

# SPLENDOR OF THE GREAT LAKES

June 27-July 7, 2026

## TOUR HIGHLIGHTS

- 9-Night Cruise Aboard Victory I
- Chicago, Illinois
- Scenic Sailing on Lake Michigan
- Milwaukee, Wisconsin
- Mackinac Island, Michigan
- Sault Ste. Marie
- Scenic Sailing on Lake Superior
- Scenic Sailing on Lake Huron
- Detroit, Michigan
- Scenic Sailing on Lake Erie
- Cleveland, Ohio
- Niagara Falls, Ontario
- Scenic Sailing on Lake Ontario

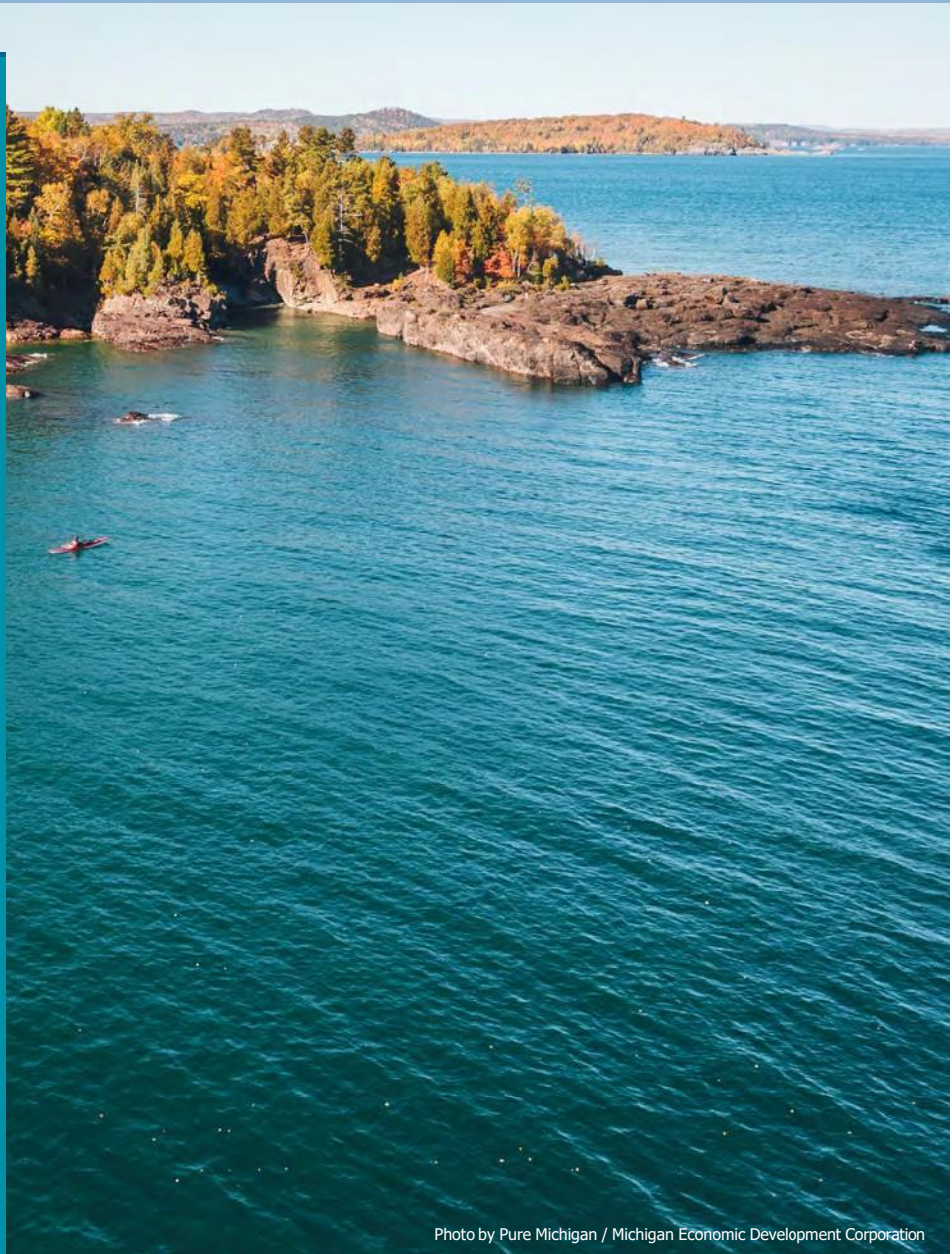


Photo by Pure Michigan / Michigan Economic Development Corporation

**A \$500 deposit per person is required with your registration form in order to reserve your spot.**

*(\$250 is non-refundable at the time of registering)*

**FINAL PAYMENT IS DUE:  
FEBRUARY 16, 2026**

## TOUR PRICING (Double Occupancy)

(10 available) Cat. B - Outside Stateroom w/ Window\* **\$7,549**  
with insurance: **\$8,254**

(5 available) Cat. AA - Outside Stateroom w/ Veranda\* **\$9,149**  
with insurance: **\$10,042**

\*Staterooms subject to availability at time of registration.



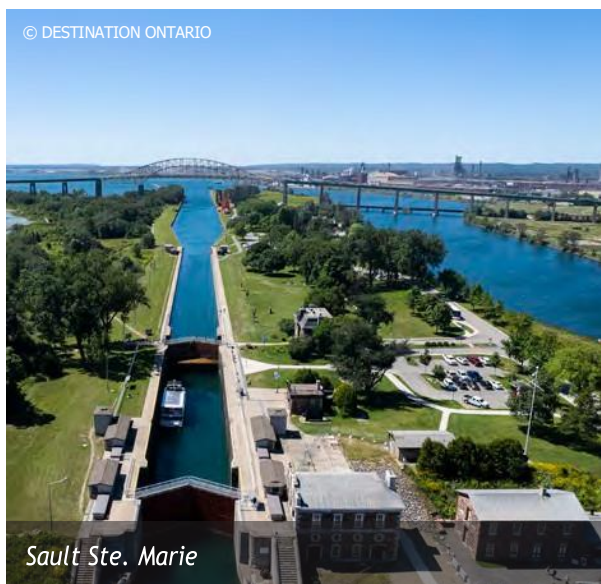
Navy Pier



Milwaukee Art Museum



Mackinac Island Horse-Drawn Carriage



Sault Ste. Marie

# DAILY ITINERARY

## DAY 1 SATURDAY, JUNE 27 CHICAGO, IL

Our journey begins in **Chicago**, a city that hums with energy and inspiration. Follow the scenic Riverwalk as the setting sun bathes the skyline in golden hues, and