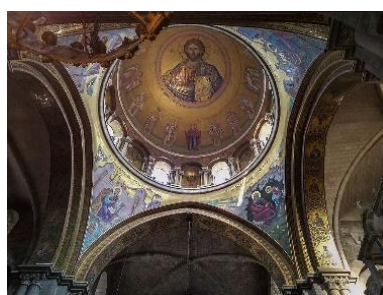




# INCREDIBLE JOURNEYS

## Tours That Inspire™

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Dear Incredible Journeys Pilgrim,

Thank you for your interest in the Catholic Charismatic Pilgrimage to the Holy Land on May 11-20, 2024. Your pilgrimage will be led by Dr. Mary Healy, renowned scholar of Sacred Scripture and Randy Malick, Director of Adult Faith Formation at St. Hilary Parish, Akron, Ohio. We are honored to be given the opportunity to organize such a wonderful trip for you.

If you have not already, please register as soon as possible on [www.incrediblejourneystours.com](http://www.incrediblejourneystours.com) as space is limited and available on a first-come-first-served basis. Costs are subject to change based on availability. Passport information must be provided with your registration and must be valid six months after your return date.

This packet includes many items of useful information. Please read them carefully, these items in particular:

- Payment Schedule
- Travel Insurance
- Passports
- Flight Information

If you have any questions regarding the pilgrimage, we are here to help! Please do not hesitate to contact us at [incrediblejourneystours@gmail.com](mailto:incrediblejourneystours@gmail.com). Looking forward to working with you for a most memorable experience.

Sincerely,  
Randy Malick, Tour Manager  
+1 (330) 419-2427  
[incrediblejourneystours@gmail.com](mailto:incrediblejourneystours@gmail.com)



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## 1. Registration & Payment

Registration forms may be completed online at <https://www.incrediblejourneystours.com>.

### 1.1. Payment Schedule

This includes all Land Costs, except lunches and traveler's insurance (including required medical coverage for covid-related illnesses).

May 11 – May 20, 2024 Those Traveling from the US Land Costs Based on Dual Occupancy	
<i>Payment constitutes acceptance of all Terms &amp; Conditions.</i>	
<b>Non Refundable Deposit due by June 1, 2023</b>	\$500 USD
<b>Balance due October 1, 2023</b>	\$2260 USD

\*\* Prices may vary after October 1.

If traveling from outside the U.S., this includes all Land Costs, except lunches and traveler's insurance (including required medical coverage for covid-related illnesses).

May 11 – May 20, 2024 International Travelers Land Costs Based on Dual Occupancy	
<i>Payment constitutes acceptance of all Terms &amp; Conditions.</i>	
<b>Non Refundable Deposit due by June 1, 2023</b>	\$500 USD
<b>Balance due October 1, 2023</b>	\$2398 USD

\*\* Prices may vary after October 1.

Airline pricing will be available mid-summer 2023 when the airlines allow ticketing. If you choose to take advantage of offers made by our partner arranging the airfare, Anselm Global Travel, full payment for your ticket must be made by January 5, 2024. If you choose to make your own arrangements, please contact us to see when you need to meet at the Tel Aviv Ben Gurion airport in order to be on the tour bus when it departs.

### 1.2. Cancellation

Deposits and balances are non-refundable, as is payment for airline tickets.

### 1.3. Payment Methods

Credit Card or PayPal online payments are accepted here: <https://www.incrediblejourneystours.com/payment>.

### 1.4. Connecting Flights

All connecting flights in the US from New York / New Jersey, as well as flights from Europe/Asia, may be booked through our global management partner, Amsalem, +1-888-777-9795 x5729 or +972-4-6700915.

## 2. Travel Insurance

Incredible Journeys does not provide travel insurance but we strongly encourage travelers to purchase it for their protection. **Please note that most travel insurance must be purchased within 7-10 days of the deposit in order**



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**to cover pre-existing conditions.** This varies by company; please inquire with your travel insurance agent. Proof of medical insurance to cover COVID-related illness is required as of this writing. Some insurers (such as Medicare) will not apply overseas. Also, be sure to inquire as to coverage in case of a cancellation due to COVID.

