

BOOKING CONDITIONS & other important information

SUMMARY BOOKING AND CANCELLATION TERMS					
	Level 1 - Guided Vacation	Level 2 - Guided Vacation including, Cruise* and Train	Additional Air Tickets	Extra Accommodation	Chargeable Transfers
Deposit per person due on booking	\$200	\$350	As per airline policy	No additional deposit required	No additional deposit required
Final payment due (before trip start date)	60 days	90 days	As per airline policy	In accordance with guided vacation	In accordance with guided vacation
No. of days (before trip start date)	Cancellation Charges (per person) if you cancel your vacation				
90 days and over	Deposit	Deposit	\$75 plus airline charges	\$35	\$35
89 - 60 days	Deposit	30%	\$75 plus airline charges	\$35	\$35
59 - 16 days	30%	60%	\$75 plus airline charges	Higher of \$35 or 25% of accommodation price	Higher of \$35 or 25% of transfer price
15 - 8 days	50%	90%	\$75 plus airline charges	Higher of \$35 or 30% of accommodation price	Higher of \$35 or 30% of transfer price
7 - 1 days	90%	100%	\$75 plus airline charges	100% of accommodation price	100% of transfer price
Departure Day/No show (* - Holland America)	100%	100%	\$75 plus airline charges	100% of accommodation price	100% of transfer price

YOUR GUIDED VACATION BOOKING

For the purposes of this document reference to "you" or "your" includes all guests in the party. Insight Vacations Inc is the "Sales Company", Destination America Inc is the "Operator", collectively these companies are referred to as "Insight".

Your agreement is with Insight and a contract is formed when you make a reservation with us that we accept. Enrollment in and payment for a guided vacation shall constitute acceptance by the guest of the terms and conditions in this brochure. These cannot be varied except in writing by an officer of the Company.

The invalidity of any provisions herein shall not affect the validity of any other provisions. The agreement shall be construed as though the invalid provision was not contained herein and was replaced with an enforceable provision as similar as possible to the original provision.

Your agreement is with Insight and a contract is formed when you make a reservation with us that we accept. Enrollment in and payment for a guided vacation shall constitute acceptance by the guest of the terms and conditions in this brochure. These cannot be varied except in writing by an officer of the Company.

Disclaimer: Travel is personal and each individual's goals and experiences may differ. Insight will not be bound by, or liable for, any description, photograph, representation or warranty made by or provided by any independent third party sales representative, Travel Agent, or other person or entity relating to any vacation offered by Insight.

Departure Date: The departure date is the date indicated on the booking confirmation.

Security: Security is a major concern to all of us and the situation globally is constantly changing. Events around the world, coupled with the "Travel Advisories" put out by various governments, may at times necessitate changes to the accommodations and itinerary or even trip cancellation. You must accept these risks involved in travel to any country that may experience security difficulties and accept responsibility for your own travel decisions. You are urged to consult with government sources, including the United States Department of State, news sources as well as your Travel Agent prior to making your travel plans.

WHAT'S INCLUDED IN THE GUIDED VACATION PRICE

Air Transportation: Not included unless otherwise outlined in each itinerary page Trip Planner. Please be advised that due to the Transportation Security Administration's (TSA) Secure Flight rules, airlines must collect required information from guests. For more information regarding TSA's Secure Flight rules, please visit www.tsa.gov.

Guided Vacation: By private motorcoach, trains, cruises and ferries (see itineraries). Rail travel is standard class unless otherwise stated. Insight's motorcoaches feature air conditioning, reclining seats, on board washroom and are configured with between 40 and 45 seats for just 40 guests. However, the following exceptions apply:

- Due to regulations on Driver's hours, replacement motorcoaches are required once per week on certain itineraries and these replacement motorcoaches may have in excess of 40 seats.

- Transfer motorcoaches, sightseeing motorcoaches or, in the event of a mechanical breakdown, relief motorcoaches, may feature up to 53 seats without a washroom.

If due to circumstances beyond our control motorcoaches are used otherwise than as advertised, a refund of \$10 per person will be made.

Toilets may be affected by higher altitude or extreme weather conditions such as freezing temperatures and for the comfort of those on board the motorcoach the toilets may have to be closed. In these circumstances, additional rest breaks will be incorporated into the itinerary.

Hotel Accommodation: Prices are per person, based on two persons sharing with private bath or shower. Triple room may be available and will often feature two double beds with an additional rollaway bed. Three adults may find these rooms small and are generally more suitable for two adults and one child.

