



STUDENT DISCOVERIES LAND POLICY

ASIA | SOUTH PACIFIC | SOUTH AMERICA | AFRICA

CUSTOM QUOTATION: Please respond to Group Voyagers, Inc. by the option date listed on your quotation.

INCLUDED IN QUOTATION:

ACCOMMODATIONS are subject to availability and will be confirmed no later than 30 days prior to date of departure. See attached Terms & Conditions for more details.

- Accommodations will be provided in moderate first class or best available superior tourist class hotels.
- Rates are per person with existing hotel bedding. All accommodation includes a room with private bath or shower and toilet. Double occupancy accommodation is provided in twin-bedded rooms. Triple occupancy accommodation will be furnished with existing bedding; either three twin beds or two double beds which may be shared. Quad occupancy accommodation will be furnished with two double beds which may be shared. Quad accommodations are not available outside North America.
- Overnight chaperones can be included upon request.
- Availability of Single and Triple accommodations can be limited. Triples and Quads are not available on tours including cruises.

MOTORCOACHES are air-conditioned nearly everywhere while touring. Subway transportation may be used if indicated in the itinerary. No use of the motorcoach other than as specified in the itinerary.

SIGHTSEEING as outlined in the itinerary with inside visits (including admission charges) shown in UPPER CASE in the tour description. Sightseeing with local guides where applicable.

AIR TRANSPORTATION is covered under a SEPARATE policy. Please refer to the Group Air Policy for policies and terms relating to air inclusive bookings.

TOUR DIRECTOR will be provided in accordance with the terms of your itinerary. Tour Directors take care of all the tour details onsite while ensuring your group receives an authentic cultural experience.

GRATUITIES for the Tour Director, Motorcoach Driver, and Local Guides have been included in the package price.

TRAVEL PROTECTION BENEFITS are included in your package price: Accidental Death and Dismemberment, Accident and Sickness Medical Expense, Dental Expense, Emergency Medical Evacuation & Repatriation, Baggage and Personal Effects, and Baggage Delay (24 hours or more), and One Call Worldwide emergency travel assistance. See Protection flyer for more details and coverage limits. Travel Protection Benefits are not available or included for non-US residents.

NOT INCLUDED IN QUOTATION:

Airport taxes (where applicable), baggage fees, portage, meals not included in attached itinerary, all items of a personal nature such as laundry, cleaning, telephone, fax expenses, beverages (except when included at meals), etc.

TRAVEL PROTECTION PLUS (ADDITIONAL COVERAGE AVAILABLE FOR PURCHASE)

- Travel Protection Plus may be purchased as an additional supplement of \$79. The benefits include Trip Cancellation, Trip Interruption, Delayed Arrival & Missed Connection, Occupancy Upgrade, and Travel Delay (12 hours or more).
- Travel Protection Plus allows you to cancel your program up to 24 hours (or the prior business day, whichever is farther out) before the scheduled departure.
 - **FOR A COVERED REASON.** You will be reimbursed the amount of the cancellation penalty minus the travel protection cost in the form of a refund. Independently arranged air is not covered.
 - **FOR ANY REASON,** you will be reimbursed the amount of the cancellation penalty minus the travel protection cost in the form of a travel certificates valid for travel within two years from the date of the original vacation. Independently arranged air is not covered.
 - Travel Protection Plus must be purchased at the time we receive your initial payment for your program.
- If the Travel Protection Plus is purchased, it is understood and agreed that in the event of a covered Trip Cancellation claim, the basis of payment under the travel protection plan will be as follows:
 - Travel protection protects only the Student Discoveries package price of the tour when passengers cancel.
 - Travel Agent/Group Contractor shall refund to the participant any additional amounts paid by the participant for the travel arrangements, not included in the item listed above (not including the travel protection plan premium).
 - Travel Protection Plus premiums are non-refundable within 120 days prior to departure unless the tour is cancelled by the Operator.

