

Join Msgr. Shershanovich on Pilgrimage to Fatima, Santiago de Compostela and Lourdes! September 17 - 28, 2023



What's included?

- Round Trip Air Transportation (if selected)
- Private Coach Ground Transportation overseas
- Comprehensive Sightseeing schedule with private guide(s) and wireless headsets
- Entrance fees according to program
- Superior Tourist Hotel Accommodations
- Meals as indicated (B, D)
- Hotel service charges and tax
- US airport taxes, fuel surcharges
- Daily Mass
- ... a great time!

How do I sign up?

Register online or send in a paper registration form to hold your space with a deposit.
Deadline to sign up and full payments due: June 02, 2023

Where do we get more info?

www.johnpaultours.com/shershanovich

Cost per person:

\$4,195.00 in dbl occupancy room w/ group air from Boston
\$3,385.00 in double occupancy room, Land Only

Day 1: Depart Boston for Lisbon

Depart the Boston Logan airport for Portugal. Dinner and breakfast will be served aboard the flight.

Day 2: Arrival in Lisbon

Today we arrive in Lisbon. Depending on the time of arrival we will visit a few of the beautiful sites this great city has to offer. This afternoon check in to the hotel to rest. We will enjoy our first dinner together. (D)

Day 3: Lisbon

Today we will visit the Basilica of St. Anthony, St. Jeronimos Monastery, and the famous Belem Tower. Later check out the Rossio Square and Marque of Pomba Square. Enjoy dinner on your own in the city tonight. (B)

Day 4: Lisbon – Santarem – Fatima

After breakfast we depart for Fatima. On our way north we will stop in Santarem and the Church of St. Stephen, the place of the oldest known Eucharistic miracle, on display since 1269 AD. Upon arrival in Fatima we will join pilgrims from all over the world in the nightly procession and prayers. (B, D)

Day 5: Fatima

Today we are in and around Fatima. We will visit the Chapel of the Apparitions and pray at the Basilica of Our Lady of the Rosary with the tomb of Francisco, Jacinta, and Sister Lucia. In Aljustrel we will see the two homes of the little shepherds and then return to Fatima. In the evening, join pilgrims from all over the world in the nightly procession and prayers. (B)

Day 6: Fatima – Santiago de Compostela

After breakfast we depart for Santiago de Compostela. En route, we will stop at a few fascinating Spanish towns while our guide and Spiritual Director share stories and experiences of their faith. This evening we arrive in Santiago de Compostela for dinner and overnight. (B, D)

Day 7: Santiago de Compostela

Today we will have Mass and explore, ascending the stairs behind the altar to visit the crypt where the relics of St. James are preserved. We have the afternoon to ourselves to take in all that this beautiful place has to offer. (B)

Day 8: Santiago de Compostela – Burgos

We begin our trek across northern Spain to the south of France. Our overnight will be in Burgos, the capital of Old Castile. We stop along the way to enjoy the countryside of Spain. Upon arrival in Burgos, you are free to explore the city on your own and rest for tomorrow's trip to Lourdes. (B, D)

Day 9: Burgos – Loyola - Lourdes

Today's drive north to Lourdes takes us north to the Bay of Biscay and through the Pyrenees. We will stop in Loyola, the birthplace of St. Ignatius of Loyola, founder of the Jesuit Order. This evening we will arrive in Lourdes where Our Lady appeared in 1858 by the Grotto of Massabielle. In the evening, we will attend the candlelight procession in Lourdes. Dinner and overnight in Lourdes. (B, D)

Day 10: Lourdes

We visit the Shrine and take a walking tour of places associated with the life of St. Bernadette, including the Grotto of Massabielle. This is the site upon which a beautiful lady proclaimed to Bernadette that she was the Immaculate Conception. We will also see the Cachot (formerly a jail) where Bernadette lived. The Basilica of St. Pius X, considered the world's largest underground church, will also be part of the tour. There will be time in the afternoon for meditation and prayer, including an opportunity to bathe and receive the miraculous water of Lourdes. In the evening, we will participate in the Blessed Sacrament candlelight procession. (B, D)

Day 11: Lourdes – late departure to Toulouse

This morning we pack our bags and load our coach, but enjoy time until the afternoon in Lourdes. This afternoon, depart Lourdes for Toulouse. Along the way enjoy a special farewell dinner in the picturesque French countryside before arriving at our hotel near the airport. (B, D)

Day 12: Depart Toulouse – Boston

This morning, enjoy one last breakfast together sharing memories and experiences with new friends. (B)

*Itinerary subject to modification to provide for those with mobility concerns.