Every effort has been made to reserve rooms with two beds; however, on some occasions, rooms with one double bed may be the only choice available. These rooms will be allocated to couples first; other rooms may feature a single bed and rollaway bed, Murphy bed or sleeper sofa. A limited number of twin rooms are available with our Roommate Matching service. Insight shall not be responsible or liable for any claims or issues arising out of the Roommate Matching. Special room requests (adjacent, connecting or lower-floor rooms, as examples) must be made at time of booking. Special room requests are not guaranteed and are based on availability at time of check-in. Many hotels are 100% smoke-free, including all guest rooms, restaurants, lounges, meeting rooms and public spaces. Smoking in a non-smoking room may result in a fine.

Accommodations outside of the USA may not be in compliance with the Americans with Disabilities Act and may not have wheelchair accessibility.

Substitute hotels may be used sometimes. We try to use hotels of similar standard. Hotel Frequent Traveler program points are not earned with hotels on Insight vacations.

Note hotel room sizes, standards, facilities and services provided may vary from country to country and region and are often local in style.

Cruise Accommodation: Per person prices are based on two persons sharing a cabin with two berths, private shower and toilet. A limited number of single cabins are available at an extra cost. Availability can be confirmed with your local sales agent or online reservation agent.

Free Wi-Fi Internet Service: Complimentary WiFi service is available in many Insight hotel guestrooms and/or the public areas of most hotels. In most countries complimentary WiFi is also provided on-board the motorcoaches except in Alaska and remote locations. The WiFi on the motorcoaches uses the cellular phone network and as a result the connection will be slower than standard broadband and at times may not be available. Audio and Video streaming is not available using coach WiFi. Please note that it is not available on train trips or when the main Insight motorcoach is not being used, such as on transfer and other local services. For further information on which countries WiFi is offered in as well as daily data allowances please refer to the website www.insightvacations.com/us/already-booked/complimentary-wifi

Travel Director: Guided vacations are conducted in English by a professional Travel Director. In the unlikely event that there are fifteen guests or less travelling on a departure, Insight reserves the right to operate the departure on an individual basis, with private transfers and individual arrangements. Pre- or post-trip options operate on a locally hosted basis, using English-speaking scheduled services.

Meals: Meals are included as detailed on itineraries. Guests need to arrive in the hotel by 18:00 in order to participate in any featured Welcome Reception or Welcome Dinner. For some itineraries, the arrival time may be earlier. Please see individual trip pages for details. No refunds are issued for missed Welcome Receptions and meals due to late arrivals.

Sightseeing: Experiences, entrance fees and English-speaking Local Experts (when required) are included as detailed in the itinerary pages. **Included activities marked with an hexagon (●) in the day-by-day itinerary descriptions require a signed liability waiver; participation in those included activities is at your own risk.**

Transfers: Between airports, hotels, railway stations and piers are included as indicated on each itinerary. There will be no refund for missed or unneeded transfers. If you do not purchase your flights from Insight, you will need to provide your arrival and departure flight information to Insight at the time of booking. It is your responsibility to update Insight with any changes to your flight schedule to ensure that you receive your transfers. Failure to do so may result in missing these services and no refund shall be due for missed arrival transfers resulting from missing or outdated flight information.

Portage: Luggage handling of one suitcase per person, at each guided vacation hotel, is included in the price.

Motor coach Luggage Allowances: Due to limited coach capacity, a single bag is allowed with

dimensions not exceeding 30"x18"x10" (76x46x25cm) and weight not exceeding 50 lbs./23kg. Carry-on hand luggage is restricted to one piece per person, not exceeding 12"X11"X6" (30x28x14 cm) to fit under your coach seat or in the small overhead compartments. Carry-ons with telescopic handles and wheels will not fit in the overhead compartments or under seats and therefore, cannot be accepted as carry-on luggage. Carry-on hand luggage handling is the responsibility of each guest and must be taken on and off the coach by you each day of the guided vacation.

A charge of US\$6/CA\$6 or local currency equivalent per travelling day will be collected by the Travel Director if a second piece of luggage is permitted to be carried, or if suitcase exceeds weight or size limits. This is not assurance that luggage in excess of limits on size, weight and number of pieces will be permitted on the coach.

Please be advised that stricter luggage allowances may be in place for other methods of transportation such as motorcoaches, flights and cruises. Please confirm with your local sales representative or Contact Center agent.

Insight and Insight's affiliated entities shall not be liable for loss or damage to luggage or any guest's belongings. Guests should immediately report lost items to the Travel Director who will assist in completing a lost property form that can be used for an insurance claim. Insight cannot assist in locating lost items after the guest disembarks or completes the Insight vacation.