PLEASE NOTE: No space is held for your group until the signed copy of this policy has been received.

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INCLUDED IN QUOTATION:

At time of booking	Sign & Return Policy	Signed copy of Student Discoveries Land Policy due
At time of individual enrollment	Individual Deposit Due First and last names must appear as they do on the passport or government issued id, with correct spelling!	\$100 per person individual deposit and Enrollment Form is due
30 days after deposit	Review of Tour Literature	We must receive a copy of the tour literature you use to promote this tour (flyer, brochure, etc.) at least one month after the tour has been put into operation. We reserve the right to terminate all arrangements if the tour literature does not conform to the program or brand offered.
210 days prior to departure	100% of Passenger Names, Individual Deposits, and Enrollment Forms Due Bookings made after this date must have names and individual deposits at time of booking. Last day to cancel with a full refund of Individual Deposits	We assist in the evaluation of how the tour is selling and the amount of space being held. Land Only Groups \$250 per person land deposit due. All unsold space may be released by 180 days prior Rooming list is required to make cabin assignments After this day, penalties apply for individual cancellations. Please refer to cancellations grid. Air Inclusive Groups \$300 per person air deposit
90 days prior to departure	Final rooming list is due Rooming list must indicate chaperones, male students, and female students.	We must receive your rooming list 90 days prior to departure in order to produce your documentation on time.
65 days prior to departure	Final payments are due	Tour arrangements are subject to cancellation if final payment is not received by the due date.

CANCELLATION TERMS:

	Individual Cancellation	Full Group Cancellation
After Booking		If the entire tour is cancelled by Student Discoveries at 210 days prior to departure due to lack of participation, the initial deposit and Travel Protection Plus will be returned.
209-65 days prior to departure	\$250 per person canceled*	\$250 per person cancelled
64-22 days prior to departure	20% of total price	50% of total price
21-8 days prior to departure	30% of total price	75% of total price
7-1 days prior to departure	50% of total price	90% of total price
On departure day and later	100% of total price	100% of total price
Revision Fees	A penalty of \$30 per change may be assessed for any change made to a land reservation within 90 days of departure.	
*Air Penalties	\$300 air penalty will only apply within airline utilization date. Internal air and taxes are non-refundable within final payment.	

IMPORTANT NOTES FOR ALL CUSTOM TOURS:

- Once the policy is signed & returned, only minor revisions can be made to the itinerary. In the instance revisions are possible, additional charges may apply. Your included activities have been confirmed in advance and cannot be changed while on tour.
- Under certain conditions, hotels or special services may require a SPECIAL ADDITIONAL DEPOSIT to reserve the space. If this becomes necessary, you will be notified right away. If the additional deposit is non-refundable once received, or becomes non-refundable at a certain date, you will be advised.
- Reductions for clients who join the tour late or leave early are subject to restrictions and are determined on an individual basis at the sole discretion of Group Voyagers, Inc.

CHAPERONE RATIO

- There must be a minimum of 1 adult for every 9 youths.

ROOMING LIST

- Rooming list must be submitted at 90 days prior to departure which indicates chaperones, male students, and female students.
- In North America, quad occupancy rooms will be assigned to all students unless a triple room is needed to balance the male / female student ratio.

ENROLLEMENT FORM

- An Enrollment Form must be signed by every youth traveling and their parents and submitted to the Globus family of brands along with their individual deposit payment at time of booking. Reservations will not be accepted without a signed Enrollment Form.

TRAVEL DOCUMENTS

- Travel documents, including any paper air tickets or e-ticket itineraries, are sent by regular ground delivery to one central address for the group approximately two-three weeks prior to departure provided full payment has been received. PLEASE DO NOT SCHEDULE A GROUP DEPARTURE MEETING prior to this time as documents will not be available.
- In order to provide these documents, we should receive your rooming list no later than 180 days prior to departure for cruise inclusive packages and no later than 90 days prior to departure for land packages.
- If the group requires special document handling including but not limited to overnight delivery and multiple delivery addresses, additional fees will apply.

