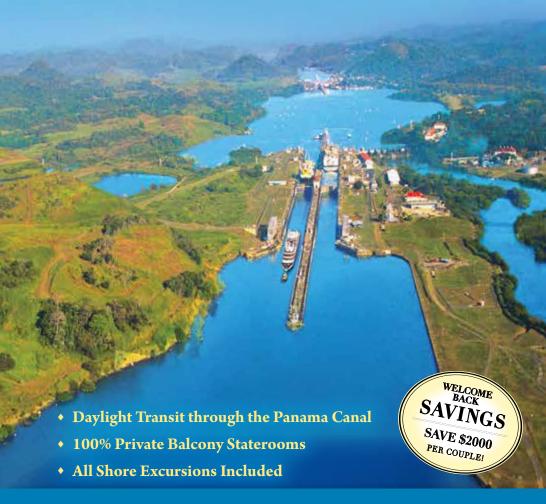


Passage through the

Panama Canal Costa Rica

aboard the Exclusively Chartered Small Ship Five-Star LE CHAMPLAIN

January 30 to February 7, 2022



BOOK WITH CONFIDENCE!

No land/cruise cancellation fees for new bookings until 96 days prior to trip departure.



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.

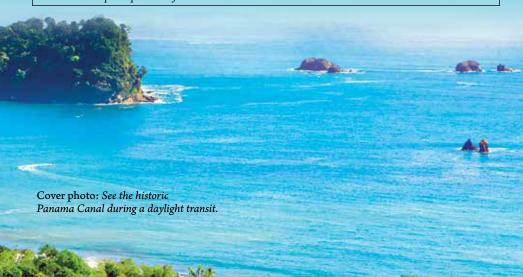
We invite you to explore the range of our collection at umalumni.com/travel. Our travel team is also happy to assist you at 855.764.0064 or alumnitravel@umich.edu.

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.



NATURE'S WONDERS IN THE COSTA RICAN RAINFOREST

One of the most biodiverse locations on Earth, Costa Rica's varied habitats and ecosystems preserve a spectacular array of wildlife and unspoiled beauty. More than 25 percent of this captivating country has been designated a national park, wildlife refuge or protected rainforest. Almost five percent of all identified plants and animal species thrive within this nation's 12 distinct ecosystems, ranging from cloud forest to coral reef. Famed for its easily accessed park system, Costa Rica—a global leader in

conservation—represents one of the world's greatest ecotourism destinations. Led by expert naturalists, explore virgin rainforests and jungle-fringed beaches to look for howler monkeys, toucans, three-toed sloths, tree frogs, coatis, iguanas, leatherback turtles and over 600 species

of non-migratory birds.

The country's national motto, "¡Pura Vida!" or "pure life," is reflected in its unwavering commitment to environmental preservation. An economy-wide policy to achieve zero net carbon emissions by 2050 has reinforced the connection between Costa Rica's proud residents and this primal landscape that flourishes with rare and endemic species.

ITINERARY

LANDSCAPES OF COSTA RICA Pre-Program Option

- 1 Depart the U.S./ SAN JOSE, COSTA RICA
- 2 San José/Puerto Caldera/ Embark Le Champlain
- 3 Curú National Wildlife Refuge/ Tortuga Island
- 4 Quepos for Manuel Antonio National Park
- 5 RIO SECO RAINFOREST
- 6 CÉBACO ISLAND, PANAMA
- 7 PANAMA CITY
- 8 PANAMA CANAL TRANSIT/COLÓN
- 9 COLÓN/Disembark ship/ PANAMA CITY/Depart for the U.S.

PANAMA'S RENAISSANCE Post-Program Option

Photo this page: Visit Manuel Antonio National Park, famed for its pristine trails and prolific wildlife.

San José, Costa Rica

In the heart of the fertile Valle Central is an eclectic mix of museums, landscaped parks, lively cafés, fascinating art galleries and an interesting fusion of Spanish Colonial, Moorish and Modernist architectural styles. Built between 1891 and 1897, the ornate, Neoclassical National Theater—famous for its marble staircases and golden statues—was declared a National Symbol in 2018. The Pre-Columbian Gold Museum's impressive collections showcase the metalsmithing skills and cultural evolution of the civilization that inhabited Costa Rica from 500 B.C. to 1500 A.D.

