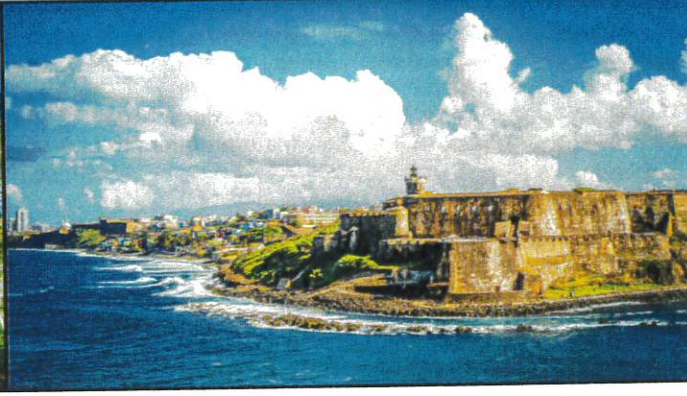
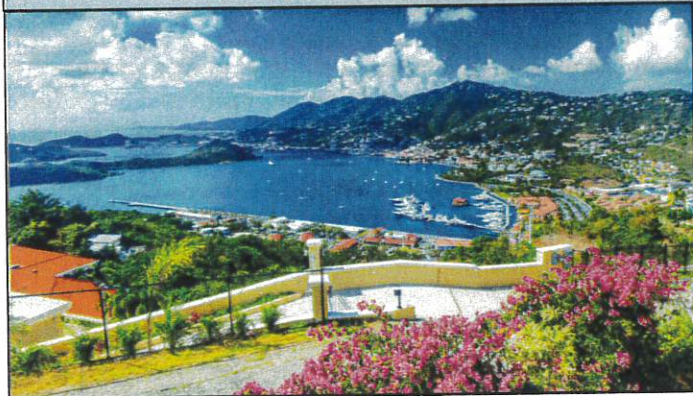


Islands of Enchantment

~ Featuring Puerto Rico, Tortola, Antigua, Barbados, St. Lucia, St. Maarten & St. Thomas ~

January 23-February 1, 2026



Jan 23 | Departure to Paradise

Board your flight bound for sunny San Juan, Puerto Rico. Upon arrival, you'll be met by your Universal Travel representative and assisted with your transfer to your oasis in the sand, at your San Juan hotel. Founded in 1521, San Juan's colorful cobblestone streets, colonial plazas, and centuries-old chapels reflect its rich Spanish heritage. Yet this, the second-oldest city in the Americas, also offers lush rainforests, vibrant culture, breathtaking beaches, and iconic forts. Spend the afternoon unwinding by the pool or strolling along the beach at your leisure. Tonight's dinner is on your own.

Overnight: San Juan

(D)

Jan 24 | Old San Juan – A Taste of History

This morning, set out on a flavorful and fascinating walking tour through legendary Old San Juan. Wander the winding cobblestone streets past vibrant façades, charming boutiques, and hidden courtyards. Along the way, learn about the island's complex history as you admire Spanish colonial architecture and visit key landmarks—including the massive Fort San Cristóbal, once the largest fortification built by the Spanish in the New World. Between historic highlights, enjoy three authentic local tastings, including a rich cup of Puerto Rican coffee and a warm, flaky quesito at one of the island's oldest bakeries. The afternoon is yours to explore at leisure—perhaps to shop for local crafts, sip cocktail with a view, or relax back at the hotel.

Overnight: San Juan

(B)

Jan 25 | Hacienda Muñoz & Cruise Embarkation

Start your morning with an aromatic adventure at Hacienda Muñoz, an award-winning coffee plantation nestled in the lush hills of San Lorenzo. On a guided walking tour, learn about Puerto Rico's deep-rooted coffee culture—from the cultivation of beans to their expert roasting and brewing. Savor a barista-crafted tasting and browse the on-site store for a souvenir bag of beans to bring home. Later, continue to the San Juan cruise terminal, where your luxurious Caribbean voyage begins. Step aboard your ship, the Norwegian Epic, just in time for lunch and a festive afternoon exploring your new floating resort.

(B,L,D)

Jan 26 | Tortola, British Virgin Islands

Awaken in the emerald-green paradise of Tortola, the largest of the British Virgin Islands. Known for its rolling hills, hidden coves, and aquamarine waters, Tortola is a nature lover's

dream. Consider joining an optional shore excursion to Sage Mountain National Park, home to the highest peak in the Virgin Islands, where hiking trails lead through tropical forest and reward visitors with sweeping coastal views. Alternatively, relax on Cane Garden Bay's famous sands or explore Road Town's boutiques and local markets.