YOUTH GROUPS

A youth group is any non-family group in which more than half of the passengers are between the ages of 8 and 17. Youth groups must be identified as such at the time of booking. There must be a minimum of 1 adult chaperone for every 9 youths. Youth groups with 10 or more youths are on request and may require special policies. Youth groups do not qualify for child reductions. Additional documentation is required. Please call your Groups Account Manager for details.

OPTIONAL EXCURSIONS

- Optional excursions may be offered to your group unless otherwise specified.
- Group Leaders: When 20 or more passengers in your group take the optional excursion together, the designated group leader may earn 1 free rebate for that optional. To earn this benefit, the group leader must be identified as such to our office no later than 65 days prior to departure. Restrictions may apply on destinations and excursions not operated by the Globus family of brands.

PAYMENT

- The Globus family of brands will only accept payment for services provided and outlined in the custom itinerary at the tour price listed.
- The tour price is based on the number of passengers traveling per motorcoach. Should individual cancellations necessitate an adjustment in the group size, the tour price will be adjusted and invoices re-issued for immediate payment. Tours cannot be operated if group size falls below 15.

PLEASE SIGN AND DATE THE FOLLOWING—FAX TO 303-795-0962

I certify that I have read, understand, and agree to the terms specified in the Globus family of brands Student Discoveries Land Policy (including the attached terms and conditions) and the Globus family of brands Custom Group Air Policy (for air inclusive bookings). I also certify that I have provided or will provide to each of my booked passengers a copy of the terms & conditions pages no later than 120 days prior to departure or no later than 7 days prior to departure if already inside 120 days prior to departure.

GROUP NAME OR AGENCY NAME

TRAVEL DATES

AUTHORIZED SIGNATURE

SIGNATURE DATE

STUDENT DISCOVERIES DEPARTMENT

5301 SOUTH FEDERAL CIRCLE | LITTLETON, CO 80123-2980

PHONE: 888.258.0012 | FAX: 303.795.0962 | STUDENTDISCOVERIES.COM

The Globus Family of brands is pleased to have the opportunity to be of service to you and your clients.

PLEASE READ CAREFULLY

The purchase of any travel services offered by Globus, Cosmos, Avalon Waterways, Monograms, and Student Discoveries ("the Globus family of brands") or Group Voyagers, Inc. ("the Company") constitutes a contractual arrangement between you and the Globus family of brands, and represents your acceptance of the Globus family of brands Terms and Conditions set out herein. Please ensure that you read carefully and understand these Terms and Conditions prior to booking.

DEPOSIT & FINAL PAYMENT:

We accept checks, money orders, Visa, MasterCard, Discover/Novus, and American Express. Your payment is not deemed made until it is received by the Globus family of brands. A non-refundable, non-transferable deposit of \$250 per land vacation per person is required for us to reserve space for you.

Please review and verify your booking invoice thoroughly and contact the Globus family of brands immediately if your invoice appears to be incorrect or incomplete, as it may not be possible to make changes later. Globus cannot accept responsibility if we are not notified of inaccuracies within 10 days of sending out the invoice. In the case of billing errors, we reserve the right to reinvoice with correct pricing.

Final payment is due 90 days prior to departure for cruise inclusive packages and 65 days prior to departure for land packages. If we do not receive final payment by the due date, we reserve the right to cancel the reservation and retain your full deposit and any Travel Protection Premiums. We are not responsible for canceled land or air reservations in the event payment is not received by the final payment date. Payment in full is required at time of booking for reservations made within the final payment date of your vacation in order to secure booked space.

Acceptance on the vacation is subject to presentation of the Globus Traveler Certificate, which will be available in your final Travel Documents.

EXCEPTIONS APPLY TO THESE VACATIONS:

The following deposit and/or final payment dates apply to these vacations. Please see your invoice for more information on deposit and/or final payment dates.