Pilgrimage to Fatima, Santiago de Compostela and Lourdes

With Monsignor Shershanovich

September 17 - 28, 2023

Package Inclusions:

- (Land + Air Package) Round Trip Group Air Transportation from Boston. Other departures available, please inquire. Land-Only available.
 - Comprehensive Sightseeing as per itinerary in a Private Deluxe Motor coach while overseas, with Guide/Escort.
 - Superior Tourist hotel accommodations double occupancy with bath or shower (single supplement +\$500)
 - Daily Mass
 - Breakfast in hotels, dinners at hotels and local restaurants. As indicated (B, D)
 - Hotel service charges and tax (at current rate)
 - US airport taxes, fuel surcharges included** (subject to change in the rare occasion that gov't/airline fees and fuel costs increase drastically)
- NOT INCLUDED IN PACKAGE: Gratuities (\$140 USD cash per person is collected on Day 2 to cover guide, hotel, driver, restaurant tips), Passport fees, meals not indicated in itinerary, items of a personal nature, optional tours, items not mentioned in itinerary, etc. See Terms

Registration and Full Payments Due: June 02, 2023 | Tour ID: 23-09.17 Shershanovich

For More Info: www.johnpaultours.com/shershanovich | info@johnpaultours.com | 1-480-626-1266

1) Registration Form | 1 per person | Complete ALL information | Print First, Middle, Last names EXACTLY as they appear in your passport

Salutation (Mr., Mrs., Rev., Sr., etc.): _____ Last: _____ First and Middle: _____

Preferred Name (for name tag, etc.): _____ Birthdate MM: _____ DD: _____ YYYY: _____ Gender: M / F

Mailing Address: _____ City _____ State _____ Zip _____

Phone: (_____) _____ - _____ Email: _____ (We will not spam you. We will send important updates.)

Emergency Contact (not travelling): _____ Phone: (_____) _____ - _____ Relationship: _____

Special medical needs/ food allergies _____ (we will advise the restaurants)

2) Package Options (all are per person)

- Land Only: \$3,385 (we recommend not purchasing your own airfare until advised that minimum group participation has been met before Registration and Full Payment Deadline. See terms)
- Land + GROUP Air from Boston: \$4,195.00 (other departures are available, please contact us for rates)

- ADD Single Room + \$500.00 (subject to hotel availability)
- Double Occupancy Room ONE SHARED bed OR TWO SEPARATE beds (circle one) Name of Roommate: _____

**If no roommate is specified, we will do their best to pair you with someone. Single room rates will be charged if no roommate is found (see terms and conditions) **

3) \$ _____ Trip Cost without Travel Protection (Complete this line)

4) TRAVEL PROTECTION: We strongly recommend the purchase of travel protection, and our preferred partner to do so is Travel Insured International.

See the attached information document for coverages and details, or online at www.johnpaultours.com/travelprotection

*Travel Protection is not available on this form to residents of New York. Please call 1-800-243-3174 to purchase Travel Protection. Reference Agency 49222.

PLAN COST PER PERSON

Current Age:	0-25	26-40	41-58	59-67	68-80	81+
TOUR TRIP PROTECTOR	4.74%	4.84%	5.34%	8.01%	15.36%	26.71%
TOUR TRIP PROTECTOR + Cancel For Any Reason	7.01%	7.16%	7.89%	11.84%	22.70%	39.47%

ADD 'TOUR TRIP PROTECTOR' : _____ % (complete this from the above chart)

ADD 'TOUR TRIP PROTECTOR + Cancel For Any Reason' : _____ % (complete this from the above chart)

\$ _____ **Travel Protection Premium** (Complete this line by multiplying Line 3 (Trip Cost) by the % in the above chart, divided by 100.)