Travelers on past tours have used the following insurance providers. Incredible Journeys in no way endorses these companies or makes any guarantees as to their policies, but provides this list for convenience:

- Nationwide Travel Insurance, [travel.nationwide.com](http://travel.nationwide.com)
- Allianz Travel Insurance, [www.allianztravelinsurance.com](http://www.allianztravelinsurance.com)

### 3. Passports & Visas



**Please start this process early!** Incredible Journeys requires passport information upon registration.

If you already have a passport, it must be valid up to six (6) months after the return of your trip. **BE SURE TO CHECK THE EXPIRATION DATE!** Please refer to

<https://travel.state.gov/content/travel/en/passports/how-apply.html> for instructions on how to obtain a passport and for passport renewals in the US. For US citizens, a Visa is not required when traveling to Israel. You will not be required in the US to use the new driver's license REAL-ID. It is not until May 7, 2025, every air traveler 18 years of age and older will need a REAL ID-compliant driver's license, state-issued enhanced driver's license, or another **acceptable form of ID** to fly within the United States.

### 4. Flight Information

#### 4.1.1. Group Air



Incredible Journeys negotiates and secures group air contracts with all major airlines. This allows us to provide discounted group rates and keep all passengers within the group traveling together.

All airlines require valid passport information to book flights. To ensure that we are able to provide this information accurately, passport information is required upon registration.

Incredible Journeys will apply each registered passenger's name to the group air contract approximately 60 days prior to departure. Airline Ticket and Confirmation numbers will be provided to each passenger via email. Please double check your ticket upon receipt to ensure all information is correct and the name matches your passport.

Check in at the airport 2½ hour before departure for all international flights and 2 hours for domestic flights. Present your passport and e-ticket at check in.

#### 4.1.2. Frequent Flyer Numbers

Frequent Flyer numbers are not always accepted in group air contracts at time of ticketing, but they will be submitted nonetheless. In addition to your confirmation and e-ticket nos., please carry your frequent flyer number with you so that if it has not been inputted by the airlines, they can do it at the counter.

#### 4.1.3. Seat Requests & Seat Changes

Incredible Journeys makes every effort to honor each request received by our passengers regarding seating preferences and upgrades. Please understand that although requests are being made directly with the airline,



not every request is guaranteed or granted by the airline. If you would like to make any changes to your seat, you are welcome to request a seat change upon check-in at the airport prior to departure.

#### 4.1.4. “Land Only” Tour Package

Incredible Journeys understands that some will wish to arrange their own air transportation for their tour. Arranging transportation on your own gives you the ability to use your flight miles for your ticket, secure the seat you desire/require, etc. However, because our group air contracts allow us to hold space with the airline, we are able to limit cancellation penalties in the event of a group or passenger cancellation. If the flight schedule you purchase arrives or departs at a time different from the group, it is your responsibility to join the group either at the airport of the final destination or at the first hotel.

## 5. Accommodations

### 5.1. Hotels

We will be staying in very nice 4- to 5-star hotels. Hotel amenities (internet, hair dryers, etc.) are usually outlined on the websites given on your flight/hotel list. We have been told by pilgrims that hair dryers in Israel do not heat up as well as ones in the US, but you will need adapters for ones you bring with you (see information below in 8.4). Hotels do not offer laundry services or ironing equipment. We recommend packing in a way where you do not depend on hotel services. Most hotels offer free Wi-Fi to access the internet, although service can be inconsistent.

### 5.2. Roommates

The group package price is based on double occupancy. You may either request a roommate or you’ll be placed with someone of the same gender as close to your age as possible. Single rooms are available upon request, though the cost is significantly higher in Israel.

### 5.3. Tour Bus

Our group will be transported each morning from the hotel to various sites and returned for dinner in the evening. The tour bus is not equipped with restroom facilities. The bus will be secured at each stop so personal items may remain on the bus. Most buses are equipped with Wi-Fi.

