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About Banff

Located in Canada's Alberta province just about 85 miles west of Calgary, Banff is perpetually voted one of the top three most popular tourist destinations in Canada. It also happens to be one of the friendliest and most beautiful resort communities on earth. The name Banff applies not only to the lovely, lively town of Banff but also to the breathtakingly scenic Banff National Park that the town lies within.

The quaint town of Banff retains its 19th century charm, with largely chalet-style architecture and a walkable, casual town center. The peaks of Mount Rundle and Cascade Mountain dominate its skyline. Banff's population of 8,400 live and breathe mountain culture, never taking their "backyard" for granted. Banff National Park, boasting 2,564 square miles of spectacular wilderness, is an outdoor enthusiast's dream. Summertime activities enjoyed by locals and visitors alike include all manner of hiking, biking, mountain climbing and rafting. Those whose idea of an exhilarating activity is searching for the perfect souvenir or unique work of art to bring home will be thrilled to find a variety of in-town shops and galleries to browse.

Banff National Park

Rocky Mountain peaks, turquoise glacial lakes, a picture-perfect mountain town and village, abundant wildlife and scenic drives come together in Banff National Park – Canada's first national park and the flagship of the nation's park system. Over three million visitors a year make the pilgrimage to the park for a variety of activities including hiking, biking, skiing and camping in some of the world's most breathtaking mountain scenery. Banff is part of the Canadian Rocky Mountain Parks UNESCO World Heritage Site.





Fairmont Banff Springs

The Banff Springs' unique blend of opulence and seclusion has been a symbol of Canadian Rocky Mountain magnificence for more than a century. Styled after a Scottish baronial castle, Fairmont Banff Springs offers stunning vistas, championship golf, classic cuisine and a world class European-style spa. Since opening its doors in 1888, the hotel has delivered the highest standards in accommodation and service, earning numerous hospitality awards.

Surrounded by the pristine wilderness of Banff National Park, the hotel is located just a leisurely 20-minute walk from the center of the vibrant and historic mountain town of Banff. Hotel recreational facilities include a fitness and aquatic center with indoor and outdoor swimming pools and the captivating 27-hole Fairmont Banff Springs Golf Course, sure to inspire the first-time player and the seasoned golfer alike.

The 38,000 square foot Fairmont Spa Banff Springs offers a complete menu of massage and beauty treatments. Located throughout the hotel and its Conference Center you will find an array of shops and quality boutiques.

Dining at the Fairmont is everything you'd expect from a deluxe hotel. From the prime cuts of Alberta beef and sustainably sourced seafood of 1888 Chop House to the friendly ambiance and tempting casual fare of Waldhaus Pub and Biergarten, Banff Springs has eight restaurants and three bars – something to please every palate. And after a day of rafting, hiking, or biking, there is no better place to unwind than the inviting Rundle Lounge, where you can enjoy your favorite cocktail along with Banff's best mountain views.



Travel Information

Air Itinerary

If Gavel International booked your air travel, your itinerary and electronic ticket confirmation have been emailed to you. If you have any questions, please contact the A-O Trips Travel Desk at Gavel International by calling **877.379.7101** or **816.334.0101**.

Travel Instructions for Arrival Day

Refer to arrival day instructions included in this packet.

Travel Documents

All participants must have a valid passport to travel to Banff. Please be sure to bring the following documents with you in your carry-on bag:

- Passport for each traveler
- Printed copy of your Airline Itinerary & E-ticket Receipt
- Documentation supporting any prescription medication

It is your responsibility to secure all required documentation for your trip. We suggest you make two copies of each passport. Leave one copy at home and carry the other copy with you, separate from your passport.

Pregnancy

Some airlines may require a medical certificate to travel if you are in your late stages of pregnancy. If you are pregnant, please check with your airline carrier for their specific requirements.

Luggage Tags

All checked luggage must be tagged with the pre-printed Banff A-O Trips luggage tags supplied within this packet. It is also recommended that you place your name and address on the inside of your checked bags.



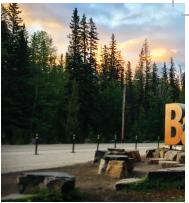
What to Bring

When packing, keep in mind that you will need a day/carry-on bag in addition to your checked luggage. It is recommended that you do not bring more than one piece of checked luggage per person and one carry-on bag per person.

