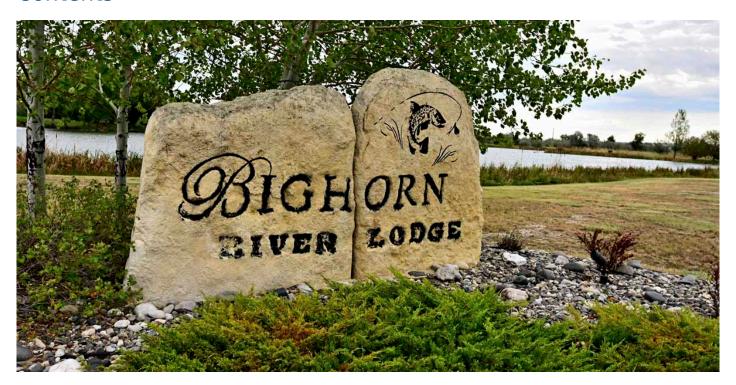


Bighorn River Lodge



Frontiers' Pre-Trip to Bighorn River Lodge, United States

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Note To Group Leaders

It is important that as a group leader you share this pre-trip information with all members of your party so that everyone is adequately prepared, understands the cancellation/refund policy pertaining to their trip, and has the opportunity to purchase travel protection (especially anyone with a pre-existing health condition). Frontiers cannot assume any financial responsibility for consequences incurred if this information is not provided by you to all members of your group.

Frequently Asked Questions



- Internet Complimentary Wi-Fi is available in all rooms.
- **Gratuities** Your package rate does not include gratuities; they are at your discretion. If the Lodge staff perform their jobs efficiently and professionally, our following suggestions are a guideline: fishing guides \$150 per boat per day, Lodge staff (the cook, cabin cleaner, and other behind-the-scenes personnel) \$35 per person per day. For Lodge staff, please give a lump sum to the manager at the end of your stay for distribution to the staff.
- **Alcohol** You cannot buy alcohol at the Lodge; Bighorn County is dry. You may bring your own. There are plenty of locations to stop at in Billings or Hardin. Shuttle drivers will stop for 20 minutes between the airport and Lodge.
- Inclusions Lodging, flies, breakfast, boat lunches, appetizers, dinner, and non-alcoholic beverages.
- Exclusions Accommodations tax, guide and staff gratuities, alcohol, and transportation to and from the Lodge.
- **Transfers** Frontiers can assist in arranging shuttle service. There are also car rental services in Billings.
- **Getting There** Bighorn River Lodge is 1 hour and 30 minutes from Billings, Montana, 3 hours and 20 minutes from Bozeman, Montana, and 1 hour and 20 minutes from Sheridan, Wyoming.
- Fly Rods We suggest 9-foot 5 or 6 wt. rods matched with a mid to large arbor reel.
- **Clothing** The dress code at Bighorn River Lodge is casual and comfortable. Prepare for the abrupt weather changes in Montana. The nights and mornings are cool, sometimes in the 40s, and the temperatures can climb into the 80s.
- Fishing License You may purchase your license en route to the Lodge or online before the trip.
- **Gear and Tackle Rental** The Lodge offers a high-end selection of the top tackle and fly fishing gear for a daily rental fee.
- **Laundry** On-site laundry is available as "do it yourself" or staff is happy to assist a gratuity is strongly recommended for the additional service.

Bighorn River Lodge Specifics



Bighorn River Lodge sits along the river bank south of St. Xavier approximately an hour and a half from the Billings Airport. The Lodge can also be readily accessed from Bozeman, MT, and Sheridan, WY. Known for its rich biomass, prolific hatches, and dense trout population per mile the Bighorn River produces an abundance of trout ranging in size from 14 to 18 inches, many exceeding 20 inches.

The traditional American West log and river stone structure offers guests double-occupancy rooms with bath ensuite. Each evening as anglers return from the river a roaring fire, cocktails and appetizers beckon from the hearth room - the local gathers spot - and steps away from the grand deck complete with Montana sunset.

The Caddis Cabin offers additional residence at the Lodge and hosts intact parties of up to six guests with three ensuite bedrooms and living space to spread out. Waterfront on the Lodge bass pond, the cabin just steps away from the main Lodge.

Inclusions - Packages include all food, lodging, and guided fishing with double occupancy in the rooms and two anglers per boat.

Exclusions - Alcohol, room tax, gratuities for guides and staff, and Lodge rental gear (\$25 per day).

Lodge Fly Shop - The well-stocked shop accepts cash and all forms of credit cards for in-shop purchases.