## 6. Vaccinations

No vaccinations are required for entry into Israel. The CDC recommends up-to-date vaccinations for Tetanus/Polio/Diphtheria and Hepatitis A.

## 7. Security

Security is high in Israel, but that is also a comfort. There are security checkpoints in most major public places with armed security guards keeping a watchful eye. It is a part of their daily life. Security at the Israeli airport is strict, but no plane in or out of Israel has ever been victimized by terrorism. Your bags will be examined, x-rayed, checked and double-checked. You will be checked, scanned, and questioned possibly more than once. Remain calm; sometimes they’re looking for people who get easily upset. Answer questions calmly, even if asked the same thing by the same person twice or by a second security person. They will sometimes consult with each other to compare answers.



While traveling, **keep your passport with you at all times**. There may be security points at various times on our tour where we are required to show it. You also want to make a copy of your passport and keep it in a separate place from your original in case your original is lost or stolen.

## 8. Packing

### 8.1. Important Packing Tips!

- **Pack as light as possible!** While touring, comfortable casual clothing such as jeans, shorts, and T-shirts is recommended. Dressing in layers is also recommended. Some sites require everyone to wear pants and shirts with sleeves; we will indicate this ahead of time. There will never be a time where you have to “dress up”.
- Bring a **good pair of walking shoes**; they should be comfortable, supportive, and have good tread. Some days include several miles of walking (not all at once), sometimes over very uneven terrain.
- Bring a compact umbrella, rain jacket, or poncho, some sort of collapsible hat, sunscreen, as well as fully protective sunglasses (blocks 100% of both UVA and UVB rays).
- While the hotel can provide wake-up calls, it's best to set your own watches and clocks.
- Bring washcloths in a Ziploc bag if desired. Some hotels in the Middle East and Europe do not provide these.
- Money, jewelry, valuables, and important documents, such as your passport or prescription drugs, should be carried with you.



### 8.2. Baggage Allowance



The airline only allows **one** piece of checked luggage per person, one carry-on, and one personal item (purse, laptop). After that, there is a fee charged by the airline. Our bus can only accommodate one piece of checked luggage/person.

Weight and size restrictions vary according to airline; please refer to the airline for current baggage allowances.

### 8.3. Medications & Medical Conditions

- Most medications should be carried in your carry-on bag and kept in their original pharmacy containers. Due to security, some medications may not be permitted in your carry-on luggage. Since these restrictions are subject to change, please check for specific restrictions 24 to 48 hours prior to your departure.
- Please bring a current copy of your prescriptions for all medications. Keep these with you in case of loss of your medications or questions by security.
- Optionally, for safety reasons and our ability to help in case of an emergency, please provide the Tour Manager a list of medical conditions and the medications you are on; these will be shredded upon return to the U.S.
- If prone to motion sickness, bring nausea bands or motion sickness medicine.
- **We welcome those of all ages and activity levels!** While there is a fair amount of walking (several miles each day), the pace is slow and easy. Previous tours have included pilgrims up to 90 years old; they were able to participate in almost all activities!



