



Dear University of Michigan Alumni Travelers,

Travel is an enriching part of our lives, connecting us to new worlds, new friends, and each other. Today, planning a trip requires a plan. At the Alumni Association of the University of Michigan, we've spent 52-plus years planning, perfecting, and executing extraordinary, exclusive trips for Michigan travelers — trips you'd expect from, and for, the Leaders and Best. These adventures will take you beyond an ordinary visit and dive into the culture, history, cuisine, and lives of the locals at your destination.

Here are a few of the highlights you can expect from us ...

Convenience: Our experience pays off. Every detail is planned and taken care of for you; all you have to do is pack your bag. The hard part is selecting where to go next.

Educational Enrichment: All trips include educational content, with some featuring expert U-M faculty and staff traveling with your group.

Exclusive Michigan Explorations: Our tours are limited to 12-24 Michigan travelers, allowing for spontaneous encounters and a great deal of independence wherever your journey takes you.

Safety: Michigan Alumni Travel has been working with tour operators to make sure all of our trips are specifically curated to focus on your safety without detracting from your travel experience.

We invite you to explore the range of our collection at umalumni.com/travel.

Our travel team is also happy to assist you at 855.764.0064 or alumnitravel@umich.edu.

NOTE: Travel is a member benefit of the Alumni Association of the University of Michigan. Travelers, whether alumni or not, must be members. This includes all family members and friends.

The travel program is totally self-supporting and none of your membership dues or any other Association income is used to subsidize the cost of travel announcements or staff time devoted to alumni travel.

Passengers requiring extraordinary assistance must be accompanied by someone who can, and will, be totally responsible for providing all required assistance.

The safety and well-being of our travelers remains our highest priority. Cruise lines and some other providers of services (as well as, potentially, some countries) require all passengers traveling on our programs to present confirmation of a full COVID-19 vaccination, and, as well, passengers may have to produce evidence of a recent negative COVID test. All our staff are committed to adhering to all health and safety protocols from the start of your trip to the end as directed by the United States Centers for Disease Control and Prevention, overseas health officials as well as those protocols mandated by your cruise company (if applicable) and other suppliers of services. Detailed protocol information tailored to your travel program will be mailed to you along with additional pre-departure information.



THE LURE OF THE HIDDEN CARIBBEAN

A secluded archipelago impossibly blessed by Mother Nature, the Windward Islands have for centuries captivated sailors riding the carousel of Atlantic trade winds. With jungle-cloaked peaks that plunge into crystalline waters and vibrant coral reefs, cascading waterfalls and mini geysers, these remote islands combine the magnetic allure of the Caribbean with a rare authenticity. The iconic twin peaks of the Pitons—the world's only drive-through volcanic crater—breathtaking topography and an abundance of fauna invite you to experience these surreal and lightly trodden landscapes. The swaying rhythms of calypso and reggae reverberate through convivial streetscapes and harbors where pastel-hued Creole houses and stately Georgian-style mansions bear the imprint of British, French and Spanish colonial rule. Experience a unique, off-the-beaten-path itinerary and intimate sail on board an exclusively chartered small ship, offering unparalleled access to the idyllic ports and secluded bays of the southern most Caribbean islands.

ITINERARY

BARBADOS Pre-Program Option

- 1 Depart the U.S./Arrive
 BRIDGETOWN, BARBADOS/
 Embark WIND STAR
- 2 Soufrière, St. Lucia/ Rodney Bay
- 3 Terre-de-Haut, Iles des Saintes
- 4 FORT-DE-FRANCE, MARTINIQUE
- 5 Kingstown, St. Vincent and the Grenadines/ Port Elizabeth, Bequia
- 6 St. George's, Grenada
- 7 Tobago Cays, St. Vincent and the Grenadines
- 8 BRIDGETOWN, BARBADOS/ Disembark ship/Return to the U.S.

Cover photo: Sail along the captivating coast of St. Lucia and see the iconic twin peaks of Petit and Gros Pitons, a part of a larger UNESCO World Heritage site.