(B,L,D)

Jan 27 | St Johns, Antigua

Step ashore in Antigua's capital, where the twin white towers of St. John's Cathedral rise above the colorful skyline. The island boasts 365 beaches—one for every day of the year—and no shortage of cultural and historical gems. Spend your day browsing vibrant markets, discovering tropical flora at the Botanical Gardens, or walking the ramparts of Fort James, perched above the turquoise sea. Optional excursions may also include a catamaran cruise along the coast or a visit to the 18th-century sugar mill ruins at Betty's Hope.

(B,L,D)

Jan 28 | Bridge town, Barbados

Arrive in Barbados, a former British colony known for its genteel charm and captivating coastline. Begin your day with a guided tour of historic Bridgetown, including a visit to the third-oldest parliament in the Commonwealth. Savor the flavors of the island with a rum tasting at a local distillery or take a step back in time at the George Washington House, where the future U.S. president once stayed. Prefer to relax? Spend your afternoon soaking up the sun along Carlisle Bay's powdery beaches or snorkeling in crystal-clear waters.

(B,L,D)

Jan 29 | Castries, St. Lucia

Today you'll dock in Castries, the capital of St. Lucia and gateway to one of the Caribbean's most enchanting islands. With its dramatic Piton peaks, steamy volcanic springs, and lush rainforests, St. Lucia is a feast for the senses. Choose from a variety of optional excursions, such as a visit to the famous Sulfur Springs—the world's only drive-in volcano—followed by a rejuvenating mud bath. Or stroll the vibrant Diamond Botanical Gardens and marvel at the cascading waterfalls. History and culture lovers may enjoy a tour of Morne Coubaril Estate for a hands-on look at Creole heritage and plantation life.

(B,L,D)

Jan 30 | Philipsburg, St Maarten

At just 37 square miles, St. Maarten is the smallest landmass in the world shared by two nations. The Dutch side hums with energy—featuring buzzing casinos, duty-free shopping, and a



lively boardwalk—while the French side offers a more refined atmosphere with boutique-lined streets, open-air cafés, and elegant patisseries. Whether you're savoring French-Caribbean fusion cuisine, browsing for local art, or relaxing on one of the island's many picturesque beaches, St. Maarten offers the best of both worlds. (B,L,D)

Jan 31 | St Thomas, US Virgin Islands

Sail into the stunning harbor of Charlotte Amalie, once a haven for pirates and now a favorite port for travelers seeking a blend of history and tropical beauty. St. Thomas offers a little something for everyone: stroll the historic streets lined with colonial architecture, visit Blackbeard's Castle, or shop for jewelry and luxury goods at

duty-free prices. Those craving nature can take a catamaran to nearby St. John or unwind along the shores of Magens Bay, often ranked among the world's most beautiful beaches. (B,L,D)

Feb 1 | San Juan, Puerto Rico – Disembarkation & Farewell

After breakfast, disembark and enjoy a brief sightseeing tour of modern San Juan, including Condado, Isla Verde, and the vibrant T-Mobile District. Time permitting, visit the renowned Bacardi Distillery for a guided tour and a refreshing rum cocktail. Later, transfer to the San Juan International Airport for your return flight home. (B)

**Itinerary is subject to change*

Inclusions:

- Round-trip transfer to ORD Airport
- Round-trip airfare from ORD to San Juan (baggage fees not included)
- 2-night pre-cruise stay in Puerto Rico
- All transfers in San Juan (airport, hotel, pier)
- 3 guided half-day tours (with gratuities)
- 7-night Caribbean cruise aboard Norwegian Epic
- All meals onboard + Unlimited Beverage Package (incl. gratuities; exclusions apply)
- Cruise, port charges, and taxes
- Prepaid onboard gratuities (room stewards, dining & bar staff)
- 250-min Wi-Fi per cabin (Oceanview & above)
- 3-night specialty dining package (Balcony cabins)
- 1-night specialty dining package (Inside & Oceanview)
- \$50 shore excursion credit per cabin (Oceanview & above)
- Service of a Universal Travel representative throughout the itinerary

A \$500.00 refundable deposit is due, at the time making the reservation.

Final payment due Sep 20, 2025

Cancellation:

50% non-refundable Sep 25, 2025

100% non-refundable Oct 31, 2025

Fay Urban

URBAN'S SCENIC TRAVEL

S 4144 Pine Ave.

Hillsboro, WI 54634

608-354-9506

urbansscenictravel@gmail.com



Inside Cabin - Cat. IB
\$4,199.00 per person

Balcony Cabin - Cat. BB
\$4,555.00 per person

Balcony Cabin - Cat. BA
\$4,699.00 per person

Cash or check payments only

Single occupancy is available upon request

Suite categories available upon request

With sufficient numbers, Universal Travel will offer optional and private shore excursions to our travelers.

A valid passport is required for this itinerary and must be valid for at least six month after returning back to the USA.