- Additional \$300 non-refundable deposit (total \$550 non-refundable) is required for air booked in conjunction with any land vacation (i.e. an air-inclusive vacation). Air can only be booked by Globus in conjunction with a land package.

The following taxes and fees will be added to your trip price if you book an air-inclusive vacation with the Globus family of brands. These taxes and fees are dependent upon your itinerary. Please ask your Custom Tour Consultant at time of reservation for more information.

- September 11th Security Fee up to \$10 per person
- Passenger facility charges up to \$18 per person
- Federal domestic flight segment fees up to \$3.50 per segment
- U.S. and International arrival and departure, and other government imposed fees up to \$300 per person

CANCELLATIONS & CANCELLATION FEES:

If cancellation is received less than 120 days prior to departure, your non-refundable deposit and Travel Protection premiums will be retained in addition to any airline-imposed fees or penalties. For individual reservations, the following per person cancellation fees apply.

STANDARD CANCELLATION FEES:

- 210-65 days prior to departure: \$250 per person plus Travel Protection payments
- 64-22 days prior to departure: 20% of total price plus Travel Protection payments
- 21-8 days prior to departure: 30% of total price plus Travel Protection payments
- 7-1 days prior to departure: 50% of total price plus Travel Protection payments
- On departure day and later: 100% of total price plus Travel Protection payments

EXCEPTIONS APPLY TO BELOW VACATIONS: CRUISE INCLUSIVE PACKAGES:

- 90-60 days prior to departure: 35% of total price plus Travel Protection payments
- 59-30 days prior to departure: 50% of total price plus Travel Protection payments
- 29-1 days prior to departure: 80% of total price plus Travel Protection payments
- On departure day and later: 100% of total price plus

Travel Protection payments

Cancellation fees may also apply to any additional services, including accommodations, independently supplied services, and optional excursions reserved prior to, during, and after the tour.

If flight changes—including flight cancellations or name changes—are requested after full land and air deposit is received, revision fees, change fees, or airline cancellation fees will apply (see "Revision Fees" below). If an air-inclusive vacation is canceled after air tickets have been issued, refunds will be processed after air tickets are returned to the Globus family of brands. In many instances, airline revision or change fees can be up to \$250 but in some instances may be up to 100% of the ticket price. Cancellation penalties will be quoted at time of cancellation.

We regret that custom tours will operate only when booked by a sufficient number of passengers. We reserve the right to cancel any departure date that has insufficient demand. If a vacation is canceled prior to departure, the Globus family of brands' only responsibility will be to refund to the passenger the amount we have received for the reservation. We will try to re-book passengers on a similar brochure vacation, if possible. Where the Globus family of brands has confirmed flights, we will try to confirm air schedules for the selected new dates, subject to availability. The Globus family of brands cannot assume responsibility for any additional costs or any fees relating to the issuance and/or cancellation of air tickets or other travel arrangements not made through the Globus family of brands.

REVISION FEES:

A fee of \$30 per transaction will be charged for any alteration or revision made to a reservation. Airline penalties may also apply and may be up to 100% of the full ticketed price. Any revisions to a booking may result in the loss of a confirmed airline reservation or an increased airfare which will be payable by the passenger. A change of traveler name, vacation date, or itinerary within final payment will be treated as a full cancellation and new reservation; vacation cancellation fees (as above) apply.

PASSENGER NAMES:

The passenger is wholly responsible for providing their full name as issued on their passport or government identification. Any charge for incorrectly issued airline tickets due to incorrect information will be the direct responsibility of the passenger.

AIR ARRANGEMENTS:

The Globus family of brands is not responsible if an airline cancels, reschedules, or delays a flight for any reason. If you miss your departure flight, it is your responsibility to work with the airline on which you are ticketed to reach your destination. The Globus family of brands is not responsible for any additional expenses you may incur prior to joining your trip. The Globus family of brands is not responsible for and will not provide any refund for portions of trips missed due to canceled, rescheduled, or delayed flights.