glass towers shimmer in the evening light. Take in breathtaking views from the iconic Willis Tower or admire timeless masterpieces at the world-renowned Art Institute of Chicago. As night falls, dive into the city's celebrated dining scene and savor dinner on your own at one of its countless acclaimed restaurants.

## DAY 2 SUNDAY, JUNE 28 CHICAGO, IL (B, L, D)

**Step aboard the Victory I** and watch as Chicago's skyline slowly fades into the distance, its striking architecture mirrored on the surface of Lake Michigan. The bustle of **Navy Pier**, alive with color and sound, provides a fitting backdrop as we set sail. As the ship moves into open water, take a final look at the city's impressive shoreline before turning our attention to the tranquil expanse ahead.

## DAY 3 MONDAY, JUNE 29 SAILING LAKE MICHIGAN (B, L, D)

These waters are home to a vast variety of wildlife – trout, salmon, walleye, smallmouth bass, crawfish, freshwater sponges, and sea lamprey, to name a few. Keep your eyes to the sky for a glimpse of hawks or bald eagles and on the water for ducks, swans, and geese. Relax and enjoy the view on your own time on this peaceful lake cruising day. Sip a midmorning consommé, breathe in the fresh lake air on the upper deck, share convivial conversation with other guests, or delve into a captivating book as you look forward to yet another astounding sunset on the water.