Barbados

Originally inhabited by Arawaks, stunning Barbados was the first landing spot for many Spanish and Portuguese explorers, who named it Los Barbados—"the bearded ones"—for the unusual bearded fig trees.

St. Lucia

The twin volcanic peaks of Gros Piton and Petit Piton are part of a comprehensive UNESCO World Heritage site. In Soufrière, wander a canopied haven of vivid flora in Diamond Falls Botanical Gardens past rocks tinted yellow, green and purple from the falls' mineral-rich waters. At Sulphur Springs, see firsthand ongoing geological activity in the dormant crater of Soufrière Volcano.

Continue your exploration of St. Lucia's lush interiors and captivating coastline from Rodney Bay. Relax on the golden sands of Pigeon Island Beach or explore the vestiges of Fort Rodney at Pigeon Island National Park where the British defeated the French during the Battle of the Saints in 1782.







Experience Martinique's French panache with a visit to La Balata.

Iles des Saintes

Experience the picture-perfect beauty and laissez-faire charms of the Old Caribbean on Terre-de-Haut, one of two sparsely-inhabited islands that form the archipelago of Les Saintes. Take in the panoramic views from Fort Napoleon, a hilltop fortification built in 1867. Choose to explore Bourg, Terre-de-Haut's quaint village where fishermen and their families walk streets dotted with colorful houses and storefronts draped with bougainvillea. The scenic horseshoe bay of Plage de Pompierre is famed for its world-class snorkeling.

Martinique

The most heavily French-influenced of all the Caribbean Basin, Martinique celebrates its Creole heritage amid lush scenery. In Fort-de-France, see the varied architectural styles of its historical buildings blend harmoniously with the landscape, including the elaborate Romanesque Schoelcher Library.

Marvel at the kaleidoscopic colors of Soufrière's Diamond Falls, formed by the water's rich mineral content.

Admire the verdant Pitons du Carbet from the Sacré Coeur de Balata, a reduced replica of the Basilica of Montmartre in Paris.



Snorkel among hawksbill sea turtles in the clear-blue waters of St. Vincent and the Grenadines.

From the veranda of a Creole farmhouse in the famous Balata Gardens, watch effervescent hummingbirds feed on sweet nectar. Then, stroll through a shaded canopy of trees, including twining begonias, mahogany, musa nana and bamboo amid 3,000 varieties of tropical plants.

Admire distinct Creole architecture and vast sugarcane fields at the Clément Plantation,



Explore St. George's, Grenada's alluring capital fou harbor dotted with handsome Georgian-style buildi





Fall under the spell of Iles des Saintes, a pristine archipelago ringed with reef-protected beaches that afford excellent snorkeling opportunities.

a French historical landmark and producer of Clément rum for more than 125 years. Tour the former distillery and see the manor house, notable as the site of the 1991 post-Gulf War meeting between French President François Mitterand and U.S. President George H. W. Bush.

St. Vincent and The Grenadines

Enjoy sweeping vistas of the Caribbean Sea and the capital city of Kingstown from the early-19th-century ruins of Fort Charlotte, built atop a steep promontory.

Walk among the largest botanical gardens in the Western Hemisphere, populated with trees from around the world and look for the endangered St. Vincent parrot. Kingstown is replete with historical architecture, including 19th-century cathedrals.

Bequia

Bequia is the largest island of St. Vincent and the Grenadines. Enjoy spectacular views of yacht-filled Admiralty Bay from the remains of 18th-century Hamilton Fort. Visit Mt. Pleasant, Bequia's highest accessible point, for its amazing views.

nded by French settlers in 1650, and its picturesque ngs.