For air purchased through the Globus family of brands, if any air schedule requires an overnight stay in a gateway city, the Globus family of brands can assist you with hotel reservations; however, the cost of the overnight stay (including hotel and meals) are at your expense. Air routings are subject to availability. Routings are not guaranteed and are subject to change at any time.

If you make your own flight arrangements, the Globus family of brands will not be responsible for any loss resulting from cancellation or changes in international gateways or travel dates. We recommend that you do not purchase airline tickets with high penalty charges for changes.

PARTICIPATION:

For the benefit of everyone on your vacation, the Globus family of brands reserves the right to accept or reject any vacation participant and to remove any participant whose conduct is deemed incompatible with the interests of the other participants. We will not refund nor cover any cost or expenses you incur if we have to terminate your vacation arrangements due to your unacceptable behavior.

TRAVELERS WHO NEED SPECIAL ASSISTANCE ON TOURS AND/OR CRUISES:

You must report any disability requiring special attention while on tour or on cruise to the Globus family of brands at the time the reservation is made. The Globus family of brands will make reasonable attempts to accommodate the special needs of disabled travelers, but is not

responsible in the event it is unable to do so nor is it responsible for any denial of services by air carriers, hotels, restaurants, or other independent suppliers. The Americans with Disabilities Act is only applicable within the United States and facilities for disabled individuals are limited outside its borders. Most transportation services, including the touring motorcoach, are not equipped with wheelchair ramps. We regret that we cannot provide individual assistance to a vacation participant for walking, dining, getting on and off motorcoaches and other vehicles, or other personal needs. A qualified and physically able companion must accompany travelers who need such assistance and must assume full responsibility for their well being. With prior permission and waivers, we will attempt to accommodate motorized scooters on domestic vacations, depending on the suitability of the itinerary. The passenger assumes the full risk of use and of any prohibitions imposed by vendors. Motorized scooters are not typically suitable on international tours.

Although some of our ships have elevators, many of our small ships (e.g. river cruise vessels) do not. Passengers requiring ship elevators should inquire before making reservations. Additionally, most stateroom doors and restrooms are not wide enough to allow access by standard wheelchairs, and bathrooms and other doorways may be fitted with coamings. For safety reasons, passengers in wheelchairs cannot be carried on ramps in ports where the ship is at anchor.

YOUTH GROUPS:

A youth group is any group in which more than half of the passengers are between the ages of 8 and 17. Youth groups must be identified as such at the time of booking. There must be a minimum of 1 adult for every 9 youths. Youth groups with 10 or more youths must travel on a private coach. Youth groups do not qualify for child reductions. Additional forms & documentation will be required.

Due to heightened security, many countries have adopted practices to prevent international abductions of children. If a child will be traveling with adults other than the parents or with only one parent, it is recommended that a notarized letter be written by the parents or non-traveling parent granting authorization to travel, including the dates of travel. We suggest that you also contact the appropriate consulate and airlines because they may have additional requirements or recommendations.

SMOKING:

Smoking is not allowed on transportation that is exclusively provided by the Globus family of brands. On cruise ships, smoking is restricted to certain areas of the vessel.

PRICE POLICY:

All vacation prices are based on rates (reflecting foreign exchange rates) known at the time of publication and expected to be in effect at the time of departure, and do not include airfare except where noted. Vacation prices are per

person, based on double occupancy. Single room supplements and triple and quad room reductions are listed where applicable. Not all accommodation types are available on all vacations.

Air is only available to passengers traveling from the United States and only available when booked in conjunction with a land vacation. For more information, please reference the Custom Group Air Policy for your destination.