Montana Fishing Licenses - Licenses can be purchased in advance of arrival, and more information can be found at https://fwp.mt.gov/fish/license/

Gratuities - The Lodge suggests approximately \$150 per boat/day for the guides and is offered directly from the anglers to the guides. A sum of \$35 per person/day for Lodge staff presented to the Lodge manager upon departure is recommended.

Internet and Cellular Service - Wi-Fi is good at the Lodge in the common areas, Caddis Cabin, and most rooms. Cellular service is spotty and can be found intermittently on the property and on the river.

Alcoholic Beverages - Please plan to stop in Billings or Hardin to purchase any beer, wine, or liquor you'd like to have during your stay, as the Lodge does not provide alcohol. If using a Lodge shuttle the driver will stop for approximately 20 minutes on the way down for anglers to shop. For guests driving themselves, multiple options are offered in Billings and Hardin.

Laundry - Guests are welcomed to use the Lodge laundry facilities in the evenings for personal laundry.

The Fishing



Daily Fishing Schedule – Each fishing day starts with a fresh breakfast. Then you'll meet up with your guide and head out on the water. You'll stop for lunch around noon and then fish the remainder of the float. Upon completion of fishing each day, enjoy a hearty dinner and soak in the rural setting beneath the Bighorn Mountains before retiring to your cozy accommodations.

You will not fish on your day of arrival.

Bighorn River - The 'Horn is one of the most well-known tailwaters in the country. Cold, clean water provides prime habitat to grow trophy trout, thanks to the Yellowtail Dam releasing cold water from the bottom of Bighorn Lake, and the river bottom is full of aquatic insects. People often call the Bighorn Montana's most popular river—and for good reason. It boasts a large number of fish, and the average size is 16–18 inches. Aquatic activity can be world-class; spot tricos, blue-winged olives, caddis, and hoppers during summer months.

Bighorn Reservoir - Although the river is by far the main attraction, a day of fishing on the reservoir can be just as exciting as the river! Sight casting to carp, bass, and other warm-water species sucking down tricos and hoppers is a great way to break up a week of fishing!

River Access and What to Expect - The "upper river" offers minimal put-in points and also the freedom to walk and wade. The Lodge uses drift boats to navigate and fish the river while allowing for the opportunity to stop and wade fish areas that have proven to hold a large number of feeding trout. The Bighorn River Lodge's ideal location allows for angles to have maximum time on the river with your day concluding right at the Lodge itself.

Tackle & Equipment



Below is a list of rods, lines, reels, leaders, and flies we recommend.

- Rods Bring a 9-foot 5 or 6 wt. quality graphite rod.
- Lines You'll need weight forward floating line for dries and nymph fishing. We suggest a 200–250 grain sink tip for streamer fishing.
- Reels Bring a high-quality mid to large arbor reel with a smooth drag that matches/balances the rod/line weight.
- Leaders/Tippets A 9-foot leader with a good stiff butt section is almost mandatory in Montana to handle the conditions. A good all-around leader is a 9-foot with a 4X tippet. If you are fishing "far 'n fine," we recommend a 12-foot 5X and 6X leader. A 7.5-foot 3X leader works well for windy days and size 6 and 8 stoneflies and hopper patterns.

Fly Selection - We suggest that you take a small selection of your favorite trout flies and recommend the selection below.

Dry Flies: Hi-Viz Trico Spinner, X-Caddis, Snowshoe Baetis, Rusty Spinner, Micro Mayfly, Hopper Patterns, Circus Peanut. Nymphs: Copper John, San Juan Worm, Pheasant Tail, Rainbow Warrior, Lightning Bug, Glass bead Midge pupa. Streamers: Coffee's Sparkle Minnow, Silk Kitty, Zonker, Barely Legal

Clothing

Dress at Bighorn River Lodge is casual and comfortable. The weather can change abruptly in Montana, so be prepared. The nights and mornings are cool, sometimes in the 40s, and the daytime temperatures can climb into the 80s. It is best to dress in layers. Wear wicking long johns under fishing pants and wool socks under waders. On top, a fishing shirt, warm wicking layers, wading jacket, and/or a down vest is a good idea. Always travel with - and pack daily - a dry-boat bag or dry-pack with extra layers and to store items for that inevitable weather change.

Wet-Wading - In summer, the temperatures are warm, and the river cold ideal for wet-wading. Sunscreen is imperative, and please use eco-friendly friendly products free of oxybenzone and octinoxate. Wading boots complete with neoprene wading socks improve the experience. Professional Tip - wear wool or dense synthetic undersock beneath the wading sock for quick and easy on and off.