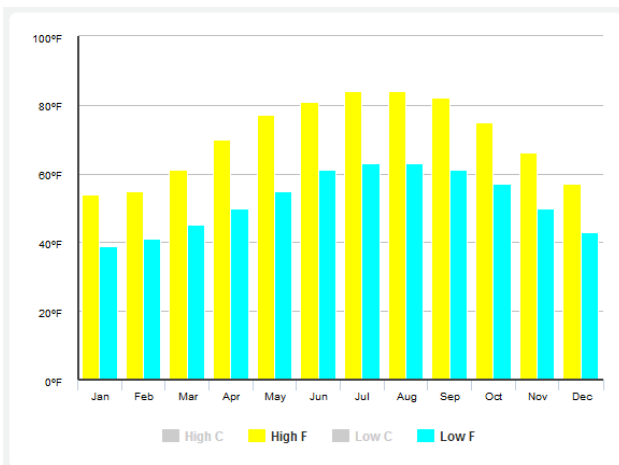
## 8.4. Electricity



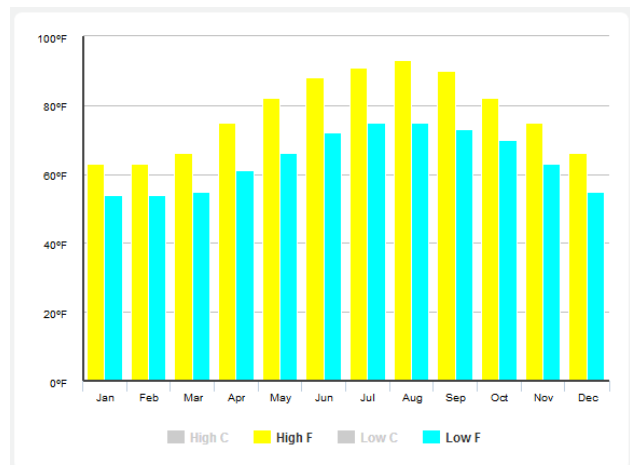
Your phone and electronic devices require adapters for Israel’s round plugs and current. Current is 220 volt AC, single phase, 50 cycles. The adapter is the same as used in Southern Europe (France & Germany), identified as the Israeli Type H or European ground Type C. Appliances suitable for 110 volts and 220 volts (hair dryer, electric razor, computer, etc.) will require the adapter. If your appliance is for 110 volts *only*, you need a converter made for Israeli outlets. Check with the manufacturer or owners’ manual. Adapters and converters are available on Amazon, Walgreens or Radio Shack, and in luggage sections of major department stores.

## 8.5. Weather

Jerusalem



Dead Sea & Tiberias



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
High °C	12	13	16	21	25	27	29	29	28	24	19	14
High °F	54	55	61	70	77	81	84	84	82	75	66	57
Low °C	4	5	7	10	13	16	17	17	16	14	10	6
Low °F	39	41	45	50	55	61	63	63	61	57	50	43

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
High °C	17	17	19	24	28	31	33	34	32	28	24	19
High °F	63	63	66	75	82	88	91	93	90	82	75	66
Low °C	12	12	13	16	19	22	24	24	23	21	17	13
Low °F	54	54	55	61	66	72	75	75	73	70	63	55

## 9. Cell Phones



Contact your cell phone provider to determine whether your cell phone will work in the countries you will be visiting and make sure you understand the rates. Many carriers offer international plans for approximately \$10 per day, which may include voice and data.

You will want to change the settings on your smartphone to avoid roaming charges. Check your owner’s manual on how to stop your smart phone from roaming, collecting background data,



and updating itself while traveling, or you may be hit with a huge phone bill for data and international roaming charges.

## 10. Currency

- Most establishments in Israel accept both US currency and Shekels (Israeli currency). If you have to catch up with the group and need to get a taxi, or use a restroom on the road, they may require shekels.
- We recommend bringing \$350-\$500 cash in small denominations (i.e. 1s, 5s, and 10s). You will need cash for bottled water, lunch (\$15-\$20 each), small donations at local churches you visit who depend on tourists to maintain their buildings/grounds, and spending money.
- Credit cards are accepted at most establishments. There are also cash machines which accept debit cards and provide Shekels (the Israeli currency) in return; your debit card PIN is required to do this.
- Notify your bank and credit card company in advance to alert them you will be traveling and do not want your cards to be shut down because of “suspicious” charges abroad. You may have the option of receiving a text each time your card is used with the source and amount charged. The tour guide will advise where credit card use is less secure and inadvisable.
- Traveler checks may be an option but you will pay fees both to get them in the US and to cash them anywhere in the world. Some places will not accept them.
- Acquire some sort of water-resistant Travel Wallet (some come with a neck strap, some go around your waist so it is out of sight). Amazon sells these for approximately \$15. Purchase one with multiple pockets and compartments along with **RFID blocking** which prevents electronic snoopers from stealing passport and credit card information.
- Tipping: Your tour package and any tips collected include tips for your driver, guides, etc. as well as breakfasts and dinners at the hotel. When paying for lunches or other meals on your own, travelers should determine if the tip has already been included on the bill. If not, 10% - 15% is a reasonable amount for the tip depending on the quality of the service.