VISAS & PASSPORTS:

You are responsible for obtaining and paying for all visas and entry documents, for meeting all health and other requirements, and for any documents required by the laws, regulations, orders, and/or requirements of the countries you will visit. Non-U.S. citizens must consult with appropriate consulates to determine if any visas are needed and are responsible for obtaining all visas and entry documents independently. The Globus family of brands is not responsible for providing you with specific visa and passport information or documentation and the Globus family of brands cannot accept liability for any passenger refused entry onto any transport or into any country due to failure of the passenger to carry correct documentation. All passengers traveling internationally are required to have a passport. Most countries require that the passport be valid for at least six (6) months beyond the conclusion of your trip. It is recommended you have a minimum of three blank pages in your passport when traveling, as many countries require blank pages. Multiple-entry visas are required for some vacations. It is your responsibility to verify all visa and

passport requirements.

ACCOMMODATIONS:

The accommodations listed are intended to be used; however, if a change becomes necessary for any reason, the accommodations substituted will be equivalent to those shown. Every effort is made to reserve only twin-bedded rooms. Occasionally, some hotels will only provide double-bedded rooms. These rooms will be allocated to couples. Please note that accommodation check-in times vary worldwide.

In North America reductions quoted for triple and quad occupancy are based on rooms with 2 double beds. It may be possible to arrange a third (usually foldaway) bed but this facility cannot be guaranteed.

PRIVATE BATH & SINGLE ROOMS:

In exceptional cases where private baths or single rooms reserved by us are not available, refunds will be made by the Program Director. Claims made in this respect cannot be accepted after the vacation is completed.

BAGGAGE ALLOWANCE:

Portage for is not included in the vacation price. Airport and train station portage is not included unless otherwise specified in your travel documents. Due to limited motorcoach capacity, your single bag should have dimensions not exceeding 30"x21"x11" and weight not exceeding 50lbs (22kg). We regret that we are unable to accept a second suitcase or any luggage exceeding these limits. Some vacations have more restrictive regulations than these listed above. Please refer to your Travel Documents for more information.

Your air carrier may have stricter weight/dimension limitations than those listed above. Size and weight limitations for carry-on and checked baggage vary from airline to airline and even according to destination, and are becoming more restrictive. Some airlines are also charging fees for additional checked baggage, including the first checked bag, and these fees are not included in the vacation package. Please check with your airline(s) directly for baggage information and regulations. The Globus family of brands is not responsible for additional fees imposed by air carriers regarding baggage. Regulations within most airports require that travelers handle their own luggage through customs. No responsibility is accepted for loss of or damage to baggage or any of the traveler's belongings throughout the duration of the vacation. Baggage insurance is recommended. See our Web site for an all-inclusive Travel Protection Plan.

Carry-on bags should not exceed the dimensions of 12"x11"x6". For safety reasons, wheeled carry-on bags are not suitable as hand luggage on motorcoaches and mini-buses. Carry-on bags must be small enough to store in overhead bins or under the seat in front of you on motorcoaches and other transportation.

Student Discoveries packages do NOT include travel bags.

TRAVEL DOCUMENTS:

Passenger travel documents, including any paper airline tickets or e-ticket itineraries, are sent by regular ground delivery to one central address for the group approximately two to three weeks prior to departure, provided full invoice payment has been received.

If any passenger requires special document handling including but not limited to overnight delivery or multiple delivery address, additional fees will apply.

NOT INCLUDED IN THE VACATION PRICE:

Federal inspection fees for the Federal U.S. Customs and Immigrations; International Air Transportation tax; agricultural tax; other per person taxes imposed by government entities; airport taxes and fees including the September 11th Security fee up to \$10 per person, Passenger facility charges up to \$18 per person, Federal domestic flight segment fees up to \$3.50 per segment and U.S. and International arrival and departure, and other government imposed fees up to \$300 per person; port taxes; passports; visas and vaccinations; gratuities on ferries, trains, and cruise ships; laundry; telephone; beverages, and food outside of the contracted the Globus family of brands menu as presented at a hotel or restaurant (these extra items will be billed to you before leaving the hotel, ship, or restaurant); optional excursions; airport transfers on non-qualifying flights; portage; Travel Protection premiums; excess baggage fees; and all other items of a personal nature.