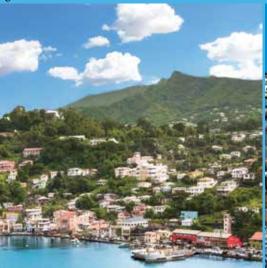
Best known as the "Spice Island," the volcanic isle of Grenada enjoys cool breezes perfumed with fragrant exports—salt air swirled with nutmeg, cinnamon, cloves, allspice, coffee and cocoa. See historical landmarks in the picturesque capital, St. George's, including Fort George. Enjoy panoramic views of the Carenage, a scenic waterfront dotted with colorful fishing boats and Georgian-style architecture. Walk among cinnamon, clove and bay trees in an herb and spice garden where ginger, pepper and turmeric also grow, and learn about rare botanicals, such as zebapique and jump-up-and-kiss-me.

Visit Grenada's largest rum distillery and savor impeccably aged rum. Later, stroll the quintessential white-sand shores of Grand Anse Beach at your leisure.

Tobago Cays

An ideal snorkeling retreat shielded from the sea by Horseshoe Reef, Tobago Cays Marine Park is an underwater gallery of colorful sponges, conchs, sea turtles, butterflyfish and parrotfish.

Discover the authentic traditions and captivating scenery of the Windward Islands' fishing villages.











Suite

Five-Star, Small Sailing Ship Wind Star

Seafaring in its Most Timeless Form

The intimate, four-masted WIND STAR offers an unforgettable Five-Star sailing experience. This small ship is designed to sail its year-round home of French Polynesia, from deep seas into lagoons inaccessible to larger vessels. The WIND STAR's gourmet dining and wide teak decks with unobscured views provides a private sailing yacht experience to each guest.

With Our Compliments

A host of complimentary indulgences await you—fresh flowers and fruit in your Suite or Stateroom to welcome you aboard, house wine served with lunch and dinner, alcoholic and nonalcoholic beverages served throughout the cruise and available in your minibar and 24-hour room service. Shipboard gratuities are included.

Life on Board

Enjoy the spacious lounge, two bars, library, spa, fitness center, boutique, casino, outdoor whirlpool, swimming pool and watersports marina with kayaking and snorkeling equipment. There is no elevator.

Only 74 Staterooms

Each of the Five-Star, ocean-view Staterooms features one queen bed or two twin beds (Owner's Suite has a queen bed), a private bathroom with shower, luxury hotel amenities, individual climate control, flat-screen television with DVD player, Wi-Fi access (conditions permitting), safe, minibar, vanity table, hair dryer, plush robes and slippers.

World-Class Dining

Savor award-winning recipes and enjoy culinary demonstrations as part of an exclusive partnership with the James Beard Foundation. The elegant dining room serves sophisticated international cuisine. Enjoy breakfast and lunch in the indoor-outdoor restaurant or reserve a table for alfresco evening dining.

Award-Winning Service

With a ratio of one crew member for every 1.5 guests, you will enjoy personal and attentive service. There is a physician and medical facility on board.



Included Features

On Board the Exclusively Chartered, Five-Star Small Sailing Ship WIND STAR

- Seven-night cruise round trip Bridgetown, Barbados, featuring St. Lucia; Iles des Saintes; Martinique; St. Vincent and the Grenadines, including Bequia and Tobago Cays; and Grenada.
- Elegantly appointed, Five-Star Suite or Stateroom.
- Captain's Welcome and Farewell Receptions.
- ◆ All meals aboard ship.
- ◆ Complimentary alcoholic and nonalcoholic beverages available throughout the cruise.
- Complimentary Wi-Fi access (conditions permitting).
- Complimentary snorkeling equipment.
- ◆ Excursion in Soufrière, St. Lucia, featuring panoramic views of the iconic, UNESCO World Heritage-designated Pitons, and visits to Diamond Falls Botanical Gardens and volcanic Sulphur Springs.
- Visit to historical Rodney Bay, St. Lucia, for scenic views.
- Visit to 19th-century Fort Napoleon in Iles des Saintes for breathtaking views and time at leisure to explore the island.
- City tour of Fort-de-France, Martinique, with a visit to the beautifully preserved and historical Clément Plantation and the lush Balata Gardens.
- Tour of Kingstown's historical city center and a visit to colonial Fort Charlotte.
- Transportation to Mt. Pleasant, verdant Bequia's highest vantage point.
- Tour of Grenada, the "Spice Island," featuring historical Fort St. George and a visit to a local herb and spice garden.
- Specially arranged rum tasting at Grenada's largest authentic distillery.
- Stop at breathtaking Tobago Cays Marine Park comprising nearly 1,500 acres of lagoons and coral reefs, for the opportunity to snorkel among an abundance of vibrant marine life.
- Time at leisure to enjoy the peaceful beaches or swim or snorkel in the clear, blue Caribbean waters.