Curú National Wildlife Refuge

A unique blend of sustainable agriculture, forest management and wildlife protection, Curú National Wildlife Refuge provides sanctuary to terrestrial and marine species, including the scarlet macaw and spider monkey. Encompassing five distinctive untouched habitats that range from mangrove swamps to dry and humid forests, it is the ideal place to observe the intricacies of interdependent ecosystems. Morning is the optimal time for a guided walk to watch for groups of capuchin and howler monkeys, coatis, iguanas and more than 230 species of birds.







Look for the three-toed sloth, the wo slowest mammal.

Tortuga Island

Nestled in a private reserve near the stunning Nicoya Peninsula, idyllic Tortuga Island is named for its tortoise-like volcanic rock formations. Enjoy an opportunity to swim and snorkel in this uninhabited island's clear, sheltered waters, brimming with fascinating marine life including angelfish, spotted eagle rays and seahorses.

Manuel Antonio National Park

A captivating combination of lush rainforest, dramatic beaches and thriving coral reefs, Manuel Antonio National Park preserves more than 100 species of mammals, an estimated 300 species of birds and an array of reptiles and amphibians.

In this biodiverse paradise, expert naturalists assist in spotting and identifying colorful toucans, cacophonous howler monkeys, camouflaged iguanas, red-backed squirrel monkeys, two- and three-toed sloths and rambunctious capuchin monkeys.

Rio Seco Rainforest

Immerse yourself in the ideal off-the-beaten-path destination accessible only by boat. Rio Seco Rainforest is located inside Piedras Blancas National Park, a lush jungle home to howler monkeys, coatis, white-nose capuchin monkeys, toucans and scarlet macaws and renowned for its birdwatching.

Enjoy a picture-perfect secluded beach along the peaceful waters of Golfo Dulce. Discover local tropical fruits and explore gardens with myriad colorful flora. Expert naturalist's will guide along hiking trails and help search for wildlife while sharing knowledge of this incredible ecosystem.



Listen for the whooping call of the howler monkey, which can be heard up to three miles away.

Cébaco Island

A winding coastline of rarely visited sandy beaches and towering palm trees front the dense rainforests that dominate Cébaco Island, a gem in the sparkling Gulf of Montijo.

Stroll through Panama City's Casco Antiguo, a maze of atmospheric streets dotted with exquisite Neoclassical buildings, pastel-hued colonial mansions, historical churches and fashionable restaurants.





Search the rainforest for Costa Rica's iconic red-eyed tree frogs, who flash their eyes to distract predators.



Seek out capuchin monkeys, known for their intelligent use of tools to forage for food.

Snorkel in its emerald waters, where schools of brilliantly colored fish, giant manta rays and four different species of turtles swim amid spectacular coral reefs.

Panama City, Panama

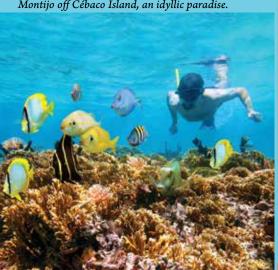
rld's

Attractive and cosmopolitan, Panama City is arguably Central America's most enchanting capital city. In the UNESCO World Heritage-designated Casco Antiguo, charming, cobblestone streets are lined with Spanish-, Italian- and French-influenced architecture that lead to flower-filled plazas. Nearby, the Frank Gehry-designed Biodiversity Museum showcases the ecological significance of Panama's exotic flora and fauna. Learn more about the operation of the Panama Canal's locks in the adjacent Miraflores Locks Visitor Center.

Panama Canal

During a specially arranged daylight passage, experience firsthand what former British ambassador James Bryce hailed as the "greatest liberty man has ever taken with nature." A work of mesmerizing genius, the Panama Canal cuts through the Great Continental Divide, spanning almost 50 miles from Panama City in the south to Colón in the north. Taking 33 years, 100,000 laborers and \$400 million to complete, the canal facilitates the passage of approximately 13,000 ships each year.