## 11. Shopping

There is time factored in for shopping. Our partners in Israel know the best places for the best prices, and we will do our best to steer you away from the places that may take advantage of tourists. Because we are such a large group, it is important (and safer) to stay close in proximity to our group, so no one should wander off alone. It is critical for us to be back in the bus at the designated time after shopping excursions in order to have the best opportunity to get to the sites planned.

## 12. Value Added Tax Refund (V.A.T.)

In Europe and the Middle-East, a local value-added tax is included in most retail prices. If you spend more than a certain amount of money in one store, you are entitled to a refund of the V.A.T. which can range from 9% to 20% of the retail price.

As of January 2018, in order to qualify for a VAT refund in Israel:

- Your purchase must have been made at a store that participates in this refund (it is easy to check this, there will be a “tax refund for tourists” sticker on the door or window of the shop)
- Your purchase must have cost more than 400 shekels (including the VAT tax)





- You must be taking the items out of the country and they must be for personal use
- Items may not be food, drinks or tobacco (these do not qualify for a VAT refund)

Simply having the receipt of an item will not guarantee a refund. When you make a purchase, ask the store owner for a special tax-refund invoice. It must contain the printed name of the store. You will need to have the invoice, the receipt and the item with you when applying for the refund. You can apply for this refund at the airport when you leave the country of purchase.



## 13. Sample Packing List

- Casual Clothing, Dress in Layers
- Undergarments
- Sleeping Attire
- Sealable Plastic Laundry Bags
- Jacket, Water-Resistant
- Scarf, Gloves, Umbrella (depending on season)
- COMFORTABLE Walking Shoes
- Swimming Attire & Flip Flops for Dead Sea
- Shampoo, Conditioner, Soap, Toothbrush, Toothpaste
- Personal Care Items (Deodorant, Razors, Lotion, Q-Tips, etc.)
- Washcloth in a Ziplock bag (sometimes not provided in hotels within the Middle East and Europe)
- Haircare Items
- Hair Dryer
- Eyeglasses, Readers, Contacts, Sunglasses
- Medications & Vitamins in Original Bottle
- Analgesics (Motrin, etc.)
- Travel Wallet or Money Belt
- Credit Cards, Cash
- Camera, Phone, Electronic Devices, Chargers, Earphones, Batteries, Memory Cards, Extra Power Brick
- Books, Music, Bible, Rosary, Earplugs, etc.
- International Power Adapter
- Passport
- Ticket Confirmation Number
- Travel and Health Insurance Info If Purchased
- Scripture Pamphlet Provided

## 14. Helpful Reminders Before Leaving Home

- Notify Credit Card Companies of Travel
- Disable Roaming on Cell Phone; Set Up International Cell Service with Cell Provider If Desired
- Stop Mail
- Leave Copy of House Keys With Family/Friend
- Remove Perishable Items From Refrigerator
- Empty Trash Bins
- Set Thermostat



## 15. Terms & Conditions

### 1. PAYMENT TERMS

- 1.1. Payment.** Client shall strictly comply with the Payment Schedule on or before the due dates. Incredible Journeys (“IJ”) accepts payment with a non-refundable 3%-5% surcharge, Visa, MasterCard, or PayPal.

### 2. DUTIES AND OBLIGATIONS OF IJ

- 2.1. Scope and Exclusivity.** IJ shall have the duties and obligations set forth in this Section 2 and no others.
- 2.2. Services Supplied by IJ.** IJ will provide the transportation, transfers, airfare, lodging and services specified in the attached tour brochure on the terms provided herein. IJ reserves the right to vary itineraries and/or destinations and to substitute hotels if circumstances beyond its control necessitate such change(s).
- 2.3. Services Excluded by IJ.** All transportation, charges, services or other items not specifically identified in the tour brochure for this trip are not covered and must be paid by Client separately. Excluded services and items include, but are not limited to, tips to local guides not part of IJ’s planned itinerary; meals and beverages other than those noted in the tour brochure; expenses of a personal nature such as laundry, telephone, valet, etc.; portage for hand-carried luggage; passport and visa fees; free time activities; optional excursions and coach driver and guide/escort gratuities.
- 2.4. Special Equipment and Excess Luggage Needs.** Special technical equipment (including musical instruments), excess or oversize luggage and the transportation for such are not included. Any piece of luggage/equipment over maximum limits set by the airline is subject to additional charges.