Day/Carry-On Bag: Your day/carry-on bag should include your passport, passports for children, travel documents, prescription medication, name badges, purple or green wristbands, valuables, and a change of clothing including your swimsuit. For carry-on restrictions please visit **tsa.gov**.

Lost or delayed luggage is unavoidable and there will be delayed luggage on every group. Plan accordingly and do not let this ruin your trip. We strongly recommend that you pack a carry-on bag with enough clothing, toiletries, and anything (*including medications*) that you may need for the first few days of your trip. A-O Trips travel staff onsite will know where you can purchase a few more items you may need once you arrive at the resort. If you are traveling with a spouse or guest and





will have two checked bags, we recommend packing items in each bag for each person. If only one bag makes it to Calgary, both guests will have some of their items.

Any liquids that you plan on packing in your carry-on bag must be in three ounce or less containers and must all fit into a quart-sized plastic bag. These will be scanned separately from your carry-on bag when you go through security at the airport.

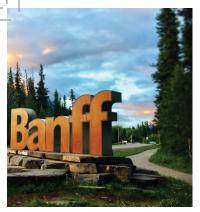
If you use insulin or other medical prescription dispensing products, they must be clearly identified. You must have appropriate medical records with you that show your medical condition and need for the prescriptions in case security officers have questions. For carry-on restrictions, please visit **tsa.gov**.

Attire

This is a casual, mountain destination. Lightweight, summer casual clothing and comfortable walking shoes are appropriate for daytime. A hat or visor, sunglasses and sunscreen are recommended for this mountain destination. Check the attire recommendations for any optional tours that you have purchased.

For A-O Trips group dinners, resort casual is recommended, such as a collared shirt or blouse with slacks, dress shorts, capri pants, skirt, or sundress. Sport coats and ties are not necessary for this trip.

NOTE: No blue jeans or T-shirts may be worn at the A-O Trips Welcome Dinner but for the Mount View BBQ blue jeans are encouraged!





You should also pack a refillable water bottle, light summer sweater, light jacket, swimwear, and a raincoat in case of inclement weather. Dressing in layers to be ready for anything is always a good travel tip!

Name Badges/Green or Purple Wristbands

Auto-Owners Insurance has provided green or purple wristbands for each attendee and guest(s). These should be worn so that A-O Trips travel staff, as well as other attendees, can easily identify A-O Trips Travelers at the airport upon arrival into Calgary International Airport (YYC) and when in Banff. Agents and their guests will still be required to wear name badges to all A-O Trips group-sponsored evening meal functions.

Special Needs and Requirements

We are happy to assist you with any reasonable special dietary requirements that you may have. If you noted these requirements or dietary needs on the A-O Trips registration website, they have been arranged. If you have questions or need any additional assistance, please contact the A-O Trips Travel Desk at Gavel International: **877.379.7101** or **816.334.0101**, or email: **AOI2401@gaveledge.com**.

Most airlines will allow medical supplies or equipment on board as additional items at no extra charge. Some medical items can be carried on the plane, as an "additional carry-on item", as long as they meet the standard size and weight limits. If your supplies/equipment are included in a larger bag that contains other non-essential items, that bag will not be considered a free item and will be subject to normal baggage fees. Check with your airline for their policies, restrictions and if advance notice is required.

Legal Drinking Age

The legal age for drinking in Banff is 18 years old. The monitoring and consumption of alcoholic beverages is your responsibility. Auto-Owners Insurance and Gavel International will not be responsible for monitoring or controlling access to alcoholic beverages for any travelers.

Leave-Behind Cards

For your convenience, we have enclosed leave-behind cards that include hotel contact information

General Information

Program Inclusions

Your participation in this program includes the following:

- Four nights' accommodations at Fairmont Banff Springs
- Roundtrip economy class air
- Group (round-trip) airport transfer and luggage handling for program air participants
- A-O Trips Hospitality Desk to answer questions and assist with leisure activities
- Full breakfast each day

- Welcome group dinner at the resort with entertainment
- Group activity, The Bow River Float including lunch
- Farewell group dinner with entertainment
- All gratuities for our sponsored events, as well as hotel room gratuities

Hotel Accommodations

Room accommodations have been confirmed under your name at Fairmont Banff Springs. Auto-Owners Insurance is paying for your guestroom for four nights. Your personal incidental charges, room upgrades and pre or post program room nights will be at your own expense.