Always Included

- ◆ Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- Experienced, English-speaking local guides for included excursions.
- Gratuities to local guides and drivers on included excursions and transfers.
- Hospitality desk aboard ship.
- Complimentary bottled water in your Suite or Stateroom and on excursions.
- Complimentary use of an audio headset for guided land excursions.
- Experienced Gohagan & Company Travel Directors at your service.
- Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.

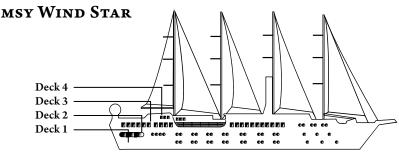


The Beauty of Barbados Pre-Program Option

The ideal complement to your cruise, historical Barbados paints a thriving geographical and cultural landscape. In extraordinary Hunte's Gardens, tropical plant life blooms in a beautifully landscaped rainforest gully. Celebrated Bridgetown showcases a fascinating fusion of more than 350 years of English and Afro-Caribbean architecture, culture and traditions. On a walking tour of Bridgetown's UNESCO-designated historical center and Garrison, visit St. John's Parish Church, one of the oldest churches in Barbados, dating from 1645, and the neo-Gothic-style Parliament Building. Visit the Careenage, the focal point of the city, studded with historical buildings, and the site of the iconic Chamberlain Bridge. Tour the notable George Washington House, where the United States' first president stayed for two months as a young man. Spend two nights in the deluxe HILTON BARBADOS hotel.

The Pre-Program Option is available at additional cost. Details will be provided with your reservation confirmation.





Category [†]	LAND/CRUISE TARIFF excluding taxes* Per person, based on double occupancy	Welcome Back Tariff* through Nov. 23, 2021	Tariff* after Nov. 23, 2021
6	Stateroom with two portholes. Deck 1, aft. (limited availability)	\$3995	\$4995
5	Stateroom with two portholes. Deck 1, forward. (limited availability)	\$4195	\$5195
4	Stateroom with two portholes. Deck 1, midship.	\$4395	\$5395
3	Stateroom with two portholes. Deck 2, aft. (limited availability)	\$4595	\$5595
2	Stateroom with two portholes. Deck 2, forward. (limited availability)	\$4795	\$5795
1	Stateroom with two portholes. Deck 2, midship.	\$4995	\$5995
Owner's Suite	Suite with four portholes, queen bed and sitting/dining area. Deck 1, aft. (limited availability)	\$6995	\$7995