\$ _____ **Total with Travel Protection** (Complete this line)

or: **I DECLINE TRAVEL PROTECTION.** I understand that I'll be fully responsible for any cancellation penalties or fees, along with any losses incurred while traveling.

5) > Deposit of \$500.00 + Travel Protection Premium is required at time of registration | Copy of valid passport and Full Payment due by date listed above.

× Pay by Check / Money Order (mail check with form) **Make checks payable to John Paul Tours. Note Check or Money Order #** _____

× Pay by Credit Card × VISA × Mastercard × Discover Name as it appears on card: _____

 _____ Charge Deposit + Travel Protection now Card Number: _____ | Exp. Date: _____

 _____ Charge Full Payment now Billing Zip Code: _____ | Signature: _____

6) Terms and Conditions

I have received, read and agreed to the TERMS AND CONDITIONS and BINDING ARBITRATION CLAUSE on the back of this form. I understand the pricing, refund, cancellation, penalty fees, and all terms related to my participation in and payment for this tour. I understand and accept the consequences and terms as related to my purchase or choice not to purchase travel protection.

7) > Signature (REQUIRED TO CONFIRM REGISTRATION): _____ Name and Signature of Legal Guardian if Under 18: _____

8) Mail signed and completed form, deposit+travel protection premium, or full payment, and copy of passport (if not available, due by Full Payment Deadline) to:

John Paul Pilgrimages and Tours
27115 N. 44th Street, Cave Creek, Arizona 85331

TERMS AND CONDITIONS

John Paul Pilgrimages & Tours (JPPT) agrees to operate tours under the following terms and conditions. A person's payment for reservation, or involvement, or participation on any tour shall constitute consent to all provisions in the Terms and Conditions published herein. If you do not consent to these terms, you are hereby given notice not to participate in any tour with John Paul Pilgrimages and Tours, Inc.

RESERVATION AND PAYMENT: An initial non-refundable deposit per person as stated in the brochure is required to hold your reservation. The initial deposit must be turned in with a complete registration form. Balance is due on the date stated on the brochure, or no later than 120 days prior to departure. For reservations made less than 120 days prior to departure, full payment is due immediately. Any person late fee will be applied to any final payment not received by the due date. Reservations for which full payment is not made until after the deadline will be charged any difference in increased airfare, hotel, and other reservation costs. JPPT accepts personal checks, cashier/bank checks, money orders, and credit cards. Customer agrees not to dispute any credit card charge associated with this trip. If your trip has a "Check/Money Order Discount", it is only applicable if all payments per registration are made by actual paper check or money order, not ACH transfer or "e-check". Should there be insufficient funds on a payment you send, a \$25 service fee will be charged to your account. Every reservation must be accompanied by a signed registration form, which indicates acceptance of JPPT Terms and Conditions.

COST: Prices are based on a minimum group size of 30 participants. If this group size is not met 120 days prior to departure JPPT may cancel the trip, or provide registered participants the option to continue at a different price, calculated based on the current group size.

NOT INCLUDED: Items not expressly listed in Tour Inclusions on registration form for specified trip. Passport fees, visas (where required), optional tours and gratuities for these tours, and any other items of a personal nature including (but not limited to) excess baggage, laundry, alcoholic beverages, and mini-bar charges incurred in your hotel room are not included. Lunch or other meals not specified in the itinerary are not included. Drinks with meals are not standard. This includes soft drinks, coffee, tea, and alcohol. Some meals may have drinks included on your tour, refer to your specific itinerary, Tour Organizer and Guide for details.

BAGGAGE: No responsibility is incurred by JPPT for loss or damage to baggage or any of the customer's belongings. JPPT is not responsible for airline charges incurred for passenger bags. The passenger is responsible for confirming baggage size, weight and other rules from the airlines directly after receiving final documents including airline tickets.

REQUIRED TRAVEL DOCUMENTS: It is the customer's responsibility to acquire all required travel documents including (but not limited to) passports, visas, and immunizations in a timely manner. If you do not have these documents by the first day of travel or when needed, JPPT is not responsible for providing a refund for cancellation of your tour reservation.

