

FARMERS & MERCHANTS BANK PRESENTS

Biltmore Estate & Asheville, NC



INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 5 nights lodging including 3 consecutive nights in the Asheville area
- ◆ 8 meals: 5 breakfasts and 3 dinners
- ◆ GUIDED TOUR OF ASHEVILLE, NC
- ◆ Full day visit to the BILTMORE ESTATE
- ◆ GUIDED Drive along the Blue Ridge Parkway
- ◆ Visit to the famous FOLK ART CENTER
- ◆ Visit to the Blue Ridge Parkway Visitor Center

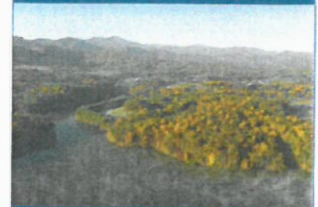
For more pictures, video, and information visit:
www.GroupTrips.com/FarmersandMerchantsBank

\$915*

6 Days 5 Nights

*PER PERSON, DOUBLE OCCUPANCY

(Sun - Fri)
Nov 17 - 22
2024



View the Blue Ridge Mountains.



Grand Victorian architecture.



The Blue Ridge Parkway Visitor Center.



One of the Biltmore's many gardens.

Departure: Farmers & Merchants Bank, 905 Plaza Drive, Saint Clair, MO @ 8 am, then Farmers & Merchants Bank, 1010 Crossroads Pl, High Ridge, MO @ 9 am

Day 1: Depart your group's location in a spacious, video and restroom equipped motorcoach as you head for your destination: beautiful Asheville, North Carolina, nestled among the Blue Ridge Mountains! Tonight, check into an en route hotel for a good night's rest.

Day 2: Today after enjoying a Continental Breakfast, you will continue towards your destination. Tonight, you'll enjoy Dinner before checking into your Asheville area hotel for a three night stay.

Day 3: Begin the day by enjoying a Continental Breakfast, before departing for a visit to the spectacular BILTMORE ESTATE, America's largest privately owned home. Your visit will include experiencing the Biltmore House and Gardens. You will also visit the Antler Village and Winery. This is Biltmore's village that connects the estate's present and past, providing a relaxing place for dining, shopping, historical exhibits, and new ways to experience Biltmore's hospitality. This is a "must see" destination in America. Later, you'll enjoy Dinner with entertainment before returning to your hotel for the night.

Day 4: Enjoy a Continental Breakfast before departing for a GUIDED TOUR OF ASHEVILLE. Downtown Asheville features more Art Deco architecture than any other southern city outside of Miami Beach. You will also see the magnificent ST. LAWRENCE BASILICA. This afternoon, you will go with your guide for a drive on the scenic Blue Ridge Parkway, America's most visited National Park unit and known as "America's favorite drive". You will visit the Blue Ridge Parkway Visitor Center and see "The Blue Ridge Parkway – America's Favorite Journey", a 24-minute film shown in High Definition surround sound and using breathtaking aerial photography. Later, you will visit the famous FOLK ART CENTER. This evening, you will enjoy Dinner before returning to your hotel to relax and recall the highlights of the day.

Day 5: Enjoy a Continental Breakfast before leaving for the Kentucky Artisan Center in Berea, KY -- a 20,000 square foot facility where you can explore Kentucky crafts, history, and shop for Kentucky products. This evening, relax at your en route hotel.

Day 6: Today after enjoying a Continental Breakfast, you depart for home... A perfect time to chat with your friends about all the fun things you've done, the spectacular sights you've seen and where your next group trip will take you!

BILTMORE ESTATE & ASHEVILLE, NC

Send reservation & deposit to FMB Travel Club, P.O. Box 635, St. Clair, Mo.63077 Attn: Joyce Janes
\$75.00 (per person) deposit due by JULY 10, 2024 Balance due by SEPT. 10, 2024

NAME: _____ PHONE: _____

Address: _____ City _____ State/Zip _____

NAME: _____ PHONE: _____

Address: _____ City _____ State/Zip _____

Room type: **FMB CUSTOMER** Double 915.00 Single 1124.00 Triple 895.00
NON CUSTOMER Double 965.00 Single 1174.00 Triple 945.00

SPECIAL DIETARY NEEDS: _____ PICK UP LOCATION: ___ ST. CLAIR ___ HIGH RIDGE

Trip payment enclosed: _____ (payable to FMB Travel Club)

Cancellation insurance is not included in price but highly recommended. Insurance must be purchased directly from Travel Insured International

with the **Travel Confident® Protection Plan!**

Travel Protection - Same Price - Regardless of Age!