Tips/Gratuities: Tips/gratuities are included for services on guided vacation, except to your Motorcoach Driver, Local Host, Local Expert and Travel Director whose tips/gratuities should be extended on a voluntary, individual basis at the end of your vacation. Included tips/gratuities cover all services provided by dining-room waiters, housekeeping staff and porters at hotels. Cruise Line tips/gratuities (aka Hotels Service Charges) to shipboard personnel are included under your total "Twin Share" price.

Optional Prepaid Gratuities: If you have prepaid your gratuities to your Travel Director and Driver, this will be detailed within your vacation documentation. Please note that prepaid gratuities cover only the land portion of your vacation itinerary. We offer this option on the majority of our vacation itineraries. Please check the vacation Trip Planner for the applicable vacations where this option is available.

NOT INCLUDED IN GUIDED VACATION PRICE

Any items and matters not referred to above, including, airfares to and from your destination (unless specified), air-related taxes and fees (except where specified), additional fees charged by airlines such as checked and/or excess luggage, seat selections and any other services; passport and visa fees; insurances of all kinds; tips/gratuities to Travel Directors, Local Host, Local Experts and Motorcoach Drivers; laundry; phone calls, minibar, beverages and meals not detailed in the itinerary; Optional Experiences; and all items of a personal nature. Additional taxes and surcharges may be collected by foreign governmental and non-governmental entities. The price does not cover costs and expenses, including your return home. If you leave the guided vacation whether of your own volition, our decision based on behavior that disrupts the trip, due to illness, action by any government or other reason. This list is illustrative and not a complete list of every item not included.

RESERVATIONS & PAYMENTS

- Your guided vacation will be confirmed after receipt of a non-refundable, non-transferable deposit as detailed in the Summary Booking and Cancellation Terms table. We reserve the right to refuse a booking without giving any reason and shall in that event return any deposit received. If not received within 3 business days of booking, the reservation will automatically be canceled. On certain departures, deposits may be required at time of booking to hold seats.
- Air-inclusive bookings may require an additional non-refundable deposit or payment in full at the time of booking, see "Air Arrangements" section below.
- Final payment for your land reservation will be due prior to departure no later than as detailed in the Summary Booking and Cancellation Terms table. Payment in full will be required at time of booking for reservations made later than the final payment due date (see Summary Booking and Cancellation table) prior to the trip departure date.
- Insight reserves the right to cancel the reservation and impose cancellation charges if any payment is not received as detailed within the Summary Booking and Cancellation Terms table. Insight will not be responsible for lost land and/or air reservations.
- Reservation Card Bookings: Insight should be advised of your credit card number when making your reservation directly with us. For security purposes, we are required to collect the guest's credit card billing address, card expiration date and the customer verification code every time a payment is applied.
- Any special meal requirements, including allergies, must be provided at time of booking and are received on a REQUEST basis only. Insight cannot assure special meal requests will be fulfilled and does not assume responsibility or liability if requests are not fulfilled.
- Your Travel Agent shall hold all monies for each and every person named in the booking until the booking is confirmed at which time your Travel Agent shall provide those monies promptly to us. You consent to us depositing monies received by us as required by law. We will be entitled to keep interest earned on monies. You consent that all monies paid to us whether through your Travel Agent, by deposit or otherwise, may be disbursed by us as and when we see fit.

Great Savings & Discounts: Discounts are applied at the time of booking, apply to the LAND-only portion of vacations featuring the "Early Payment Discount" in the price panel, and require full payment by the applicable discount deadline dates (see "Great Savings and Discounts" section). If full payment is not received by the correct date - as stated on the invoice - the discount will be removed and the booking will be re-priced. These discounts are not valid on all itineraries or departure dates and; do not apply to optional extensions, airfares, government taxes and fees, air flight supplements, extra nights' accommodation, transfers or any course portion of a vacation. Normal cancellation penalties apply. This offer is subject to availability, applies to new bookings only and may be withdrawn at any time without notice. See the dates and prices section of the itinerary online at www.insightvacations.com for current availability.