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

NCL NORWEGIAN
CRUISE LINE®



155,873
Gross Register Tonnage



4,070
Guest Capacity



1,081ft
Overall Length



172ft
Max Beam



2020
Refurbished



1,724
Ship Crew

Trip Registration

Please complete this reservation form (one per person) and mail it with your deposit check plus the **travel insurance premium, if desired**, to:

Universal Travel
Attn: Karen Schmisser
4300 Rogers Avenue, Ste 8
Fort Smith, AR 72903

Please print LEGIBLY

Name and Date of Trip: _____

Full legal name (as it appears on your passport): _____

Gender: ____ Male ____ Female Date of Birth (month/day/year) _____

Familiar name or nickname: _____

Street address: _____

City/State/Zip: _____

Phone number (with area code): Home Phone: _____ Cell Phone: _____

Email address: _____

Emergency Contact (Do not use spouse if they are traveling with you): _____

Relationship: _____ Cell Phone: _____

Your roommate's name, if applicable: _____

Please note if you require a special diet: _____

Please indicate your bedding preference: ____ King Bed or ____ Two Beds

(King bed cannot be guaranteed)

When cruising, please indicate cabin category preference: _____

Please note if your anniversary or birthday occur during the tour: _____

Do you need wheelchair assistance at the airports? _____

Airline Frequent Flyer Number: _____ Known Traveler Number (KTN): _____

Please note: Credit cards may be used and will incur a 4% handling fee

Travel Protection is being offered as an optional add-on.

☐ I ACCEPT the optional travel protection plan. I agree Universal Travel is not liable for any losses, financial or otherwise.

☐ I DECLINE the optional travel protection plan and in doing so realize that I may lose all or part of my trip payment if I have to cancel after the penalty date noted on the trip flyer. I also realize that 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 agree Universal Travel is not liable for any losses, financial or otherwise

Customer name: _____

Customer signature: _____ Date: _____

This waiver must be read and signed before your tour reservation is accepted.

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: _____



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



360° Group Premier | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment

- Primary coverage, no deductibles³
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Premier plan rates³

Trip cost	0-59	60-74	75+
\$0	\$36	\$47	\$64
\$1 - \$250	\$44	\$58	\$81
\$251 - \$500	\$57	\$74	\$105
\$501 - \$1,000	\$86	\$114	\$168
\$1,001 - \$1,500	\$109	\$143	\$211
\$1,501 - \$2,000	\$149	\$191	\$215
\$2,001 - \$2,500	\$191	\$245	\$277
\$2,501 - \$3,000	\$234	\$300	\$338
\$3,001 - \$3,500	\$276	\$354	\$400
\$3,501 - \$4,000	\$319	\$409	\$461
\$4,001 - \$4,500	\$361	\$463	\$523
\$4,501 - \$5,000	\$404	\$518	\$584
\$5,001 - \$5,500	\$446	\$572	\$646
\$5,501 - \$6,000	\$489	\$627	\$707
\$6,001 - \$6,500	\$531	\$681	\$769
\$6,501 - \$7,000	\$574	\$736	\$830
\$7,001 - \$8,000	\$638	\$818	\$923
\$8,001 - \$9,000	\$723	\$927	\$1,046
\$9,001 - \$10,000	\$808	\$1,036	\$1,169
\$10,001 - \$11,000	\$893	\$1,145	\$1,292
\$11,001 - \$12,000	\$978	\$1,254	\$1,415
\$12,001 - \$13,000	\$1,063	\$1,363	\$1,538
\$13,001 - \$14,000	\$1,148	\$1,472	\$1,661
\$14,001 - \$15,000	\$1,233	\$1,581	\$1,784
\$15,001 - \$16,000	\$1,318	\$1,690	\$1,907
\$16,001 - \$17,000	\$1,403	\$1,799	\$2,030
\$17,001 - \$18,000	\$1,488	\$1,908	\$2,153
\$18,001 - \$19,000	\$1,573	\$2,017	\$2,276
\$19,001 - \$20,000	\$1,658	\$2,126	\$2,399

360° Group Premier plan benefits³

Benefits	Coverage
Trip cancellation	100% of trip cost (up to \$20,000)
Trip interruption	150% of trip cost (up to \$30,000)
Trip interruption—return air only ⁵	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay ³	\$600
Baggage delay	\$250
Emergency medical expenses ⁶	\$50,000
Emergency dental expenses ⁶	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services ⁷	Included

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption—return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email 360Group@travelexinsurance.com.

Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if travel is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Pre-existing medical condition exclusion waiver³

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

A pre-existing condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the insured's plan purchase date.

Plan details

View policy at policy.travelexinsurance.com/GPZ-1023

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A DC, 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.