PASSPORT REQUIREMENTS: A valid US Passport is required of all passengers. You must apply for a passport immediately if you do not have a valid one now. All passports must be valid for at least six months after the tour. Passports with the stamps of Syria, Iran, Korea and some others may not be permitted by some countries. Visit <http://travel.state.gov/> for more information. US passengers do not need a VISA to European Union member countries. Passport and Visa requirements of travel are the traveler's responsibility. You the customer are responsible to ensure you enter your information exactly as it will appear in your passport during the registration process for our services. Once airfare is purchased, we cannot change or correct your information. You may not be permitted to board aircraft if your information on your ticket does not match your passport exactly. JPPT accepts no responsibility for spelling errors.

FINAL TRAVEL DOCUMENTS: You will receive your final travel documents either at a group meeting approximately 2-3 weeks prior to departure if your group leader will hold one, otherwise by USPS mail 10-14 days prior to departure.

LAST MINUTE BOOKINGS: JPPT does not charge a fee for last minute bookings; however the nominal shipping fee of \$50.00 may be assessed to cover costs related to expeditious document delivery. Customers registering for a tour after the published "Full/Final Payment Deadline" will be charged any difference in increased airfare, hotel, and other reservation costs.

CANCELLATION BY JPPT: JPPT reserves the right to cancel any tour in full or part prior to departure for any reason, including insufficient number of participants, in which case a full refund will be given. This refund does not include travel protection, or any services booked on your own or separate from the JPPT tour package. JPPT accepts no responsibility for that which is described under SCHEDULES AND DELAYS and RESPONSIBILITY. Should any Organizer, Group Leader, or Spiritual Director be unable to attend the trip due to any reason, we will attempt to find a replacement. Cancellation or claims for refund because of Organizer, Group Leader, or Spiritual Director unplanned inability to attend will not be accepted. Should the Organizer, Group Leader, or Spiritual Director be unable to attend, the tour will proceed as scheduled on the dates listed. JPPT, the Organizer, Group Leader, or Spiritual Director shall not be liable for any loss or claim to reimbursement due to the Organizer, Group Leader, or Spiritual Director's inability or unwillingness to participate or attend the planned trip or portion thereof for any reason.

CANCELLATION OF TOUR DUE TO GOVERNMENT RESTRICTIONS: In the event that government restrictions are put in place in the US or abroad which specifically inhibit our trip to occur at all, we are required to postpone it to a later date. This pertains to government restrictions, not recommendations or guidelines which otherwise do not restrict travel, but rather suggest or recommend travelers not to travel. We will make the decision to postpone a trip no sooner than 3 weeks prior to the scheduled departure. Your registration and payments will be carried over and credited to the new dates, or to a different future scheduled pilgrimage if requested. Cancellation penalties remain according to the original date of registration. We strongly urge pilgrims to consider purchasing Travel Protection.

CANCELLATIONS AND REFUNDS: Refunds are limited. Cancellations MUST be confirmed in writing to be considered for a refund. Initial deposit and travel protection are non-refundable. If you elect to share a room with a roommate, and you cancel, you are responsible for paying your roommate's single supplement. Airline tickets that have been purchased on your behalf are non-refundable regardless of when or why you cancel. The following cancellation forfeiture schedule is in effect: Cancellations received 120-91 days prior to departure: 30% of the trip price will be forfeited. 90-61 days prior to departure: 40% of trip price, 60 to 31 days prior to departure: 60% of trip price will be forfeited. 30-0 days prior to departure or no show: 100% of the trip price. Refund requests for lost airline tickets, travel vouchers, or associated penalties, or for absenteeism, missed sightseeing, meals, or other unused services are not possible. Refer to Travel Protection, Unused Services, and Participation. We strongly encourage purchasing Travel Cancellation Protection.

UNUSED SERVICES: No refunds will be made for any unused portion of the package.

PARTICIPATION: JPPT reserves the right to withdraw your membership of the current tour at any time if at our own discretion we determine you impose upon or disturb the other members of the tour or may be detrimental to the tour. If your participation is withdrawn by JPPT, you will not be refunded any portion of the trip, your group related land and air arrangements will be canceled, and you will be returned to your US departure airport promptly.