Single supplements apply across all categories at 160% of the per person double price.* *Taxes are an additional \$220 per person and are subject to change. WIND STAR has been specially contracted for this program, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel. TREASURES OF THE CARIBBEAN RESERVATION FORM Send to: Please make my/our Phone: 866-4-GoBlue or 866-446-2583 2022 Treasures of the Caribbean Fax: 312-609-1141 reservation(s):Alumni Association of the For travel insurance or Alumni Category: 1st Choice University of Michigan Association questions, please 2nd Choice c/o Gohagan & Company call (855) 764-0064 or E-mail: 209 South LaSalle Street, Suite 500 alumnitravel@umich.edu ☐ Double occupancy Chicago, Illinois 60604-1446 www.umalumni.com 112-02/26/22-062 (two twin beds). Double occupancy (one queen bed). Surname (exactly as it appears on your passport) Title ☐ Single accommodations. Date of Birth Given Names (exactly as it appears on your passport) Single but prefer to share and will Surname (exactly as it appears on your passport) allow you to select my roommate Sex: $M \square F \square$ (shares cannot be guaranteed). Given Names (exactly as it appears on your passport) Date of Birth The Beauty of Barbados Street Mailing Address (no P.O. Box number please) Pre-Program Option ZIP Code City State ☐ Double at \$995 per person. ☐ Single at \$1395 per person. Cell Phone Home Telephone ☐ I am reserving as a Email Address Business Telephone single but prefer to share accommodations. Program reservations require a deposit of \$800 per person. ☐ Enclosed is my/our check(s) for \$ as deposit. Make check(s) payable to 2022 Treasures of the Caribbean. I/We want you to book ☐ I/We authorize you to charge my/our deposit of \$ my/our air, at an additional ☐ American Express ☐ Discover ☐ MasterCard ☐ Visa cost to be advised, from: ☐ I/We request that you contact me/us via telephone or email for deposit via ACH or wire transfer. (fill in departure city) Card Number Exp. Date I/We will make my/our own Signature as it appears on credit card air arrangements. ☐ By reserving and depositing on this program, I/we agree to the FINAL PAYMENT due November 23, 2021; Release of Liability, Assumption of Risk and Binding Arbitration make by check, ACH, wire transfer or Agreement as printed on the outside back cover of this brochure. credit card. Reservations made after November 23, 2021 will require payment First participant's signature Today's date in full at time of booking. No land/cruise cancellation fees until 96 days prior to February 26, 2022! Second participant's signature Today's date To participate in a University of Michigan trip, all participants must be members of the Alumni Association of the University of Michigan. Membership application will be mailed out with confirmation from the Alumni Association.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND **BINDING ARBITRATION AGREEMENT**

RESPONSIBILITY: Gohagan & Company, the Alumni Association of the University of Michigan, and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, and assigns (collectively "Gohagan"), do not own or operate any entity which is to or does provide goods or services for your program including, for example, lodging facilities, airline, vessel, or other transportation companies, guides or guide services, local ground operators, providers or organizers of optional excursions, food service or entertainment providers, etc. All such persons and entities are independent contractors. As a result, Gohagan is not liable for any negligent or willful act, failure to act, financial failure or other defaults of any such person, entity, supplier or any other third party.

In addition and without limitation, Gohagan is not responsible for any injury, financial or other loss, death, inconvenience, delay, or damage to person or property in connection with the provision of any goods or services whether resulting from, but not limited to, acts of God or force majeure, acts or orders of government, denial or delay of entry into any country, acts of war or civil unrest, insurrection or revolt, bites from or attacks by animals, insects or pests, strikes or other labor activities, criminal or terrorist activities of any kind or the threat thereof, sickness, illness, epidemics or the threat thereof, the lack of availability of or access to medical attention or the quality thereof, overbooking or downgrading of accommodations, mechanical or other failure of airplanes, vessels or other means of transportation, or for any failure of any transportation mechanism to arrive or depart timely or safely. Further, I release Gohagan from its own negligence and assume all risk thereof.

If due to weather, flight schedules or other uncontrollable factors, you are required to spend an additional night(s), you will be responsible for your own hotel, transfers and meal costs. Baggage is entirely at owner's risk. The right is reserved to decline to accept as a program participant, or remove from a program, without refund, any person Gohagan judges to be incapable of meeting the rigors and requirements of participating in the activities, or who is abusive to other program participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the program by others. Specific room/cabin assignments are within the sole discretion of the hotel or cruise line.

Gohagan reserves the right to change the itinerary or program features at any time and for any reason, with or without notice, and Gohagan shall not be liable for any loss of any kind as a result of any such changes. Ship schedules, port calls, hours of arrival and departure, sightseeing events, special programs and guest lecture series (if applicable), are subject to change or cancellation. Gohagan reserves the right to substitute motorcoach transportation using hotels, inns or lodges for cruise accommodations if necessary due to weather, water conditions or levels, other events of force majeure, mechanical or other conditions beyond the control of Gohagan. Gohagan is not responsible therefor and is not required to compensate passengers under these circumstances. Gohagan may cancel or postpone a program (or an option) for any reason whatsoever. If so, for cancellations based upon acts of God or force majeure, acts or orders of government, epidemics or the threat thereof, terrorism or the threat thereof, strikes or labor disturbances, demonstrations, riots or civil unrest, criminal activity, supplier default or insolvency, or other similar circumstances, its sole obligation is to issue credits in the full amount of moneys paid to Gohagan to the extent its suppliers are crediting Gohagan with those monies paid by Gohagan to them. Under no circumstances is Gohagan obligated to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any program for any reason including without limitation, United States Department of State, Centers for Disease Control, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for fees assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the program. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