Travel Documents: Provided full payment has been received and registration completed, travel documents will be available in electronic form no later than 21 days prior to departure. You may opt to receive hard copy documents in which case those will be sent to you approximately 21 days prior to the departure date. A documents shipment fee of \$10 per address will be charged for each delivery address should you wish to receive physical documents instead of electronic format. If final payment is not received when due, costs to courier documents will be your or your Travel Agent's responsibility. If you are leaving home earlier, please request your travel documents well in advance. If travel documents are required the next day or earlier than 21 days prior to departure date a fee of \$35 per mailing address will apply. Any documents delivered outside the USA will incur a minimum fee of \$50. Actual cost will be advised at time of booking. Please also make sure that you provide your Travel Agent with the flight details that are booked independently no less than 21 days prior to your flight. If travel documents are required the next day or earlier than 21 days prior to departure date a fee of \$35 per mailing address will apply. Any documents delivered outside the USA will incur a minimum fee of \$50. Actual cost will be advised at time of booking.

Passports, Visas and other Entry/Exit Requirements: All guests including children must be in possession of a machine-readable passport valid for 6 months after their trip return date along with applicable visas. Due to government imposed security/immigration measures, passport and emergency contact information is required for all guests prior to the release of travel documents. It is the guest's sole responsibility to secure and/or pay for any and all visas, affidavits, Electronic Travel Authorisations, immunizations, etc. that are required to be permitted entry into each destination. In some countries you may be subject to entry (reciprocity) fees and/or departure taxes/exit fees which will be collected at the airports upon entry/departure by local government authorities.

You should check with your Travel Agent or Consular Service for information regarding necessary

visa and travel documentation. Where possible we strongly recommend obtaining any required visa or documentation prior to departure. Obtaining documentation while travelling can be a time consuming process and some countries will not issue documentation at the border. For some countries an invitation letter is required from the Ground Handler to send along with the visa application.

Please note that entry to any country may be refused even if the required information and travel documents are complete. Insight will require full passport information (full name, date of birth, passport number, Nationality, issue and expiry dates) prior to final payment.

For up-to-date detailed information on travel documents and visas, entry/exit taxes and further information on entry and exit requirements please check with your Travel Agent or local consular services. Obtaining and carrying these documents is your sole responsibility. **Insight bears no responsibility for such information and will not be responsible for advising and/or obtaining required travel documentation for any guest, or for any delays, damages, and/or losses including missed portions of your vacation related to improper documentation or government decisions about entry.**

BOOKING CHANGES

Names Changes: A fee of \$50 per person will be charged for name changes or name corrections together with any airline penalties and other cost or charges incurred.

Other Booking Changes: A fee of \$35 or more per person, per change plus any further cost we incur, will be charged for any revision or alteration made to a reservation after the booking is confirmed. Costs and charges may increase closer to the departure date that changes are made. We will try to make your requested change but it may not be possible.

A change of guided vacation/vacation date or itinerary after final payment is due (see Summary Booking and Cancellation table) of departure date will be treated as a cancellation. Cancellation fees will apply except when the change is to an earlier departure date and the guided vacation price is equivalent or greater, in which case a \$35 (or more) per person amendment fee will be charged.

CANCELLATIONS AND CANCELLATION FEES

Travel arrangements for any member of the party may be canceled at any time by written notice by the person who made the booking. Please note the following:

- If notice of cancellation is received by Insight before final payment is due (see Summary Booking and Cancellation table), deposit will be retained along with the Travel Protection Plan payment.
- If full payment is not received by the due date (see Summary Booking and Cancellation table), Insight has the right to cancel your reservation. Insight will not be responsible for lost reservations.
- Notice of cancellation must be made in writing directly to Insight or through your Travel Agent. Please also refer to Travel Protection Plan.
- If a person in a party cancels and there is a room change caused by this cancellation (such as a Double to Single, or Triple to Double), charges for the new room type will be the responsibility of the remaining party.

The charges detailed in the Summary Booking and Cancellation Terms table will apply when notice of cancellation is given after the booking is confirmed.

- If a guest fails to join the guided vacation on the day of departure, cancellation fees will be 100% (unless the guest notifies us of the delay and joins the guided vacation later at their own expense).
- Cancellation fees as per the Summary Booking and Cancellation Terms table apply to additional accommodation and/or chargeable transfers prior to and after the guided vacation or cruise reserved through Insight and are additional to any cancellation fees or other charges that may be levied by your Travel Agent.

Airline Flights/Tickets: After deposit has been received, any change prior to airline ticketing incurs a \$35 service fee per person or if after ticketing a \$75 service fee per person. This is in addition to any airfare rate increase and any additional change fees imposed by the Airline. Some airfares including published fares booked by Insight are non-changeable and non-refundable. See "Air Cancellation" section below.

Insight is not responsible for other travel arrangements that you or your party has made outside Insight and which are affected by our cancellations.