## DAY 4 TUESDAY, JUNE 30 MILWAUKEE, WI (B, L, D)

Milwaukee welcomes us with its characteristic Midwestern warmth and a charming blend of history, creativity, and modern style. Once known as the "Beer Capital of the World," the city still holds on to its brewing heritage, boasting a vibrant craft beer scene that invites visitors to explore its rich traditions. Along the lakefront, the Milwaukee Art Museum stands as a testament to the city's artistic spirit. At the same time, the scenic Riverwalk meanders through lively neighborhoods filled with cafés, galleries, and public art.

## DAY 5 WEDNESDAY, JULY 1 MACKINAC ISLAND, MI (B, L, D)

Trapped in time and surrounded by staggeringly beautiful landscapes, Mackinac Island centers the spirit and soothes the soul. Settle into the tranquil pace of this treasured destination on a tour by horse-drawn carriage. Choose to fill up on fresh, local flavor with a lunch to remember at the island's legendary Grand Hotel before admiring the stunning vistas from its colossal porch – the world's largest. Or set out to discover the lighthouses of Mackinac Island!

Included Excursion: Mackinac Island Carriage Adventure

## DAY 6 THURSDAY, JULY 2 SAULT STE. MARIE (B, L, D)

A city divided presents duality in experience; **Sault Ste. Marie**, MI, and ON, bridged together by name and commerce, are diverse waterfront communities that harbor a flood of opportunity. Culture flows through the streets, connecting these harbors to the distinctly different North American countryside beyond each border. As we sail across the vast expanse of Lake Superior, we glide past dramatic cliffs and historic hidden harbors, offering an unforgettable adventure that captures the untamed beauty of the Great Lakes.

**DAY 7 FRIDAY, JULY 3****SAILING LAKE HURON****(B, L, D)**

Today, we slip our moorings to survey the sapphire canvas of a boundless empire. Scenic sailing invites visitors to navigate the day as we cruise through the second-largest arena of inland sea in America's Great Lakes. Engage in laissez-faire, and curl up with a nautical novel on the deck as the rhythmic slap of spray keeps pace.

**DAY 8 SATURDAY, JULY 4****DETROIT, MI****(B, L, D)**

Dive into Detroit's rich cultural and historical heritage as we explore the city's vibrant offerings. Step into the past at the Henry Ford Museum of American Innovation, where groundbreaking inventions and timeless classics showcase the nation's spirit of ingenuity. Feel the rhythm of the city through its legendary Motown sound and thriving music scene before setting sail on Lake Erie to take in sweeping waterfront views of Detroit's skyline and beyond.

Included Excursion: Henry Ford Museum of American Innovation

**DAY 9 SUNDAY, JULY 5****CLEVELAND, OH****(B, L, D)**

Step off the ship onto what some call America's "North Coast" and discover why Clevelanders are so fiercely proud of their home. Visit the Cleveland History Center to delve into the city's past, from its industrial roots to its cultural evolution. Wander through the trendy Ohio City neighborhood, where charming boutiques, craft breweries, and eclectic restaurants create a lively atmosphere. Enjoy a peaceful stroll through the Rocky River Reservation, a stunning natural area featuring serene trails and breathtaking scenic views. Or feel the backbeat at the museum devoted to one of America's finest gifts to the world – the Rock & Roll Hall of Fame.

Included Excursion: Rock & Roll Hall of Fame

**DAY 10 MONDAY, JULY 6****NIAGARA FALLS, ON****(B, L, D)**

Begin the day in breathtaking Niagara Falls, where millions come each year to witness one of nature's most powerful displays. Get an up-close perspective on the included Majestic Niagara Boat Adventure, an exhilarating experience that carries us into the heart of the mist and thunder. You may also wish to explore nearby Port Colborne, enjoy a walk along the Welland Canal, or unwind with a peaceful stroll through one of the area's scenic waterfront parks.