Check In: 4:00 p.m. Check Out: 12:00 p.m.



A-O Trips Hospitality Desk

Throughout your stay, A-O Trips travel staff will be on-site to assist you with any questions that may arise. These staff members will be identifiable by their A-O Trips blue shirts and name badges. The A-O Trips Hospitality Desk will be staffed daily for your convenience. The Hospitality Desk will be in the Heritage Hall Foyer (1 level up from the hotel lobby). Please check at the desk or refer to the A-O Trips app during your stay for your daily agenda, to note time changes, bulletins, and any special announcements regarding the program. Suggestions for your leisure time will also be available.

Incidental Accounts

When you check-in at the hotel, you will be asked to provide a credit card to establish charging privileges for incidental expenses. There will be a hold of \$400 CAD (Canadian Dollars) (\$100 per night for a 4-night stay) placed on your card. Your resort incidental account will need to be settled upon your check-out of the resort. **There will not be a cash allowance for this trip.**



Gratuities

All gratuities for A-O sponsored events, housekeeping and porterage at Fairmont Banff Springs have been covered by Auto-Owners Insurance. No additional gratuities are necessary; however, they can be given at your own discretion. You will be responsible for any gratuities for services that you obtain on your own. In Canada, the standard gratuity is 18-20% of the check. Service charges are automatically added to checks with 8 or more guests.

Cell Phone/Data Service

Prior to using cell phones internationally, please contact your cell phone service provider for their availability, rates, roaming fees, and charges related to international service. You can turn off the cellular data on your phone and only use the complimentary Wi-Fi at the resort in order to access the A-O Trips App for this trip.

Internet

High-speed wireless internet access is complimentary throughout the hotel

Time Zones

Banff will be on Mountain Daylight Time throughout the program, which is 2 hours behind Eastern Daylight Time.

Climate

Average temperatures in the summer range from the high 60's to high 70's Fahrenheit but can reach the high 80's to mid 90's on occasion. However, evenings can become cool with the cool mountain air.

Currency

The official currency in Canada is the Canadian Dollar. The \$ symbol is used for the Canadian Dollar along with the letters of CAD. The exchange rate between CAD dollars and US Dollars will vary. Most major credit cards are widely accepted throughout Canada. Some businesses may not accept Discover or American Express.

Exchange Rates / Foreign Transaction Fees

Exchange rates and foreign transaction fees are determined by your credit card company or bank. We recommend you check with your credit card company or bank to determine the current fees and exchange rates that they charge. In addition, it's a good idea to notify your bank and credit card companies of your travel plans so that your transactions are approved. You may want to explore obtaining a credit card that does not charge a foreign transaction fee, which is typically 3% of the charge amount.

Electrical Appliances

The standard voltage in Canada is 110 volts and has the same electrical plugs as the U.S.A.

Emergency Assistance

In the event there is an emergency/illness at any time during your stay at the hotel, dial "0" for assistance. Also, whenever possible, please notify the A-O Trips travel staff if you have an emergency or medical issue that arises during your trip.

Prescription Medication

It is recommended that all prescription medications be transported in their original bottles and carried on the plane with you and not packed in your checked luggage. Please bring enough of a supply to last for the duration of your trip, as a refill may not be available.

Departure From Calgary International Airport (YYC)

Detailed information regarding your departure from Banff will be available onsite and updated on the A-O Trips app. Please be sure to settle your resort account for incidental charges prior to your departure. Please refer to the A-O Trips app for information regarding luggage and transportation to the airport.

Contact Information

Auto-Owners Insurance Incentive Travel

6101 Anacapri Boulevard, Lansing, MI 48917 800.346.0346 ext. 51793, 58708, 50387

Email: incentive.travel@aoins.com

Trip Website: aotrips.com

A-O Trips Travel Desk at Gavel International

935 Lakeview Parkway, Suite 190

Vernon Hills, IL 60061

Telephone: 877.379.7101 or 816.334.0101

Email: AOI2401@gaveledge.com

Fairmont Banff Springs

405 Spray Avenue

Banff, Alberta CA T1L 1J4

Telephone: 403.762.2211

Website: fairmont.com/banff-springs

Notes	

BANFF 1:

