TERMS AND CONDITIONS

Proper Documentation

All members of this tour must carry passports valid for at least six months beyond their scheduled date of return. This means your passport must be valid at least through April 1, 2020, or longer if you choose to extend your trip. If you need information regarding obtaining or renewing your passport, contact Living Passages (herein known as LP).

Air Tickets

Tickets that must be changed or reissued, for any reason, may be subject to charges or fees by the carriers and/or other vendors. Such fees may be substantial. In the event of cancellations and if you have to fly differently due to unforeseen circumstances (weather, etc.) or take special transfers, costs incurred might be reimbursed by insurance. Call for pricing. There is an air add-on you can purchase from New York/JFK. Other cities will also be published. If you take an alternative flight schedule, we will let you know what time to meet us at the airport on arrival for your transfer. You are welcome to arrange your own air or we can assist you. We have a limited number of business class seats available at \$4,860 per person from New York/JFK, also with air add-ons from other cities.

Limitations

The air carrier(s), group operators and LP reserve right to substitute equipment and properties and to add or delete en route stops at our discretion with or without notice. The hotels, cruise line, ground operators and other vendors used by LP reserve the right, in special circumstances, to substitute accommodations/transportation and sights of similar or better quality without penalty.

Singles

We match roommates! If you are single or traveling alone, we do have others who would like to travel with us without paying the single supplement. We assign roommates approximately two weeks prior to departure. We cannot guarantee it, but it has worked well for many.

Making Your Deposit/Reservations

- If registering prior to June 1, 2019, a deposit of \$1,500 per person is due (plus the cost of insurance) with your signed registration form. If registering after June 1, 2019, full payment is due with your signed registration (or submission of online form) to confirm your space. Final payment is due June 1, 2019. Payments not received by the due day are subject to a 5 percent monthly finance charge and possible cancellation of reservation.
- Please note we will continue to take bookings and reservations until our departure as long as space is available, and we will do everything possible to make sure you can join us!
- You may always, if you wish, use a credit card for your initial deposit and insurance and pay the remaining balance with cash or check and still receive the full cash discount.

Changes/Revisions

We will try to accommodate name changes, but additional fees may be imposed and passed on by the carriers. If specific rooming requests are altered due to cancellation by one or more passengers, the passenger(s) still traveling may be required to pay the resulting applicable occupancy rate. Trip insurance may cover this additional cost.

Cancellation and Refunds

In the event that you must cancel your reservation, or payments are not received by specified deadlines, refunds are made in accordance with the following schedule. Please keep in mind that if any airline tickets are issued, they are generally nonrefundable (unless trip cancellation insurance is purchased and provides refunds). All cancellations received after booking and deposit will incur an \$80 administrative fee plus the per person cancellation fee below, if notice is received:

- 158-115 days prior to departure, the cancellation fee is \$490 per person, plus any air costs incurred on your behalf, including air add-ons from domestic cities, pre- or post-options, and insurance or add-on travel you have purchased. Note, air add-ons are always nonrefundable, which is why insurance is strongly recommended.
- 114-84 days or more prior to departure, the cancellation fee is under a 35-percent penalty per person, plus any air costs incurred, pre- or post-options, and insurance or add-on travel you have purchased.
- 83 days and fewer, the trip becomes nonrefundable.
- Travel insurance premiums (and airfare) are always non-refundable

Responsibility

Living Passages via WorldNetDaily (herein all called LP) has the responsibility of booking with airlines, hotels, boat and ferry companies, ground operators and tour guides to provide you with these services. The carriers, hotels, and other suppliers providing tour services are independent contractors and are not agents, employees, or servants of, or joint ventures with LP or its affiliates. All certificates and other travel documents for tour services issued by LP are subject to the terms and conditions specified by the supplier, and to the laws of the countries in which the services are supplied. Each participant agrees not to hold LP liable, in the absence of its own negligence, for any loss, act or omission, whether negligent or otherwise, of any person or firm which is to, or does provide goods or services for the trip and shall have no liability to the participant for the quality of services or the condition or cleanliness of accommodations or for any transportation delay, including but not limited to liability for inconvenience, shortened vacation time, additional expense, or any other kind of damage. LP is not responsible for government actions, weather, mechanical breakdowns, war, terrorism, acts of nature (secularly known as "Acts of God"), changes in ship or accommodation or other circumstances beyond its control. If a travel ban is imposed by the United States on any country we are scheduled to tour, another destination will be substituted. In the event of delay, the airline or tour company and not LP, determines delay procedures and the amenities/compensation, if any, to be offered. LP will not accept responsibility for additional charges incurred for expenses or lost wages as a result of changes to flight times, and/or missed vacation time



TERMS AND CONDITIONS (CONTINUED)

Activities

Participants may choose to engage in various activities including, but not limited to, camel riding, hiking, swimming and other "activities." Participants are hereby notified that these and other activities may be dangerous and may result in a serious injury and that participation in these activities shall be at the participant's own risk. LP shall not be liable for any injuries sustained by cruise/tour participants, which are a result of participant's engaging in such activities.

Fuel Surcharges, Fees or Taxes

It is possible that the ground, bus, boat and ferry companies and other operators will bill LP for additional fuel surcharges, fees and or other taxes. You will be notified quickly and prior to being billed for final payment if any vendors make any of these types of increases. You may arrange your own air travel.

Currency and Special Provisions

Pricing of the ground portions, cruise and the tour was based on currency that was in effect on May 10, 2018. You will be notified as far in advance as possible in the event the price of the tour needs to be adjusted. We do not foresee this happening, but in today's economic climate, we have to be prepared for any currency discontinuation or devaluation that can affect any of the countries we visit, transit or to which we provide governance. We will do everything possible to not allow this to happen, but we have to be mindful of the world's current political environment.

Travelers Who Need Special Assistance

LP must be advised of a participant's special requirements at the time of booking, and we will make every effort to accommodate special requests but cannot confirm a reservation until all travel suppliers have acknowledged that they can provide the services requested.

Safety

The safety of passengers is a primary concern of Living Passages but also of the owners and operators of the vessels, aircraft, ground transportation, and other facilities being used. If safety is threatened by any factors the owners/operators of other facilities and services reserve the right to make whatever changes to the itinerary or schedule they deem necessary for the safety of all.

Major Changes

"Major changes" constitute only changes in the departure city and/or departure dates by more than 48 hours, hotel substitutions of lower quality. If LP first knows of a major change less than 21 days before scheduled departure, LP's liability is limited to a full refund excluding insurance and any other nonrefundable airfare paid. For extensions, LP contracts with certain hotels to supply accommodation. Occasionally, the accommodation reserved is not available for a variety of reasons (i.e. unexpected maintenance problems, guest stay-overs, and over-booking by the hotel) and a substitute hotel of equal or greater quality is provided. In the event of your hotel standard being substantially downgraded, a refund reflecting the difference in price will be issued. A change in currency or exchange is not considered a major change. The governing laws of the State of Idaho shall prevail and any dispute may be resolved in the City of Coeur D'Alene by means of arbitration. The prevailing party of any dispute will be entitled to recuperate pertinent legal fees and costs from the other party.

Brochure Validity

This document cancels and supersedes any previous publications or advertisements to this same tour and cruise. For the most current brochure or terms and conditions, download at www.livingpassages.com or call us at 888.771.8717.

360° Travel Protection (Trip Insurance

Your payment for the optional insurance, due with your deposit, covers the cost of the 360° Group Premium Travel Protection Plan. Your 360° Travel Protection description of coverage will be sent to you along with the receipt of your deposit. The travel protection plan is underwritten by Berkshire Hathaway Specialty Insurance Company, a company located in Omaha, NE with NAIC # 22276, and designed by Travelex Insurance Services. Coverage includes reimbursement for trip cancellation for covered reasons such as death of a family member, accident or sickness that prevents you from traveling, reimbursement for emergency medical expenses, emergency medical evacuation/repatriation, travel delay and loss of baggage. This group plan is based on a minimum of 10 total enrollees in the group opting to include this insurance in their package. You may request a copy of the Description of Coverage prior to purchase by contacting Living Passages. Policies that allow cancellation for any reason are available but for a higher premium. If you feel you need more flexible coverage, contact LP. If you are traveling with children under the age of 18, we have family policies available. Please contact us for a guote.

Image and Sound Release

LP will often photograph, film and record events throughout our tours. These images and recordings are sometimes used later in promotional materials, including printed or electronic publications. By completing the registration, I authorize for LP to use any images, videos and audio of myself and my registrants listed above as well as our identities without compensation to me. Furthermore, I agree that all images, videos and audio are considered property of Living Passages and therefore LP is released from any liability, restrictions or conditions in their usage.

TIPS

Some prepaid tips are included onboard ship. There is \$110 prepaid tips added per person to your final billing. There will be tips to guides and private meals outside of our group that we will provide some suggested tipping. Suggestions and guidelines will be mailed to you with your documents.

CST

This business is a participant in the California Travel Sellers Agreement. CST #2040107.