PLAN BENEFITS INCLUDE:

- Trip Cancellation¹:** You are covered for your **your unused, prepaid, non-refundable trip costs** in the event you must cancel your trip for a covered reason, such as one of the reasons below.
- Trip Interruption¹:** This covers the unused portions of your land or water travel arrangements, plus the additional transportation costs paid, if you must interrupt your trip due to a covered reason, such as the following:
 - Sickness, Injury or Death** to you, a traveling companion, a family member, or a business partner
 - Jury Duty** or being required to appear as a witness in a legal action
 - A Strike** that causes your common carrier to cease operations for at least 18 hours
 - Losing Your Job** where you have worked for at least 1 year
 - Terrorist Attack or Hijack**
 - Inclement Weather** that causes your common carrier to cease operations for at least 18 hours
 - Natural Disaster or Burglary** that causes your home to become uninhabitable
 - Getting into a Traffic Accident** on your way to your trip's departure point

¹ Please note that the covered reasons for Trip Cancellation coverage are not identical to the covered reasons for Trip Interruption coverage, and additional terms apply to all covered reasons.

You are covered for the "single supplement" surcharge if your roommate cancels or interrupts for one of the above reasons.

**EASY SIGNUP!
ONLINE**

www.TravelConfident.com

**QUESTIONS?
CALL 1-855-376-2037**

Trip Cost (per person)		Travel Confident® Cost (per person)
Up to \$500	=	\$38
\$501 - \$600	=	\$48
\$601 - \$700	=	\$62
\$701 - \$1,100	=	\$72
\$1,101 - \$1,500	=	\$96
\$1,501 - \$2,000	=	\$132

RECEIVE THIS BENEFIT!

ACT NOW so you are eligible for a **PRE-EXISTING CONDITION** waiver! You must purchase the travel protection plan within **14 days** of the date of your initial payment or deposit.

Review the complete terms in the exclusion section of your plan document.

Baggage and Personal Effects - Up to a maximum of \$1,000! If your baggage is lost, stolen or damaged!

Medical Expense - Up to a maximum of \$5,000! If you are injured or become ill on the trip. You also are covered for up to \$750 in emergency dental treatment.

Medical Evacuation and Repatriation of Remains - Up to a maximum of \$20,000! Should a severe illness require immediate care and a local hospital cannot meet your needs, this covers the cost to transport you to the nearest hospital where you can receive appropriate treatment. A toll-free call to 1-800-494-9907 starts the arrangements. If you are traveling alone, you are also covered for the air fare of a companion to join you at the hospital (additional terms apply).

24/7 Non-Insurance Assistance Services Included: Lost Baggage Retrieval • Prescription Drug/Eyeglass Replacement

- Medical or Legal Referrals • Emergency Cash Advance • Translation Services • Payment to the Assistance Company is Your Responsibility.

**** TIPS FOR TRAVELERS ****

- Cancel with your Group Leader as soon as you are aware of the need to cancel.
- In the event you need to file a claim, contact Travel Insured International at 1-855-376-2037 as soon as possible. Be prepared to provide proof of payments for all portions of your trip, including the travel protection plan.
- Get detailed medical statements from treating physicians where and when an accident or sickness occurred. Save your receipts, proof of all payments and proof of coverage.
- If you have purchased the Travel Confident Protection Plan, for medical evacuation call the Assistance Company at 1-800-494-9907 or collect at 1-603-328-1707. Be sure to call before you incur any expenses!

* This page contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management", and/or "Global Excel". Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 855-752-8303; customercare@travelinsured.com; California license #0113223.

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption and Medical Expense.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the certificate.

The following exclusions apply to the Medical and Dental Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Alcohol or substance abuse or treatment for the same;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the certificate is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs;

The plan also contains exclusions specific to the Baggage and Personal Effects Benefits.

MEDICALLY FIT TO TRAVEL EXCLUSION:

We will not pay any expense as a result of You having been advised in writing that You, Your Traveling Companion, or Family Member scheduled and booked to travel with You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the certificate.

If coverage for a Trip is purchased and it is later determined that You, Your Traveling Companion, or Family Member scheduled and booked to travel with You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the certificate, the coverage is void and premium paid will be returned.