TRAVEL PROTECTION: Travel protection, Medical Protection, Trip Cancellation and other related insurance is optional but highly recommended by JPPT. Please review the travel protection information provided. We offer Travel Protection options through Travel Insured Inc, and can recommend their service. You may choose any Travel Protection Company you would like. At the time of Registration you must elect to either purchase or decline Travel Protection on your registration form.

SCHEDULES AND DELAYS AND RESPONSIBILITY: All travel times and the itinerary is based on the last timetable and best information available. JPPT accepts no responsibility for changes, cancellation, losses or expenses due to delays or changes in schedule by the airlines, hotel overbooking, or default, sickness, weather, strikes, war, quarantine, riots or insurrections, political disorders of any type, acts of God, criminal activity, epidemic, act of terrorism, State Department Advisory or Warning, attack by animals, or other such similar causes. All such losses or expenses will be borne by the passenger/customer. All terms including cancellation and refund terms apply regardless of any State Department, Center for Disease Control or other agency advisory, warning, restriction, suggestions, or guideline related to travel into, to, or from any destination.

GROUP AIR TRANSPORTATION: Trip fees are based on economy class group seating. Due to airline policies, the number of connections, layover, and any condition related to air travel cannot be guaranteed and may change often prior to departure. We cannot assign seats or make any special requests of any kind to the airlines. Deviations are not allowed on group flights intended to fly on different dates than the group, you must purchase a Land-Only package and not make flight arrangements through JPPT. Seat numbers are assigned by the airline at check-in. We have no control or way to make requests for specific seats. You may not receive any frequent flier miles by flying on a group flight. Flights are not upgradeable. If you wish to upgrade flights, or choose seats, or change your flight itinerary, you must register Land Only and manage your own flight arrangements.

LAND ONLY: If a customer is registered on a "Land Only" basis, services begin and end at the group's hotel on the first and last day. Land Only customers are responsible for their transportation to/from airports to meet the group at the hotel unless they make arrangements to meet at the airport. The group will not be held late or arrive early at airports to accommodate Land Only customers. If you purchase a Land-Only package, do not purchase your own flights until you are notified that the minimum group size has been met and the trip will definitely operate.

POSSIBLE CHANGES TO ITINERARY OR HOTELS: Occasionally, the land portion of your tour may be altered due to transportation schedules, airline or other delays, weather, strikes, road construction, or for war, quarantines, riots or insurrections, political disorders of any type or other unforeseen reasons outside of our control. JPPT reserves the right to substitute hotels or any other tour elements mentioned in the tour brochure, including the right to alter the itinerary to substitute any city or country, when more than one country is included on the itinerary, for a package of equal duration and value if required. We will make every effort in our ability to maintain the same itinerary and services before making alterations.

ABOUT YOUR HOTEL: We use Government rated Hotels that are chosen based on location, cleanliness, services, and those which are typical of the local area. All rooms have private bath and toilet facilities. In all cases, hotel management assigns you your room. Location, view, and size may vary. Rooms are assigned based on the provided rooming list and the hotels' abilities to fulfill rooming requests. Air conditioning is not standard at all hotels and cannot be guaranteed. Note: some groups are arranged with lower or higher class overnight accommodations. Student and other groups may be arranged with hostels which may have three or more people to a room, and a shared bathroom down the hall, or other less expensive group housing. Check with your program material and group organizer for more information.

SINGLE ROOMS: Hotel rates and reservations are based on double occupancy. Single rooms may be requested for an additional fee and based upon the availability of each hotel. JPPT cannot guarantee a single room will be available. Should you pay the single room fee stated in the trip brochure and are not provided with a single room, a refund will be given for the difference in cost. It is your responsibility to specify a roommate. If you do not specify a roommate and one cannot be arranged, you will be charged the stated fee for single room occupancy during your trip.

TARIFF AND EXCHANGE FLUCTUATIONS: All prices herein are quoted in US dollars and are based on tariffs and exchange levels in effect at the time of the tour brochure and itinerary publishing.

