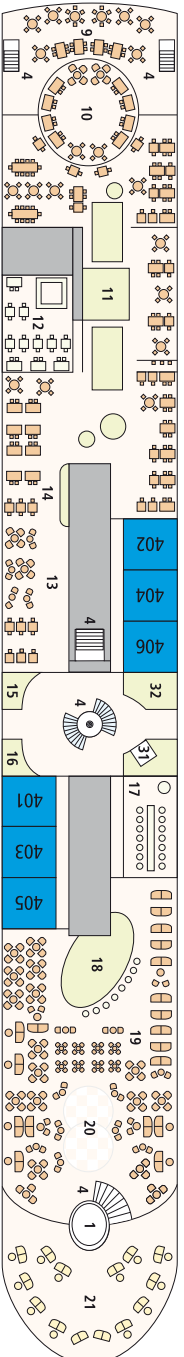
**DECK 5 (SUN DECK)**



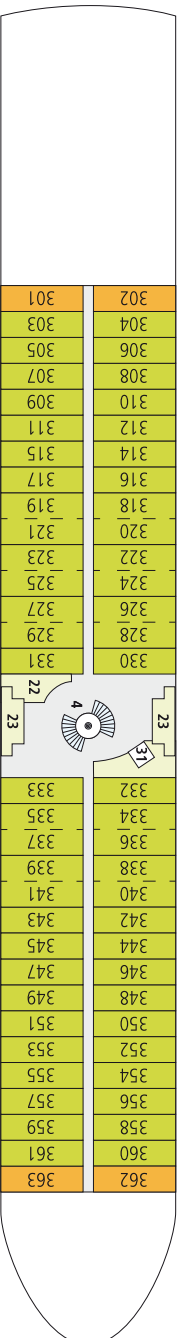
**DECK PLAN**

- 1 WHEELHOUSE
- 2 SWIMMING POOL & KIDS POOL WITH RECLINERS AND AWNINGS
- 3 LIGHT DOME
- 4 STAIRS
- 5 UP & DOWN BAR
- 6 ACTIVITY AREA
- 7 SUNBEDS & UMBRELLAS
- 8 SHOWER
- 9 OUTDOOR RESTAURANT
- 10 PAVILION
- 11 A-ROSA MARKET AND LIVE COOKING
- 12 SENA GRILL
- 13 A-ROSA CAFÉ
- 14 CAFÉ-BAR
- 15 ONBOARD SHOP
- 16 RECEPTION
- 17 WINERY
- 18 SENA BAR
- 19 PANORAMA LOUNGE
- 20 STAGE/DANCE FLOOR
- 21 OUTDOOR LOUNGE CAPTAIN'S VIEW
- 22 CONNECT LOUNGE
- 23 ENTRANCE
- 24 KIDS CLUB
- 25 MASSAGE/BEAUTY
- 26 WHIRLPOOL
- 27 ICE GROTTTO
- 28 FINNISH SAUNA
- 29 RELAXATION AREA
- 30 GYM
- 31 LIFT
- 32 TOILETS

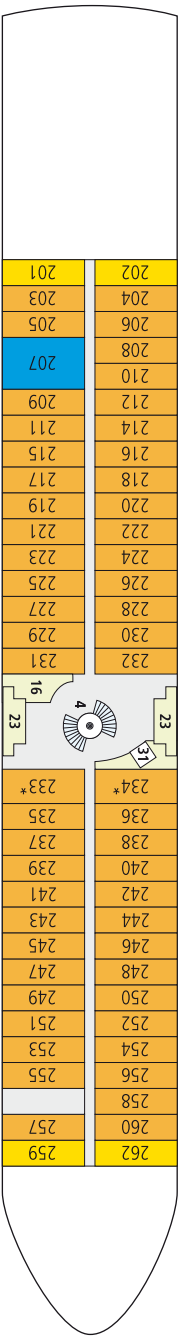
**DECK 4**



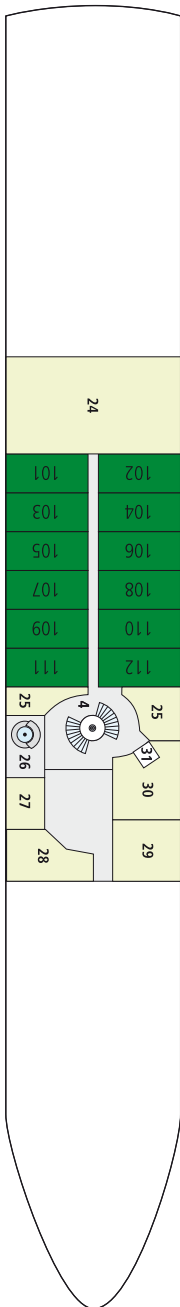
**DECK 3**



**DECK 2**



**DECK 1**



\* CABINS FOR PEOPLE WITH LIMITED MOBILITY

# RHINE EXPERIENCE



Contact your Private Banker with any questions  
or to sign up for our Rhine River cruise!