NOT INCLUDED: Taxes; passport, visas and associated fees; COVID-19 related expenses and associated fees; personal expenses such as laundry, telephone calls and Internet access or any other expenses unless specifically otherwise described; accident/sickness, trip cancellation, and baggage insurance; gratuities to hotel personnel; optional sightseeing excursions; baggage charges on aircraft; local departure air/airport tax(es); airfare and associated local taxes, airport facility and security taxes and federal inspection fees not listed as included in the travel program; transfers and baggage handling to/from airport/hotel/ship on day(s) of arrival and/or departure if you are arriving earlier or later than and/or departing earlier or later than the scheduled group transfer(s); any overnight on land due to flight schedule(s); meals, alcoholic or other beverages and all other services not specifically mentioned as included in the travel program.

AIRFARE: Airfare is subject to change and availability and, depending on the fare basis, likely is nonrefundable. Your airline ticket constitutes a contract between you and the airline, even if purchased through Gohagan.

LUGGAGE: Luggage allowance policies are set by the airlines and may change without notice. DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by **November 23, 2021**. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply

CANCELLATION FEES: Final payment is due at least 95 days prior to departure. Cancellation fees and penalties apply as follows:

PRIOR TO DEPARTURE FEE 96 days or more prior Full refund 95-61 days prior 50% of program price 60-45 days prior* 75% of program price 100% of program price 44-0 days prior

*All cancellations must be submitted in writing to Gohagan & Company. In the event of a cancellation between 45 and 95 days prior to departure, the refund will be by credit, usable on a future Gohagan & Company trip which commences on or before December 31, 2023. In addition, for all bookings, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

PHYSICAL ACCESSIBILITY: All programs require physical independence and mobility Any physical or mental condition that may require special medical attention or physical assistance (for example, the need for a wheelchair) must be reported in writing when you make your reservation. Participants must be able to embark or disembark motorcoaches U.S. Postage Johagan &

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alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds without assistance. Participants requiring assistance must travel with a companion who will be responsible for handling equipment.

TRAVEL INSURANCE: We strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. Trip cancellation insurance is available through Gohagan and others for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. An application will be sent to you upon receipt of your reservation.

RATES: Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. On land and/or cruise programs, even after full payment, Gohagan reserves the right to increase the program price in the event of cost increases due to changes in supplier costs, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the program participant of such increases. On programs which include Gohagan purchased interstate or international air (which originates or returns to the United States), no increased costs will be passed on after final payment except for subsequently imposed governmental tax increases. **REGISTRATION**: CST#: 2031868-40, WST#: 601 767 666, OST#: TA 0905.

CHOICE OF LAW: This agreement and any issues regarding the program will be governed by substantive Illinois law.

BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the program, or the program itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive (but not procedural) Illinois law and will take place in Chicago, IL. 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. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury. Any arbitration commenced against Gohagan must be on behalf of only the signatory to this Agreement and his or her immediate family members who traveled with signatory, such as a spouse or child. Under no circumstances can participant be part of a class or other joint action.

ACCEPTANCE OF CONTRACT: By forwarding of deposit, the participant certifies that he/she does not have any mental, physical or other condition of disability that would create a hazard for him/herself or other participants and accepts the terms contained in this Release of Liability, Assumption of Risk and Binding Arbitration Agreement for this program or for any program to which he/she may transfer. TRAVEL ARRANGEMENTS BY: Gohagan & Company.

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