Pre-Trip Checklist

Equipment Breathable rain gear Fingerless gloves Waterproof dry gear bag Buff Stripping guards or sun-protective gloves Headlamp

Clothing

Ш	Comfortable waterproof, rubber sole shoes (Chacos/Tevas) to accommodate water and mud
	Two or three pairs of quick-drying slacks/pants for protection from the sun
	Wool/cotton high socks to prevent blisters while wearing wading boots
	Light/mid-weight flannel shirt, warm sweater, or down vest
	Long sleeve/quick-drying fishing shirts
	Wide brim sun hat or dark under brim baseball cap
	Rubber sole wading boots with no studs
	Breathable stockingfoot waders

Other

☐ Airline tickets
$\hfill\Box$ Trip itinerary with important contact numbers
\square Medications (packed in carry-on luggage)
☐ Cash or blank checks (for tips)
☐ Digital camera
☐ Batteries/chargers
Sunscreen
☐ Insect repellent
Small first aid kit

The Fly Fishers

Frontiers would like to take this opportunity to introduce you to Pat Ehlers, owner of The Fly Fishers in Milwaukee, Wisconsin. We are fortunate to work with some of the best fly shops throughout the country. Pat and our Gear Team are always available to speak with you about preparing for your next adventure.



Pat Ehlers Tel: (414) 259-8100

Email: pat@theflyfishers.com
Web: https://www.theflyfishers.com/

United States Specifics



The United States is a country of 50 states covering a vast swath of North America, with Alaska in the northwest and Hawaii extending the nation's presence into the Pacific Ocean.

Major Atlantic Coast cities are New York, a global finance and culture center, and capital Washington, DC. Midwestern metropolis Chicago is known for influential architecture and on the west coast, Los Angeles' Hollywood is famed for filmmaking.

Las Vegas is the gambling and entertainment mecca; New Orleans is famous for jazz and Mardi Gras; Boston features American Revolution sites; San Francisco is home to the Golden Gate Bridge, and Orlando hosts Walt Disney World. California's coastline is lined with beaches, while ski resorts pack the Rocky Mountains. Yellowstone's geysers, Yosemite's towering waterfalls, and the vast Grand Canyon are national park highlights.

On the sporting front, there is so much to offer ranging from tarpon, bonefish, redfish and other shallow water saltwater game fish in the Florida Keys and Gulf of Mexico to great reef an offshore fishing up and down the East and West Coasts to the wild trout waters in the Rocky Mountain States to steelhead in the Pacific Northwest to the five species of Pacific salmon that run into Alaska's wilderness streams.

For shooting, hunting enthusiasts have many options from the quail plantations of the Southeast to shooting wild pheasants over dogs in the Dakotas to stalking trophy elk and mule deer in the American West.

Time Zone - Ranges from GMT-5 on the East Coast to GMT-8 on the West Coast and GMT-10 in Hawaii.

Travel Requirements - A foreign national or alien entering the U.S. is generally required to present a passport and valid visa issued by a U.S. Consular Official, unless they are a citizen of a country eligible for the Visa Waiver Program, are a lawful permanent resident of the U.S. or a citizen of Canada. All travelers transiting the United States are subject to the U.S. customs/immigration laws.

Transporting Sporting Equipment - When traveling with guns or tackle, U.S. citizens should check the Transportation Security Administration (TSA) website (www.tsa.gov) for current information. You must also contact your airline directly because each air carrier has different restrictions.

Currency - The United States dollar is the official currency of the United States and its territories per the United States Constitution since 1792. Virtually no hotels and local banks exchange foreign currency. It is best to arrive with dollars or exchange money on departure or arrival at the airport. ATMs, however, are widely available across the country.

Climate - Weather varies widely across the continental USA, as well as in Alaska and Hawaii. In general terms, summers are hot and humid in the plains and southern states, while the southwest is very hot and quite dry. Summer (June through August) temperature averages range from a high of 81.1 degrees Fahrenheit in Louisiana and Texas to a low of 52.3 °F in Alaska. For the entire United States, excluding Hawaii and Alaska, the average amount of moisture falling as rain and snow is 30.21 inches annually.

Duty-free Allowances - Non-residents are permitted (21 years of age or older): 200 cigarettes or 50 cigars or 2kg of tobacco, one liter of alcoholic beverage and gifts not exceeding USD \$100 in value, provided that the stay in the United States.

Power - Electric power in the USA is standardized in all states across the country. Power is 110 Volts and 60 cycles.