Karen Johnson (Ames)  
(515) 663-3009 or  
Karen.Johnson@FNB247.com

Marcy Nelson (Ames)  
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Jen Walter (Ankeny & DSM Metro)  
(515) 777-7174 or  
Jennifer.Walter@FNB247.com

September 19-28, 2024

## PASSENGER INFORMATION (1st Traveler)

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

First Name: \_\_\_\_\_

Middle Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Gender (circle one): M F

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Passport #: \_\_\_\_\_

Passport Expiration Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
month / day / year

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
month / day / year

Place of Birth - City: \_\_\_\_\_ State: \_\_\_\_\_

Dietary Needs: \_\_\_\_\_

Additional Special Requests/Needs: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Relationship: \_\_\_\_\_

Emergency Contact's Phone: \_\_\_\_\_

It is **RECOMMENDED** that all travelers purchase a  
Travel Protection Plan. For your convenience, we offer a Travel  
Protection Plan provided by Travelex Insurance Services.

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

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

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

## PASSENGER INFORMATION (2nd Traveler)

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

First Name: \_\_\_\_\_

Middle Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Gender (circle one): M F

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Passport #: \_\_\_\_\_

Passport Expiration Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
month / day / year

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
month / day / year

Place of Birth - City: \_\_\_\_\_ State: \_\_\_\_\_

Dietary Needs: \_\_\_\_\_

Additional Special Requests/Needs: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_

Relationship: \_\_\_\_\_

Emergency Contact's Phone: \_\_\_\_\_

Please choose a cabin: (Double Occupancy)  
Trip Costs Per Person

- Cat. C** Balcony - Deck 2 & 3 (226 sq ft - 14 available)\* **\$5,829**
- Cat. D** Balcony - Deck 3 (226 sq ft - 9 available)\* **\$5,999**
- (Cost includes air allowance of \$1,400)

\*Cabins subject to availability at time of registration.  
Single pricing available upon request.

Sleeping Preference (circle one): Two Beds One Bed

Roommate (name): \_\_\_\_\_

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

PLEASE TURN OVER FOR SIGNATURE

# RHINE EXPERIENCE

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**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to First National Bank prior to November 20, 2023. If cancellation is received between November 20, 2023, and final payment, full refund of all monies is made, less the non-refundable \$500. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

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

**TERMS & CONDITIONS:** First National Bank's role is to only identify the availability of this travel opportunity, and First National Bank is in no way assuming any liability for any event or occurrence that may arise through the customer pursuing and/or following through with the travel opportunity or in any manner guaranteeing the quality of the travel experience. Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers, neither SDI or First National Bank are able to control them and therefore cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform required services, SDI reserves the right to substitute advertised services with similar services. SDI and First National Bank are not responsible for any claims, losses, damages, costs or expenses arising out of injury, accident or death, damage, loss, trip delay or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the EUR/USD exchange rate of \$1.08 as of 6/1/23. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

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

**A \$500 deposit per person is required with your registration form by: NOVEMBER 20, 2023**

*(Deposit becomes non-refundable on this date. Reservations made after this date are subject to availability.)*

**FINAL PAYMENT IS DUE: MARCH 1, 2024**

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

### DEPOSIT PAYMENT INFORMATION:

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

In the amount of: \_\_\_\_\_

Mail Check to: **First National Bank**  
1205 N Ankeny Blvd, Ankeny, IA 50023

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

### Activity Level: Minimal to Moderate

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

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

Signature (1st Traveler): \_\_\_\_\_

Date: \_\_\_\_\_

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

If applicable:

Frequent Flyer #s: \_\_\_\_\_

KTN #: \_\_\_\_\_

Global Entry #: \_\_\_\_\_

Signature (2nd Traveler): \_\_\_\_\_

Date: \_\_\_\_\_

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

If applicable:

Frequent Flyer #s: \_\_\_\_\_

KTN #: \_\_\_\_\_

Global Entry #: \_\_\_\_\_

**Pay in full by November 20th and take \$250 off!**

Travel arrangements  
provided by



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





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



## 360° Group Premier | Group Travel Protection

### Plan highlights

- Trip cancellation/interruption benefit includes:
  - Sickness, injury, or 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)

**STAR DESTINATIONS**  
**LOCATION NUMBER: 15-0153**

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 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.