MEALS: Provided meals are specified in the travel itinerary. All other beverages and meals are your responsibility. JPPT reserves the right to make substitutions or trade meal days/times so long as they remain of equal or greater value.

HEALTH AND ACCESSIBILITY AND SPECIAL ASSISTANCE: While we strive to provide the highest level of service to our passengers with special medical and dietary needs, we cannot guarantee any special facilities, assistance or specific meals for individuals with such needs. You must be medically and physically fit to travel on this trip. There will be a significant amount of walking as buses cannot always drive very close to our destination. This trip is not accessible to wheelchairs, walkers, or canes. There will be times requiring a lot of walking, often up and down hills, rough terrain, cobblestone, stairs, uneven and slippery surfaces, possibly at high elevation. We suggest you exercise and prepare yourself to walk several miles per day without discomfort. All accessibility needs due to disability or condition must be provided in writing at the time of deposit. This allows JPPT the opportunity to evaluate whether or not this trip is possible for you. Please remember that the Americans with Disabilities Act (ADA) is not applicable in other countries and JPPT cannot guarantee nor is it responsible for any denial of service by carriers, hotels, restaurants, or other independent suppliers. JPPT requires that any participant needing any special assistance must arrange a physically able companion(s) to accompany said participant for the entirety of the trip.

GRATUITIES: If your Package Inclusions do not specifically state "Gratuities Included", the following applies.

It is customary and expected by guides and drivers that they will receive a tip. They factor these funds as part of their income and commitment to you, their customers. We ask that you tip the escort/guide the international standard \$5 USD per person per day and the driver \$3 USD per person per day. The tip for a local guide with a half day tour is usually \$1 USD per person, or \$2 USD per person for full day tours. Your Organizer and/or Spiritual Director spend a significant amount of time and energy planning your pilgrimage, keeping things in order, and creating a memorable experience for you. You are encouraged to let them know if they were successful in this endeavor, and if you like you may offer them a donation or gratuity.

If your Package Inclusions specifically state "Gratuities Included", the following applies. Some groups are structured with gratuities already included. In this case, we have included a base amount in your total cost to tip your guides and drivers. These are low amounts based on international standards and expectations. If you feel your guide(s) offered exceptional service you may offer them a gratuity.

TRAVELERS UNDER THE AGE OF 18: Those traveling under the age of 18 will be considered a minor and must be accompanied by an adult. The adult and minor will be paired as roommates for the trip. Minors may be able to travel to another country without either one of their parents. They will however require a notarized written consent letter from both parents. Minors interested in traveling without their parents should contact the embassy of the countries in the itinerary to address admissibility questions. A list of embassies and entry requirements can be obtained at the Department of State website, or call the particular embassy by phone.

RESPONSIBILITY: The responsibility of John Paul Pilgrimages & Tours (JPPT) is limited. As a tour operator, JPPT organizes, promotes, and sells tour programs consisting of certain travel services, including (but not limited to) surface transportation, sightseeing excursions, and hotel accommodations which JPPT purchases or reserves from various suppliers. The suppliers providing travel services for JPPT's tour programs are independent contractors and are not agents or employees of JPPT or any subsidiary company. JPPT is not responsible for any act, error, omission, injury to person or property, loss, death, inconvenience, accident, delay, irregularity, upset, disappointment, whether physical or mental, or any other event which might be occasioned through or by reason of negligence, defect or default of any company and/or their employees, agents or servants, or facilities engaged in providing any of the services, accommodations, or facilities in connection with these programs. It is expressly understood that JPPT is not responsible for any delays in the departure of any flight or non-operation of any flight hereunder due to reasons beyond its control, and shall have no liability whatsoever regarding flight delays, including (but not limited to) liability for damage relating to shortened vacation. Should you miss a flight, all arrangements and costs associated with any remedy of the situation shall be borne by the customer. JPPT shall have the right to cancel or alter in any way any scheduled itinerary, which, in its sole judgment and discretion, is justified for health, safety and security of its passengers, and to do so without liability for damage or liability for any loss to passengers.