REFUNDS:

Please note that any request for refunds is subject to these terms and conditions; no refund can be made for unused services of less than 48 consecutive hours, for unused transportation where group activity tickets are involved, or for voluntary modifications made by the traveler. There are no refunds on river cruises. Airport transfers are complimentary with air booked through the Globus family of brands on qualifying flights and dates. Not all flights qualify. Customers not using the included

transfer will not be given a cash equivalent or vacation price reduction.

SERVICE INQUIRIES AFTER THE VACATION:

After returning from your vacation, if you wish to inquire about any services provided, please ensure that all correspondence relating to those services is received by the Globus family of brands, Traveler Services, Group Voyagers Inc. (see address under "Responsibility").

Any complaint or claim involving the vacation services offered must be notified to the Company within 30 days of the tour completion, except where such time limitations are prohibited by law.

As it is difficult and sometimes impossible to properly investigate a complaint if we are not advised of such complaint quickly, any compensation you may have been able to claim could be reduced or even forfeited if you do not follow the complaints procedure set out in this clause.

In the event of a problem or complaint involving the negligence of any of our suppliers, sub-contractors, or agents in relation to any service provided to the vacation participant, we must receive the complaint while on the tour or cruise or within 30 days of tour completion.

HOLIDAYS:

During local or national holidays or special events, on Sundays, and religious occasions, certain facilities such as museums, churches, restaurants, sightseeing tours, and shopping may be limited or not available. Alternatives will be offered whenever possible. The Globus family of brands cannot be held responsible for any closures or curtails for any reason.

SAFETY:

Please be aware that during your participation in vacations operated by the Globus family of brands, certain risks and dangers may arise beyond our control, including but not limited to: the hazards of traveling in undeveloped areas; travel by boat, train, automobile, aircraft, or other means of transportation; the forces of nature; political unrest; acts of lawlessness or terrorism; and accident or illness in remote regions without means of rapid evacuation or medical facilities. The Globus family of brands will not have liability regarding provision of medical care or the adequacy of any care that may be rendered. It is understood that the best efforts to ensure that adequate measures are taken.

ITINERARY CHANGES—CRUISES:

In the event of water level problems on stretches of any river, it may be necessary to operate part of the itinerary by motorcoach. The Globus family of brands reserves the right to change the itinerary whenever conditions, in the opinion of the Master of the Ship or local waterways regulations render it advisable or necessary. Globus will not be responsible for any loss or expense caused by reason of such changes.

The Globus family of brands reserves the right to cancel, advance, or postpone any scheduled tour and/or sailing date and may, but is not obligated to, substitute another vessel, and shall not be liable for any loss whatsoever to tour/cruise participants by reason of any such cancellation, advancement, or postponement. In the event of cancellation by the Globus family of brands only, tour/cruise participants' only right of recourse shall be to a refund of monies paid to the Globus family of brands in connection with such tour/cruise. In the event of charters of the vessels, strikes, lockouts, riots, or stoppage of labor for whatever cause or for any other reason whatsoever, the Globus family of brands may at any time cancel, advance, or postpone any scheduled sailing and may, but is not obligated to, substitute another vessel and shall not be liable for any loss whatsoever to tour/cruise participants by reason of any such cancellation, advancement, or postponement.

OPTIONAL EXCURSIONS & ACTIVITIES:

The air carriers, accommodations, and other suppliers (referred to as "the Suppliers") (including but not limited to trains, cruises, ferries, motorcoaches, hotels, and restaurants) providing optional activities and excursions ("the Services") in the area of the vacation itinerary that are available for booking are not run, supervised, or controlled in any way by the Company. These services are provided by local operators or other third parties that are entirely independent of the Company, which has no control and has no right of control over the operations of these independent contractors.