Snorkel in the vibrant coral reef of the Gulf of Montijo off Cébaco Island, an idyllic paradise.



Landscapes of Costa Rica Pre-Program Option

Explore Costa Rica's diverse biospheres, from steamy hot springs to misty cloud forests. In view of towering Arenal Volcano, walk in the lush rainforest along a series of suspended and fixed bridges. Visit an organic chocolate workshop, an award-winning coffee estate and a traditional artisan town known for intricately handpainted woodcrafts. Accommodations are for two nights in the deluxe Costa Rica Marriott Hotel Hacienda Belen and two nights in the ideally located Hotel Royal Corin.

Panama's Renaissance Post-Program Option

Continue your journey with Panama City's rich indigenous culture, compelling colonial history and contemporary élan. Visit the UNESCO World Heritage-designated Panama La Vieja—founded in 1519 and later destroyed by privateer Henry Morgan—to see the ruins of the oldest European settlement on the Pacific-American coast. Visit the fascinating Agua Clara Visitor Center for panoramic views of the Panama Canal expansion and cruise the Gatún River to meet indigenous Emberá people. Spend two nights in the ideally located, deluxe BRISTOL PANAMA HOTEL.





EXCLUSIVELY CHARTERED, FIVE-STAR MV LE CHAMPLAIN

Luxury Small Ship, Innovative Design

LE CHAMPLAIN ushers in a new generation of Five-Star small ships, combining revolutionary design and a new standard of luxury for unparalleled cruising. Dock in smaller ports inaccessible to larger ships, where authentic cultural experiences and majestic scenery await you.

Blue Eye –World's First Multisensory, Underwater Observation Lounge

View the beauty of marine life through the large, subaquatic windows and integrated digital screens providing live images from underwater cameras, and enjoy the sensory experience of listening to the ocean's unique underwater universe in the comfort of the exclusive Blue Eye lounge.*

Respect for the Environment

A new addition to the Ponant "Clean Ship" fleet, an important certification among ocean-cruising vessels, LE CHAMPLAIN is energy efficient and eco-friendly, protecting fragile marine ecosystems.

World-Class Service

The highly trained, English-speaking crew is personable and attentive, and the ship has a medical center staffed with a doctor and a nurse.

Chic and Casual Dining

Dine indoors or alfresco on international and regional cuisine served in the stylish, spacious indoor-outdoor restaurant, at the casual pool deck grill or from 24-hour room service. Daily meals include full breakfast, lunch, afternoon tea and four-course dinner.

Elegant Suites and Staterooms, 100% with Private Balconies

Each of the 92 Five-Star Staterooms and Suites (up to 484 square feet) features a private balcony. Grand Deluxe Suites have a bay window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control, private bathroom with a shower and luxury hotel-style amenities.

Life on Board

Enjoy sweeping views from the lounges—which open to the outdoors—and lectures, cultural performances or film screenings in the state-of-the-art theater. Relax in the spa or infinity-style swimming pool. The ship has a beauty salon, a fitness room and three elevators. Complimentary Wi-Fi access is available (conditions permitting).

*Marine life viewing varies by location.

Stateroom with Balcony



Panoramic Restaurant



Observation Lounge



Panama Canal Passage



Included Features

In San José, Costa Rica

- ◆ One night in the deluxe Costa RICA MARRIOTT HOTEL HACIENDA BELEN, with breakfast.
- ◆ Tour of **San José**, including visits to the National Theater and Pre-Columbian Gold Museum, with lunch.

Scenic transfer from San José to Puerto Caldera.