### 3. LIMITATIONS ON LIABILITY AND INDEMNIFICATION

- 3.1. Limitation on Liability of IJ.** IJ, its agents and cooperating organizations expressly disclaim all responsibility and/or liability of any nature for loss, damage or injury to property or person due to any cause whatsoever occurring during a tour under its management, except damaged caused by the gross negligence of IJ.
- 3.2. Client’s Indemnification.** Client shall hold IJ, its agents, employees, contractors and affiliated organizations harmless from, and indemnify and defend same against, any and all claims or liability for any injury (including death) or damage to any person or property whatsoever occurring during the tour, or any part thereof, when such injury or damage has been caused in part or in whole by the act, neglect, fault, or omission of Client, its agents, servants, employees, or invitees. The provisions of this Paragraph 3.2 shall survive the expiration or termination of this Agreement with respect to any claims or liability occurring prior to such expiration or termination.

### 4. CANCELLATION

- 4.1. Right to Cancel.** Client shall be entitled to cancel this Agreement only upon the terms set forth in this Section 4.
- 4.2. Cancellation Schedule.** Subject to the terms of the remainder of this Section 4, and provided that Client has made all payments required under the Payment Schedule, Client may cancel this Agreement by providing written notice of the cancellation to IJ. Upon providing such notice, Client is entitled to return of deposits, if any, in accordance with the Cancellation Schedule set forth in the attached tour brochure. The balance of any deposits made by Client shall be retained by IJ. All cancellations are subject to the terms and conditions stated therein unless the U.S. State Department bans travel to the countries included in the itinerary. Claims for refunds will be handled expeditiously and will be made within 60 days following the termination of the tour program.
- 4.3. Limitations on Cancellation.** Notwithstanding the provisions of the preceding Section 4.2, upon providing notice of cancellation to IJ, Client shall not be entitled to refund of any deposits which have been used by IJ to reserve space or fares if the deposits for space or fares are non-refundable to IJ from the providers. Further, in the event that the payments or deposits made by Client are less than the amounts paid by IJ to reserve space or fares which are non-refundable, Client shall not receive any funds pursuant to the Cancellation Schedule and shall remain liable to IJ for any shortfall. Client shall remain liable to IJ for any actual damages to IJ resulting from Client’s cancellation of the Agreement.

### 5. CLIENT’S BREACH AND DEFAULT

- 5.1. Breach.** Upon the breach of any term of this Agreement, including but limited to failure to strictly comply with the payment terms, failure to timely make Additional Deposits, or violation of any of the rules and regulations of IJ, IJ may, at its option, declare the Client in default and terminate its obligation to perform further under this Agreement. Upon any breach of this Agreement, by failure to make payments or otherwise, IJ may, in its sole and absolute discretion, allow the Client to remedy the breach by making the required payments or deposits, or by otherwise performing as required.
- 5.2. IJ’s Remedies.** Upon any breach this Agreement, by failure to make a payment, or otherwise, Client forfeits its entire deposit and IJ may attempt to reschedule, resell or reuse any goods or services previously purchase or reserved for Client’s benefit including, but not limited to, air or other transportation and hotel accommodations.

### 6. JURISDICTION AND GOVERNING LAW

Any dispute of any kind arising out of or from a claimed breach of this Agreement shall be resolved in the Court of Summit County, Ohio, and Client consents to venue and jurisdiction in that Court. Client further agrees that all disputes arising from this Agreement shall be resolved in accordance with Ohio law.