Extended Travel - There is a lot to see in the USA and Frontiers is uniquely capable of designing a trip extension itinerary based on your specific travel interests. Whether you want to ski in the Rockies, look for wolves in Yellowstone National Park, whitewater raft the Colorado River, enjoy a wine weekend in Napa, take in the autumn colors of New England, see a Broadway show in New York or take in the sights, smells and sounds of South Beach in Miami, we can help you see the very best of this country!

Your Travel Consultants





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Travel Protection

Frontiers strongly recommends the purchase of travel protection because most of our specialized destinations require significant deposits and prepayment before departure. (Cancellation/refund policies are clearly stated in our brochures and various documents we provide to you.)

No Age Limit — 21-Day Pre-Existing Condition Exclusion Waiver*

Frontiers Travel Protection package includes (per person):

Plan Benefits	Maximum Benefits per Person
Trip Cancellation	100% of Insured Trip Cost
Trip Interruption	150% of Insured Trip Cost
Trip Delay (5 hours)	\$1,000
Missed Connection (12 hours)	\$1,000
Baggage & Personal Effects	\$2,500
Baggage Delay (12 hours)	\$600
Emergency Medical Expense	\$75,000
Emergency Dental Expense	\$750
Emergency Medical Evacuation/Repatriation	\$1,000,000
Political or Security Evacuation	\$100,000
24-hour AD&D	\$25,000
Common Carrier AD&D	\$50,000
Rented Car Damage	\$50,000
Travel Assistance & Concierge	Included

Trip cancellation protection covers situations where someone has deposited and/or made final payment only to find they are unable to travel for any of the "covered" reasons, i.e., death, accidental bodily injury or non-pre-existing* illness involving you, immediate family members and travel companions.

"Traveling Companion" means a person or persons with whom you have coordinated travel arrangements and intend to travel with during the covered trip.

Note: A group or tour leader is not considered a traveling companion unless you are sharing room accommodations with the group or tour leader.

* In order to waive the pre-existing medical condition exclusion, it is important that you are fit to travel and purchase the travel protection plan within 21 days of making your initial trip deposit. Terms, conditions, limitations, and exclusions apply.

10-DAY REVIEW PERIOD — If you are not completely satisfied within 10 days of purchasing the protection plan, Frontiers will refund you the cost of the protection plan as long as you have not departed on your trip or filed a claim.

Important: You may purchase this protection plan up to 15 days prior to the date of departure by calling the Travel Insurance desk at Frontiers; however, the Pre-existing condition limitation will apply to purchases made more than 21 days after your initial trip deposit payment.

WHY YOU SHOULD CONSIDER PURCHASING TRAVEL PROTECTION

Provides protection against pre-existing conditions. A "Pre-existing Condition" is one that has manifested itself within the sixty (60) day period prior to you purchasing the Travel Protection plan. This "Pre-existing Condition" clause covers you, your traveling companion, you and/or your traveling companion's family member or your business partner.

It is important to consider the health of your immediate family when determining whether or not to purchase protection that includes the "Pre-existing Condition" waiver. For example, if a member of your immediate family has just recently been treated for a health problem, it is recommended that you consider protecting the trip at the time you pay the deposit so that you are covered under the "Pre-existing Condition" waiver. This waiver is only available when the travel protection is purchased within 21 days of making your initial trip deposit payment.

In the event you have to file a claim for one of the covered reasons, this protection provides you with primary coverage. In the unfortunate event that you have an accident while traveling and must seek medical attention, you are protected. Your medical expenses will be eligible for reimbursement upon the travel protection company receiving the completed claim paperwork, detailed medical statements from the attending physician, and all medical-related receipts. You do not have to file a claim with your own medical provider first.

There are no deductibles. For example, if a piece of your luggage is stolen or damaged while traveling, with proper documentation, the travel protection will reimburse you for your loss or damage up to dollar limits outlined in the policy. Your homeowner's policy may have significant deductibles—this benefit can help reduce some of that expense.

You are protected against medical emergencies while traveling. No one expects to have to deal with medical emergencies while traveling, especially traveling abroad, but they do occur. This protection will provide you with up to \$1,000,000 of coverage in the event of a medical emergency that requires evacuation and transportation to medical facilities. Your private medical insurance may not provide such coverage.

Should you elect to purchase travel protection, a copy of the Description of Coverage will be provided to you at the time of your purchase.

Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and endorsements thereto. Policies are administered by Arch Insurance Solutions, 1-877-722-1959, CA License #0I18111, TX License #1787195. Your policy is the contract that specifically and fully describes your coverage. Certain restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions. Consumer disclosures can be found at: https://partner.roamright.com/disclosures

POLITICAL OR SECURITY EVACUATION

The plan will pay, up to \$100,000 for all reasonable evacuation expenses incurred for your transportation to the nearest safe haven, if you must leave your trip for a covered political or security event.