On Board the Exclusively Chartered, Five-Star Small Ship LE CHAMPLAIN

- ◆ Seven-night cruise from Puerto Caldera, Costa Rica, to Colón, Panama.
- Elegantly appointed, Five-Star Suite or Stateroom.
- Captain's Welcome and Farewell Receptions.
- Complimentary alcoholic and nonalcoholic beverages available throughout the cruise.
- ♦ All meals aboard ship.
- ◆ Complimentary Wi-Fi access (conditions permitting).
- ♦ *Blue Eye*—the world's first luxury, multisensory, underwater Observation Lounge.
- Expert onboard naturalist guides to lead small group excursions.
- Guided trail walk in Curú National Wildlife Refuge.
- Visit to picture-perfect Tortuga Island, an uninhabited paradise providing exceptional snorkeling opportunities.
- Excursion in stunning and biodiverse Manuel Antonio National Park, with a naturalist-led trail walk through the protected rainforest.
- ◆ Excursion to the spectacular **Rio Seco Rainforest** located inside Piedras Blancas National Park.
- Visit to pristine Cébaco Island, with time at leisure to swim and snorkel among colorful marine life.
- ◆ Tour of Panama City, highlighted by a visit to the UNESCO World Heritage site of Casco Antiguo, the Biodiversity Museum and the informative Panama Canal Miraflores Locks Museum.
- ◆ Daylight passage through the Panama Canal, accompanied by a historical narration. Transit times through the canal are controlled by the Panama Canal Authority and are subject to traffic conditions.

Transfer from Colón to Panama City.



Always Included

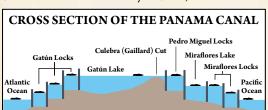
- Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- Experienced, English-speaking local guides for included excursions.
- Gratuities to hotel personnel, local guides and drivers on included excursions and transfers.
- Hospitality desk aboard ship and in the hotel.
- Complimentary bottled water in your Suite or Stateroom and on 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 PANAMA CANAL

Marvel of Human Engineering More than a Century of Passages



Completed in 1914, the Panama Canal is considered one of the Seven Wonders of the Modern World by the American Society of Civil Engineers. France's failed attempt to build a canal in the 19th century and implicit U.S. backing of Panama's independence in 1903 created diplomatic conditions favorable to the U.S.-led effort. In 1904, the Hay-Bunau-Varilla Treaty granted exclusive canal rights to the U.S. across the Isthmus of Panama in exchange for \$10 million and an annuity of \$250,000.



Under the watchful eye of U.S. President
Theodore Roosevelt, the canal's realization hinged
on the successful conversion of the original
French sea-level plan to a lock-controlled canal
system and crucial health-care advances to prevent
malaria and yellow fever outbreaks. This historic
engineering feat opened new channels of
international trade and allowed ships to travel
between the Atlantic and Pacific Oceans in a
fraction of the time required to circumnavigate
South America. Following a \$5.25 billion
expansion in 2016, the canal now accommodates
more than twice the cargo.

Discover the engineering brilliance of the Panama Canal, one of mankind's great feats.