### 7. ATTORNEY’S FEES

In the event of any legal action or proceeding arising out of this Agreement, the prevailing party shall be entitled to recover its reasonable attorneys’ fees and related costs incurred in such action and such amount shall be included in any judgment rendered in such proceeding.

### 8. WAIVER



No waiver by IJ of any provision of this Agreement or of any breach by Client hereunder shall be deemed to be a waiver of any other provision hereof, or of any subsequent breach by Client of the same or any other provision. IJ's consent to or approval of any act by Client requiring IJ's consent or approval shall not be deemed to render unnecessary the obtaining of IJ's consent to or approval of any subsequent act of Client.

## 9. NOTICES

All notices, demands or other communications in this Agreement provided to be given, made or sent by either party to the other shall be deemed to have been duly given, made or sent when made in writing and deposited in the United States mail, certified or registered, postage prepaid, and addressed to the respective party at the appropriate address set forth in the Initial Terms.

## 10. INTEGRATION AND AMENDMENTS

The provision of this Agreement, including these Terms and Conditions and any rules and regulations of IJ, supersede any oral or written agreement between the parties, and any such oral or written agreement is hereby integrated into this Agreement. To the extent it conflicts with this Agreement, any information found in any advertising material, brochure, or web site is hereby superseded by this Agreement. Any amendment to or revision of this Agreement must be in writing and signed by both parties.

## 11. ACTS OF GOD

Client shall have the option of (1) taking a refund pursuant to the provisions for cancellation above, or (2) selecting an alternate program of equivalent value through IJ if the tour is canceled by reason of any Act of God, such as war, labor dispute, martial law, state of emergency, earthquake, or the like.

## 12. TRAVEL CONDITIONS

**12.1. Hotels.** Hotels utilized are doubles/twins. Each room will have private facilities, including shower or bath. A supplement surcharge is applicable to participants in single accommodations.

**12.2. Fluctuations, Substitutions with Group.** Client may, under certain circumstances, substitute another person in their stead. Substitutions on flights are allowed subject to the terms of the airline contract. The addition of a new person is charged at the best price available. IJ will use its best efforts to keep the new person at the group rate. This will incur a substitution fee of \$150. IJ must receive the substitution deposit/payments before making a refund to the Client.

**12.3. Flight Arrangements:** All flights will be scheduled at the discretion of IJ. Tour price is based on airfare flying round trip from the location stated in the tour brochure. The operators providing transportation are not responsible for any act, omission or event during the time that passengers are not on board their aircraft or conveyances. IJ has no responsibility or liability of any nature whatsoever for loss, damage, or injury to property or person resulting from the provision of air or motorcoach transportation. If Client misses any included transportation segment (e.g. flight, transfer, bus or train departure), Client is responsible to make arrangements for and to pay the cost of rejoining the group.

## 13. FREQUENT FLYER PROGRAM MEMBERS

If Client desires to use frequent flyer miles for free tickets, Client will need to book its flights directly with the airline and purchase a "Land Only" package from IJ. IJ is unable to provide ticket copies after departure for mileage credits. Client should check with their preferred carrier to determine if Client qualifies for any mileage accrual.

## 14. LAND ONLY

Any Client can choose the 'Land Only' package after their initial full-tour reservation has been made in writing, faxing or emailing up to 90 days prior to departure. Anyone changing to a 'Land Only' option 90 to 0 days prior to departure will be subject to a \$1,000 change fee. If Client chooses the 'Land Only' option, they must arrange for their own ground transportation to and from the airports and any mid-tour flights.

## 15. TOUR PRICES

The services specified are based on a minimum of number of passengers. If this quota is not reached, the tour may be canceled and costs refunded. All tour prices quoted for transportation and land arrangements are based on rates (including foreign exchange rates) and taxes in effect at time of publication and are subject to change. Adjustments will be made when the exchange rate varies more than 5% at 90 days prior to departure. Confirmation of final air and land prices and taxes will be advised at that time.

## 16. TRAVEL INSURANCE

Travel insurance is highly recommended. Purchase of travel insurance is left up to the individual traveler.