INDEMNITY: Customer agrees to indemnify and hold harmless JPPT, its owners, employees and Agents of and from any and all claims, demands, losses, causes of action, damage, lawsuits, judgments, including attorneys' fees and costs, to the extent caused by or arising out of or relating to the work of any travel service supplier contracted by JPPT i.e. airline, tour company, bus company, hotel, restaurant etc. See Binding Arbitration.

PRIVACY STATEMENT: JPPT does not sell or divulge the names, addresses or any other personal information gathered, to any third party or company other than for purposes directly related to the itinerary.

PHOTOGRAPHY/ SIMILAR MEDIA: By attending a trip with JPPT you expressly agree to allow JPPT and its Agents to obtain and use your image, voice and likeness for promotional and commercial use without payment of any fee or royalties. This media may be used in commercial, promotional, advertising, web and other such materials in both printed and electronic form.

BINDING ARBITRATION: I agree that any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning my trip, or the trip itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. §§1-16 and the Judicial Branch of Arizona, Maricopa County. Such proceedings will be governed by substantive (but not procedural) Arizona law and will take place in Maricopa County, Arizona. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable.

CHANGES TO TERMS: Should there be a change to these terms and conditions; you will be notified in writing. If changes to terms and conditions are made within 90 days of departure, the previous set of terms and conditions will remain in effect for your trip. These terms are valid as of June 2020.

ERRORS: In case of printing, typographical errors, computer errors, verbal or human billing errors, we reserve the right to invoice or re-invoice participants with correct billing.

TOUR TRIP PROTECTOR

TRAVEL PROTECTION PLAN



SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Limit</u>
Trip Cancellation**	Trip Cost*
Trip Interruption	100% of Trip Cost*
Travel Delay – 6 hours	\$750 (\$150/day)
Itinerary Change	\$300
Single Supplement	Included
Missed Tour or Cruise Connection – 3 hours	\$300
Medical Evacuation and Repatriation of Remains	\$250,000
Baggage and Personal Effects	\$1,000
Baggage Delay – 24 hours	\$250
Accident & Sickness Medical Expense	\$50,000
Optional Cancel for Any Reason (CFAR)***	75% of Trip Cost*
Optional Travel Inconvenience	\$750 (\$250 per inconvenience)
Non-Insurance Worldwide Emergency Assistance Services	Included

* Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage.

** For \$0 Trip Cost, there is no Trip Cancellation, and only \$500 return air ticket cost for Trip Interruption.

*** CFAR coverage is up to 75% of the prepaid, nonrefundable trip cost. CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased within 21 days of the date your initial deposit for your trip is received, and insure the full cost of any subsequent arrangements added to your trip within 21 days of the date of your payment. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.** This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by Retail Travel Supplier or the failure of Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

PLAN COST PER PERSON

Trip Cost	Age of Traveler					
	0-25	26-40	41-58	59-67	68-80	81+
\$1-\$30,000	4.74%	4.84%	5.34%	8.01%	15.36%	26.71%

PLAN COST PER PERSON – with Optional CFAR

Trip Cost	Age of Traveler					
	0-25	26-40	41-58	59-67	68-80	81+
\$1-\$30,000	7.01%	7.16%	7.89%	11.84%	22.70%	39.47%

Optional Travel Inconvenience:

\$15.70 per person

These rates are for trips up to 30 days – for each day over 30 add \$6.60 per person, per day.
All of the above rates are for the plan which includes insurance and non-insurance services.

Travel Insured International | 866-684-0218 | www.travelinsured.com

GENERAL LIMITATIONS AND EXCLUSIONS

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

The following exclusion applies to the Trip Cancellation and Trip Interruption:

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical 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. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any 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, except as the policy specifically provides otherwise;
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.

Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased within 21 days of the date your initial payments or deposits for your trip is received, and you are medically able and not disabled from travel at the time you pay for the plan, based on assessment of a physician.

This plan is not available to residents of MO, MT, NY, PA, or WA.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document 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 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. 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. MD Insurance Administration: 800-492-6116 or 410-468-2340. 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; 866-684-0218; customercare@travelinsured.com; California license #0113223.