MV LE CHAMPLAIN



| | | | Deck Deck | | | |
|---|--|--|---|-----------------------------|--------------------|--|
| Category [†] | LAND/CRUISE TARIFF excluding taxes* Per person, based on double occupancy | | | Welcome Back Tariff!* | Full Tariff* | |
| 8 | Picture window, single door onto private, partial-wall balcony. Deck 3, forward. (limited availability) | | \$4995 | \$5995 | | |
| 7 | Picture window, single door onto private, partial-wall balcony. Deck 3, midship. | | \$5695 | \$6695 | | |
| 6 | Expansive sliding glass door, pr | ansive sliding glass door, private balcony . Deck 4, forward. | | \$6595 | \$7595 | |
| 5 | Expansive sliding glass door, private balcony . Deck 4, midship. | | \$6995 | \$7995 | | |
| 4 | Expansive sliding glass door, private balcony . Decks 5 and 6, aft. (limited availability) | | | \$7495 | \$8495 | |
| 3 | Expansive sliding glass door, private balcony . Deck 5, forward. (limited availability) | | | \$7995 | \$8995 | |
| 2 | Expansive sliding glass door, private balcony . Deck 5, midship. | | | \$8495 | \$9495 | |
| 1 | Expansive sliding glass door, private balcony . Deck 6, midship. | | | \$8995 | \$9995 | |
| Deluxe Suite | Suite with expansive sliding glass door, large private balcony , sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability) | | | \$10295 | \$11295 | |
| Prestige Suite | Two-room Suite, expansive sliding glass door, larger private balcony , two bathrooms, two closets, large sitting area with sofa. <i>Deck</i> 5. (limited availability) | | \$11295 | \$12295 | | |
| Privilege Suite | Large Suite with expansive sliding glass door, larger private balcony , sitting area with sofa. <i>Decks 5 and 6</i> . (limited availability) | | | \$11695 | \$12695 | |
| Grand Deluxe Suite | Extra-large, one-bedroom Suite, expansive sliding glass door, spacious private terrace , full bathroom with tub and separate shower, additional half bath, sitting room with sofa. **Decks 5 and 6, aft. (limited availability)** | | \$13695 | | | |
| Owner's Suite | Extra-large, one-bedroom Suite, expansive sliding glass door, spacious private terrace with outdoor Jacuzzi, full bathroom with tub and separate shower, additional half bath, sitting room with sofa. <i>Deck 6, aft.</i> (limited availability) | | | \$13995 | | |
| Singles are available in category 5 at \$12295* and in category 2 at \$14795*. | | | | | | |
| *Taxes are an additional \$415 per person and are subject to change. | | | | | | |
| [†] LE CHAMPLAIN 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. | | | | | | |
| THE PANAMA CANAL AND COSTA RICA RESERVATION FORM | | | | | | |
| Alumni Ass University c/o Gohag 209 South Chicago, Ill | anama Canal and Costa Rica sociation of the of Michigan an & Company LaSalle Street, Suite 500 inois 60604-1446 | Phone: 866-4-GoBlue or 866-446-2583 Fax: 312-609-1141 For travel insurance or Alumni Association questions, please call (855) 764-0064 or E-mail: alumnitravel@umich.edu www.umalumni.com 096-01/30/22-062 | Please make my/our reservation(s): Category: 1st Choice 2nd Choice Double occupancy (two twin beds). Double occupancy (one queen bed). Single accommodations. Single but prefer to share and will | | | |
| Title Surname (exactly as it appears on your passport) Sex: M F | | | | ı to select my ı | oommate | |
| Given Names (exactly as it appears on your passport) Date of Birth (shares cannot be guaranteed). | | | | | inteea). | |

Surname (exactly as it appears on your passport) Sex: M □ F □ Given Names (exactly as it appears on your passport) Date of Birth Street Mailing Address (no P.O. Box number please) ZIP Code State City Home Telephone Cell Phone Email Address Business Telephone Program reservations require a deposit of \$800 per person. ☐ Enclosed is my/our check(s) for \$ as deposit. Make check(s) payable to 2022 The Panama Canal and Costa Rica. ☐ I/We authorize you to charge my/our deposit of \$ ☐ American Express ☐ Discover ☐ MasterCard ☐ Visa ☐ I/We request that you contact me/us via telephone or email for deposit via ACH or wire transfer.

Landscapes of Costa Rica **Pre-Program Option**

- ☐ Double at \$1295 per person.
- ☐ Single at \$1845 per person.
- ☐ I am reserving as a single but prefer to share accommodations.

Panama's Renaissance **Post-Program Option**

- ☐ Double at \$695 per person.
- ☐ Single at \$945 per person.
- I am reserving as a single but prefer to share accommodations.
- I/We want you to book my/our air, at an additional cost to be advised, from:

(fill in departure city)

air arrangements. FINAL PAYMENT due October 27, 2021; make by check, ACH, wire transfer or credit card. No land/cruise cancellation

fees until 96 days prior to January 30, 2022!

☐ I/We will make my/our own

lue By reserving and depositing on this program, I/we agree to the Release of Liability, Assumption of Risk and Binding Arbitration Agreement as printed on the outside back cover of this brochure.

Signature as it appears on credit card

First participant's signature Second participant's signature

Card Number

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.

Exp. Date

Today's date

Today's date

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 alone or with minimal assistance from your traveling companion and climb stairs and 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 ship 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. 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 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 |
| 44-0 days prior | 100% of program price |

*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 PAID Johagan &

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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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Gohagan & Company

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