Evacuation must occur within 7 days of any political or security event. Arrangements will be by the most appropriate and economical means available and consistent with your health and safety. Benefits are only payable for arrangements made by the plan's program assistance provider.

Following an evacuation due to a Political or Security Event and when safety allows, the plan will pay for one-way economy transportation to return you to either the host country or your home country, whichever country you designate.

A Note About Weather

Weather-related issues can be concerning when they threaten to affect an upcoming trip. Regardless of whether you've been saving to go on the fishing trip of a lifetime or you're taking your fourth trip this year, nobody looks forward to traveling when weather conditions are less than ideal. Storms forecasted for the area you are planning to visit often cause a great deal of unnecessary anxiety, and it's important to keep a couple of things in mind:

- 1. Most inclement weather comes and goes fairly quickly, making unfavorable conditions a short-term issue. In reality, there are very few instances where the weather makes a resource "unfishable."
- 2. The weather has a way of proving meteorologists wrong (usually on a regular basis). Many an angler has felt relief when arriving at the lodge to find good conditions and better than expected fishing.

At most locations, no refunds or credits will be offered for unused land arrangements or fishing time lost due to inclement weather. Unless conditions are extremely severe, such as a hurricane warning for the island you are headed to, lodges will not issue credits or refunds partly due to the fact that they are fully provisioned for your reserved period of fishing. Supplies of food and drinks, reserved guides, and hired staff are some of the considerations that lodge managers face when deciding whether or not conditions warrant cancellations. Often these lodges are located in remote, logistically challenging areas of the world, further complicating the matter. Ultimately, the decision regarding cancellations and refunds resides with the individual lodge, and Frontiers and our clients are obliged to abide by the terms and conditions that they set forth.

We hope you have a wonderful trip and look forward to serving you again.

Disclaimer



Liability Waiver Notification - Many lodges and outfitters worldwide now require guests to sign some form of a waiver to visit the destination and participate in on-site activities. Because there is no industry standard some destinations will require the document signed and sent to the destination prior to guests arrival and some require the documents be signed on-site upon arrival. Many lodges consider the waiver mandatory and reserve the right to refuse service or accommodations to guests without the signed, unredacted document submitted accordingly. If the destination you are traveling to requires a waiver signed in advance, Frontiers would be happy to provide a copy for travelers review upon request.

Responsibility - Frontiers International Travel/Fish and Game Frontiers, Inc., Wexford, PA., and its subsidiaries, affiliated or associated companies, agents, sub-agents act only as agents for contractors or owners and outfitters, airlines, railroads, shipowners, charter air carriers providing means of transportation or other services, and all tickets, vouchers and contracts of such hotels, airlines, railroads, operators, owners and contractors are issued subject to any and all tariffs, terms and conditions under which such accommodations, means of transportation or other services are offered or provided, and the issuance and acceptance of any such tickets, vouchers and contracts shall be deemed to be consent to further conditions: a) that neither Frontiers International Travel/Fish and Game Frontiers, Inc., nor any of its affiliated or associated companies, agents, sub-agents shall be or become liable or responsible in any way in connection with such hotels or lodges, means of transportation or other services, or for any loss, injury or damage to or in respect to any person or property howsoever caused or arising; b) air carriers involved are not to be held responsible for any act, omission or event during the time passengers are not aboard their airplane: the passenger contract, or tickets in use by the airlines, when issued, shall constitute the sole contract between the airline, the purchaser of any of these tours and/or the passenger; c) Frontiers International Travel/Fish and Game Frontiers, Inc., reserves the right to make such alterations in the itinerary as it seems to them necessary or desirable, to refuse to accept or retain as a member of the party any person at any time (in such case refund will be based on the actual cost of the unfinished portion of tour) and to pass on to tour members expenditures occasioned by delays or offence beyond their control; d) the services of any IATA or ARC carrier may be used in connection with these tours; e) the right is reserved to cancel any tour prior to departure, in which case full refund will constitute full settlement to the passenger; f) prices quoted are based on foreign exchange values and tariffs currently in effect and prices are subject to change; g) baggage and personal effects, including items purchased, are the sole responsibility of the owners at all times and no employee/agent of Frontiers International Travel/Fish and Game Frontiers, Inc., its subsidiaries, affiliated or associated companies is authorized to accept these for storage, safekeeping, or transportation.

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