Included Excursion: Majestic Niagara Boat Adventure

**DAY 11 TUESDAY, JULY 7****HOME****(B)**

We will disembark in Toronto and transfer to the airport for our flight home.

## INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Chicago & Return From Toronto
- Private Motorcoach Transportation to Hotel/Pier/ Airport
- 1 Night's Accommodations on Land
- 1 Meal on Land & All Onboard Meals
- 9-Night Cruise in Stateroom Category of Choice
- Porter Service of One Bag Per Person at Hotel
- Taxes & Gratuities for Included Services on Land & Cruise
- Included Shore Excursions Listed in Itinerary



# WHERE TO?



## Activity Level: Light

This level is ideal for relaxed exploration, with short walks, minimal standing, and simple activities like boarding a motorcoach and strolling through historic sites.

For further information or questions, please contact:

**Linda Green (308) 389-8783**

**[linda.green@5pointsbank.com](mailto:linda.green@5pointsbank.com)**

**Teri Fredrickson (308) 389-8745**

**[Teri.Fredrickson@5pointsbank.com](mailto:Teri.Fredrickson@5pointsbank.com)**

Travel arrangements  
provided by



## OPTIONAL TRAVEL PROTECTION

**Five Points Bank RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.**

See the included Traveler Insurance Services flyer for pricing.

Travel Protection Plan may be purchased any time before or with final payment to Five Points Bank.

Traveler Insurance Services Inc. CA Agency License #0D10209 ("Traveler Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelerinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

**DOCUMENTATION:** Each U.S. citizen must have a valid passport through October 7, 2026, 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.

**OPTIONAL TRAVEL PROTECTION PLAN:** Five Points Bank recommends 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, provided by Traveler 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 included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelerinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travelerinsurance.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 Traveler 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. Traveler Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Traveler Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to Five Points Bank prior to final payment, less the non-refundable \$250. A 100% fee is charged if the cancellation occurs between final payment and departure.

**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 AND CONDITIONS:** 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 we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized 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 airfare, 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 US Dollar exchange rate at the time of the creation of the tour. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. 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 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 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'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 or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

**TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.**

# SPLendor OF THE GREAT LAKES



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Travel arrangements  
provided by



**June 27-July 7, 2026**

## 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

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

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

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

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

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

## 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

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

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

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

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

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

**Five Points Bank RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Traveler Insurance Services.**

☐ **Yes, I would like to purchase the offered plan.**  
(Payment may be sent with your deposit or with final payment to Five Points Bank)

☐ **No, I decline the offered plan.**

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.travelersinsurance.com/company/fraud-warning>. Traveler Insurance Services Inc. ("Traveler Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelersinsurance.com/customer-service/travel-alerts/travel-supplier>.

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Pick-up Location: (please check one)

☐ Kearney ☐ Lincoln ☐ Grand Island  
(Sam's Club)

☐ Omaha

Sleeping Preference (circle one): Two Beds One Bed

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

## Tour Pricing:

(Double Occupancy)  
Trip Costs Per Person

☐ Cat. B - Outside Stateroom w/ Window\* (10 available) **\$7,549**  
with insurance: **\$8,254**

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with insurance: **\$10,042**

\*Staterooms subject to availability at time of registration.

☐ Grand  
Island  
(1-80/281)

*PLEASE  
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**A \$500 deposit per person is required with your registration form in order to reserve your spot.**

*(\$250 is non-refundable at the time of registering.)*

**FINAL PAYMENT IS DUE: FEBRUARY 16, 2026**

**A copy of your passport is required with registration or as soon as possible.**

## DEPOSIT PAYMENT INFORMATION:

Enclosed is my check, made payable to: Five Points Bank

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

Debit my account in the amount of: \_\_\_\_\_

Account #: \_\_\_\_\_

Mail Check to: Five Points Bank Attn: Linda Green

PO Box 1507, Grand Island, NE 68802

By registering for this tour and signing below, **you acknowledge that Five Points Bank reserves the right to refuse transport at any time to any passenger who does not meet the activity level requirements below.** Neither Five Points 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: Light

This level is ideal for relaxed exploration, with short walks, minimal standing, and simple activities like boarding a motorcoach and strolling through historic sites.

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

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

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

If applicable:

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

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

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

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

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

If applicable:

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

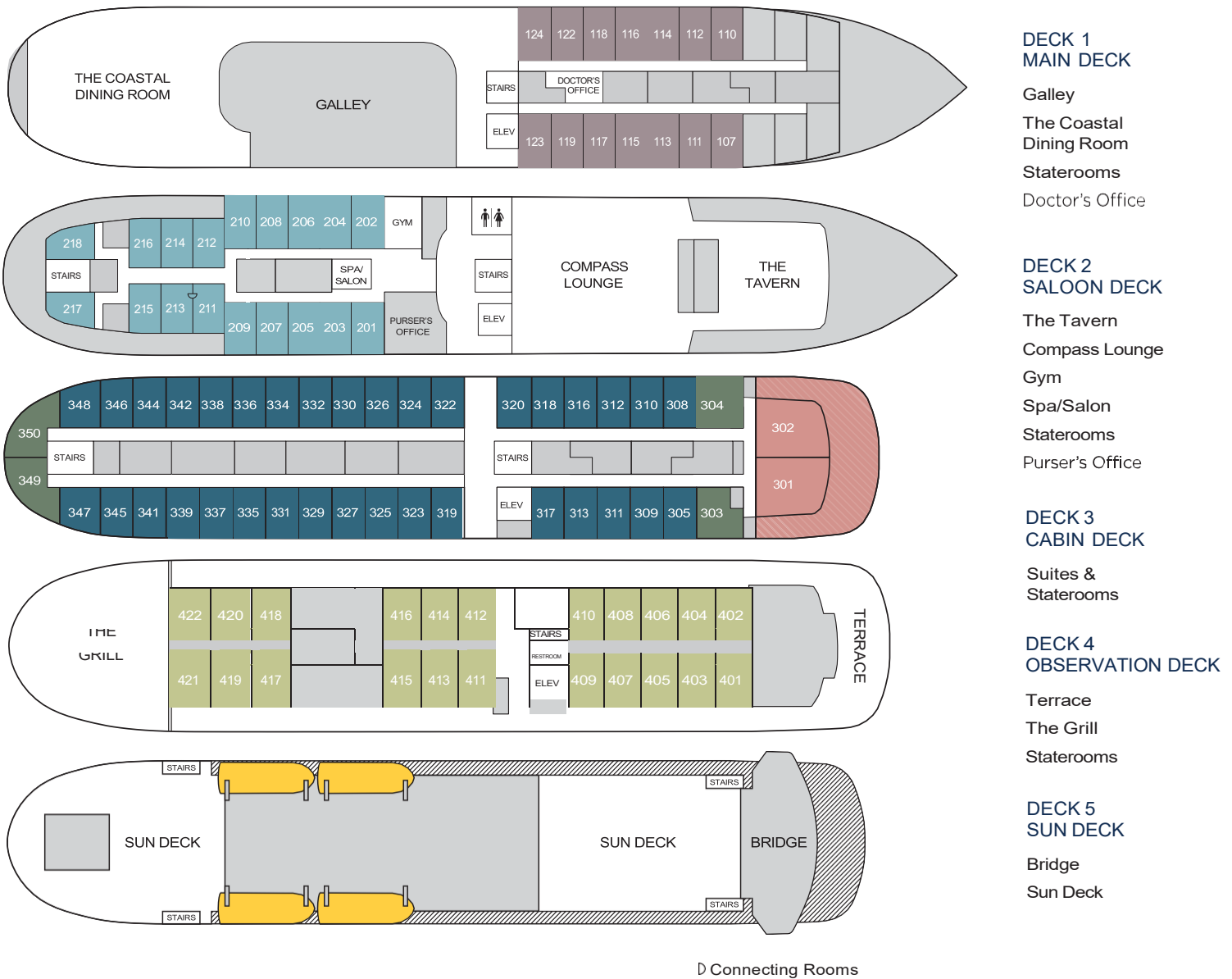
KTN #: \_\_\_\_\_

*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.*

# VICTORY I® & VICTORY II®

Featuring elegant public spaces filled with natural light and all ocean-view suites and staterooms appointed with the comforts of home, these identical sister ships welcome just 190 guests. Intimate and agile, they can easily navigate canals and locks, tranquil bays and hidden ports where larger ships cannot go.



## SPECIFICATIONS

Year Built .....	2001	Suites and Staterooms .....	95
Year Refurbished .....	2024	Guests .....	190
Length .....	286 Ft.	Crew .....	80
Guest Decks .....	5	Registry .....	Nassau, Bahamas

## SUITE & STATEROOM CATEGORIES

<b>OS</b> Owner's Suite with Semi-Private Veranda	DECK 3	<b>B</b> Outside Stateroom	DECK 3
<b>AA</b> Deluxe Outside Stateroom with Veranda	DECK 4	<b>C</b> Outside Stateroom	DECK 2
<b>A</b> Outside Stateroom	DECK 3	<b>D</b> Outside Stateroom	DECK 1

OWNER'S SUITE WITH SEMI-PRIVATE VERANDA | 335 SQ. FT.

OS



- Semi-private terrace
- Queen bed only
- Full bathroom with shower
- Sitting area with a sofa and dining table
- Interior entrance
- Flat-screen TV
- Safe, Bathrobes and Slippers
- Mini refrigerator
- Located on Cabin Deck

DELUXE OUTSIDE STATEROOM WITH VERANDA | 161 SQ. FT.

AA



- Direct access to the open-air Promenade Deck
- Queen bed or two single beds
- Full bathroom with shower
- Writing desk with chair
- Exterior Access
- Flat-screen TV
- Safe, Bathrobes and Slippers
- Mini refrigerator
- Located on Observation Deck

OUTSIDE STATEROOM | 185 SQ. FT.

A



- Queen bed or two single beds
- Full bathroom with shower
- Writing desk with chair
- Interior access
- Flat-screen TV
- Safe, Bathrobes and Slippers
- Located on Cabin Deck
- Stateroom 349 and 350 have a fixed queen bed which is not convertible into twin beds.*

OUTSIDE STATEROOM | 146 SQ. FT.

B



- Queen bed or two single beds
- Full bathroom with shower
- Writing desk with chair
- Interior access
- Flat-screen TV
- Safe, Bathrobes and Slippers
- Located on Cabin Deck
- Stateroom 320 has a fixed queen bed which is not convertible into twin beds. Staterooms 345 and 346 have twin beds and are not convertible into queen beds*

OUTSIDE STATEROOM | 152 SQ. FT.

C



| 158 SQ. FT.

- Queen bed or two single beds
- Full bathroom with shower
- Writing desk with chair
- Interior access
- Flat-screen TV
- Safe, Bathrobes and Slippers
- Located on Saloon Deck

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- Queen bed or two single beds
- Full bathroom with shower
- Writing desk with chair
- Interior access
- Flat-screen TV
- Safe, Bathrobes and Slippers
- Located on Main Deck



# Star Destinations | Travel Protection

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel protection plan helps ensure that you and your trip investments are protected if something doesn't go as planned. Adding travel protection to your trip can help you travel with confidence, so you can dream, explore, and travel on.

## Star Destinations plan benefits<sup>1</sup>

Benefits	Coverage <sup>1</sup>
Trip cancellation	Up to 100% of insured trip cost
Trip interruption	Up to 150% of insured trip cost
Trip interruption—return air only <sup>2</sup>	\$750
Travel delay (6 hours)	\$750 (\$150/day)
Missed connection—air & cruise only (3 hours)	\$750
Sporting equipment delay (8 hours)	\$600
Baggage & personal effects	\$2,000
Baggage delay (12 hours)	\$250
Emergency medical expense <sup>3</sup> (secondary)	\$50,000
Emergency dental expense <sup>3</sup> (secondary)	\$500
Emergency medical evacuation & repatriation (secondary)	\$250,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services <sup>4</sup>	Included
<b>Optional upgrades</b>	
Cancel for any reason <sup>5</sup>	Up to 75% of insured trip cost

## Trip cancellation & trip interruption

Protect your 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>6</sup>
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency<sup>7</sup>
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA mandate (12 hours)
- Delay causing 50% loss of trip due to a travel delay covered reason

## Star Destinations base plan rates<sup>1</sup>

Trip cost	Base plan cost per person	Base plan cost per person + cancel for any reason <sup>5</sup>
\$1 – \$500	\$74	\$122
\$501 – \$1,000	\$96	\$158
\$1,001 – \$1,500	\$152	\$251
\$1,501 – \$2,500	\$188	\$310
\$2,501 – \$4,000	\$306	\$504
\$4,001 – \$5,500	\$447	\$737
\$5,501 – \$7,000	\$588	\$969
\$7,001 – \$8,000	\$705	\$1,163
\$8,001 – \$9,000	\$799	\$1,318
\$9,001 – \$10,000	\$893	\$1,473
\$10,001 – \$11,000	\$987	N/A
\$11,001 – \$12,000	\$1,081	N/A
\$12,001 – \$13,000	\$1,175	N/A
\$13,001 – \$14,000	\$1,269	N/A
\$14,001 – \$15,000	\$1,363	N/A
\$15,001 – \$16,000	\$1,457	N/A
\$16,001 – \$17,000	\$1,551	N/A
\$17,001 – \$18,000	\$1,645	N/A
\$18,001 – \$19,000	\$1,739	N/A
\$19,001 – \$20,000	\$1,833	N/A

<sup>1</sup>Coverages, rates, and maximum trip length may vary by state. The maximum trip length is 90 days. Please see your policy for details, or call +1.844.808.5950. Covered expenses will only be paid after benefits have been paid under any "in force policy" in effect for the Insured. Medical and dental coverage is primary for residents of CT. <sup>2</sup>Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>3</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>4</sup>Provided by the designated provider as listed in the policy. <sup>5</sup>Cancel for any fortuitous reason for residents of NY. <sup>6</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>7</sup>Must occur more than 14 days after effective date. <sup>8</sup>Plan must be purchased within 21 days of initial trip deposit to be eligible for this covered reason. 1224-STRFLY1\_SR\_112524\_V1



## Questions about plan benefits?

Call +1.844.808.5950 or email [CustomerSolutions@TravelexInsurance.com](mailto:CustomerSolutions@TravelexInsurance.com) and reference Plan 385ZA-1224.

### Missed connection—air & cruise only

Reimbursement for reasonable additional lodging, meal expenses, and the prepaid unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

### Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.

### Baggage delay

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier for 12 hours or more.

### Emergency medical & dental expenses<sup>3</sup>

Coverage for emergency medical and dental treatment if a sickness or injury occurs during your trip.

### Travel assistance services

Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.

### Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

### Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

### Cancel for any reason<sup>5</sup>

Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements.

- Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.
- Upgrade must be purchased 31 days or more before your departure date.
- The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

Cancellation must occur two days or more before your scheduled departure date.

### Pre-existing medical condition exclusion waiver<sup>9</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 final trip payment.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

A pre-existing medical condition is a sickness, disease, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 120-day look-back period (in most states) immediately preceding your plan purchase date.

### Plan details

View the description of coverage at [Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC](https://Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC).

<sup>3</sup>State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

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, BASE 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 that includes but is 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 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.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 provides 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.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at [TravelexInsurance.com/Company/Privacy](https://TravelexInsurance.com/Company/Privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto:Support@ZurichTravelClaims.com); P.O. Box 1019, Youngwood, PA 15697-0919; or +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 at +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 at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. 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-TIGN-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-TIGN-100-A MT; 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 and U-TIGN-100-A VT.

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