Such activities and excursions do not form any part of the product or services sold to you by the Company or of these Terms and Conditions, even where the Company suggests particular operators/other third parties and/or assists you in booking such activities or excursions. Your contract for such activity or excursion will be with the organizer or operator of that activity or excursion and will be subject to its Terms and Conditions, which may contain exclusions or limitations of liability. The Company has no liability for any such activity or excursion or for any act(s) or omission(s) of the organizer or operator or

for any of its employees or agents or any other person(s) connected with the activity or excursion.

Any advice or assistance on or with any activity or excursion provided by any local representative does not mean or imply that the activity or excursion is sold, supervised, or controlled by the Company or that any such advice or assistance is given on behalf of the Company. Vacation participants are asked to check with the operator of any activity or excursion and the applicable Terms and Conditions before booking.

RESPONSIBILITY:

Group Voyagers, Inc., located at 5301 South Federal Circle, Littleton, Colorado 80123, is an independent company ("the Company") licensed to market and distribute travel products under the Globus, Cosmos, Avalon Waterways and Monograms brand names arrange for the vacation services offered in its brochure or on its Web site, including transportation, sightseeing, and accommodations through independent contractors.

The air carriers, accommodations, and other suppliers (including but not limited to trains, cruises, ferries, motorcoaches, hotels, and restaurants) providing services are independent contractors and are not agents, employees, servants, or joint venturers of the Company or its affiliates. All certificates and other travel documents for services issued by the Company are subject to the Terms and Conditions specified by the supplier, which are available upon request, and to the laws of the countries in which the services are supplied.

The international carriage of passengers is subject to international conventions and treaties, where applicable. These international agreements limit and, in some events, exclude the carrier's liability to passengers (vacation participants). Where any claim or part of a claim (including those involving death or personal injury) concerns or involves any travel arrangements (including the process of getting on or off the transport concerned) provided by any air, sea, inland waterways, rail, or road carrier or any stay in a hotel, the Company's maximum liability is the maximum which would be payable by the carrier or the hotel keeper concerned under the applicable international convention, treaty, or regulation applicable to the travel arrangements or hotel stay (e.g. the Warsaw Convention, the Montreal Convention for international travel by air, the EU Regulation on Air Carrier Liability for air carriers with an operating license granted by an EU country, the Athens Convention for international travel by sea) in that situation.

After departure, if the services included in the vacation cannot be supplied or there are changes in an itinerary for reasons beyond the control of the Company, the Company will arrange for the provision of comparable services. Any resulting additional expense will be the responsibility of vacation participants, and any resulting savings will be refunded by the Company to vacation participants.

The Company reserves the right to accept or reject any person as a vacation participant; to expel any participant from the vacation; to make changes in the itinerary whenever the Company deems it necessary for the comfort, convenience, or safety of the participants; and to cancel a vacation at any time.

The vacation participant agrees that neither the Company nor its affiliates shall be liable for any damage, loss (including personal injury, death, and property loss), or expense occasioned by any act or omission of any supplier providing services, any insurer or insurance administrator under the Travel Protection Plan, or any other person.

Any dispute between the vacation participant and the Company directly or indirectly relating to the Terms and Conditions shall be first submitted to mediation at Denver, Colorado, before a mediator mutually agreed to by the parties. If mediation is not successful, the dispute must be resolved by binding arbitration under Colorado law before the Judicial Arbitrator Group or its successor located at 1601 Blake Street, Denver, Colorado 80202.

The prevailing party shall be entitled to an award of costs and reasonable attorneys' fees. Any action to enforce the arbitrator's decision shall be brought in the state or federal courts in the State of Colorado.

Arbitration against the Company must be commenced within one year following the date of tour completion. Neither the Company nor any affiliate shall in any case be liable for other than compensatory damages, and you hereby waive any right to punitive damages.

No person, other than an authorized representative of the Company by a document in writing, is authorized to vary, add, or waive any term or condition in its brochure or on its Web site, including any term or condition set forth in the preceding provisions.

TRADE NAME:

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