If the reason for your cancellation is covered under your insurance, you may be able to reclaim these charges from your insurer. You or your Travel Agent are responsible to make the claim to your insurer.

Illness or Absence: Early return expenses are the guest's responsibility. There is no refund for absence or early departure from a guided vacation, including but not limited to missed hotels, transfers, meals or sightseeing. Insight urges you to purchase travel insurance to cover such circumstances. Insight makes no representation or guarantees concerning reimbursement, scope of coverage, or other aspects of any travel insurance policy or claim.

AIR ARRANGEMENTS

Reservations/Ticketing: Air-inclusive bookings require an additional non-refundable deposit at time of booking. Upon receipt of air deposit, your airfare, taxes and surcharges are final. This will be regardless of future price fluctuations up or down. When booking a guided vacation including flights, you will be required at the time of booking to provide us the full name as detailed on the passport, date of birth, nationality, passport number, date and place of issue and expiration date for each guest. For published airfare bookings, a \$75 per person processing fee will be charged. Changes to flight itineraries and name changes and/or corrections may either not be allowed or may result in penalties charged by the airline. These are the guest's responsibility.

Airlines (and other travel providers including Insight) change prices and routes from time to time. All air routings are in the sole control of the airline and are subject to change at any time.

Air Cancellation: Cancellations incur a service fee of \$75 per person, reduced to \$50 if air ticket has not been issued prior to cancellation, plus any airline penalties. Airline imposition penalties may be up to 100% of the air ticket price. Published Fares, Priced Match Fares, Promo Fares and some other airfares booked are non-refundable. No-show: Not showing up for your outbound flight as booked and ticketed will be considered a no-show, and all the connecting flights associated with this one, even a return flight, may be canceled and no refund will apply.

Airline Seating: Seats are limited in our contracted class of service and may not be available on every flight. Insight does not hold block space on any airline and does not assure seat availability for every single guided vacation departure date. Not all airlines offer pre-assigned seats. Some may charge for pre-assigned seats. Seat assignments are not guaranteed and are subject to change without notice due to a schedule change, equipment change or other unforeseen circumstances. Seating is solely under the airline's control. Any additional charge imposed by airlines will be at guests' expense. Where pre-assigned seats are not offered, or different seats are desired, guests must contact airline(s) directly to arrange seating assignments as well as special meal requests. Insight does not assure that these requests will be granted.

Airline Schedule Changes: Itinerary changes due to flight delays and schedule changes is solely under the airline's control. Insight reserves the right to offer alternative schedules for itineraries affected by airline schedule changes and equipment. Flight delays, flight cancellation and schedule changes are the responsibility of the airline. Insight will not be responsible or liable for such delays or rescheduling and extra charges.

Airline Frequent Flyers: Frequent Flyer miles may be accrued on most air carriers. Upgrades using mileage are not permitted. Many airlines do not automatically add frequent flyer numbers to records for flights booked and ticketed by Insight. It is the guest's responsibility to request frequent flyer credit from the airline. Insight shall not be responsible for matters concerning frequent flyer miles.

Airline Surcharges and Air-related Taxes, Fees and Restrictions: Airfares will be provided at time of booking, will be based on roundtrip purchase, and will include air-related taxes, fees and surcharges imposed by the airlines. Any additional fees charged by the airlines such as luggage handling, seat selections and/or any other services are the sole responsibility of the guest(s).

CRUISE ARRANGEMENTS

Cruise Fees & Taxes: Your Land Guided Vacation & Cruise price includes an amount covering Gratuities to On-board Cruise Personnel, Cruise Fees & Taxes, Cruise Fees, or "Non-Discountable Amount" as referred to by the cruise line, which is a mandatory fee charged by the cruise line. That portion of the price is not subject to reduction in a discount promotion, nor commissionable to Travel Agents. Cruise Taxes, as used by the cruise line, refers to certain taxes, fees and charges imposed by governments or quasi-government authorities, relating to any aspect of your cruise, for example, customs fees, head taxes, inspection fees, immigration and naturalization fees, harbor maintenance fees and taxes. Government fees and taxes are subject to change without notice and

will apply regardless of your booking's payment status. The cruise line reserves the right to impose or pass through fuel surcharges, security surcharges or other incidental surcharges. No right of cancellation exists in these circumstances.

These additional Cruise Fees & Taxes are listed in the date and price panel of each Guided Vacation & Cruise program.

Cruise Line Immigration Questionnaire: Some cruise lines require guests to complete mandatory forms 30 days prior to the cruise departure. These are available online from the cruise company.

Shore Excursions: To make your vacation even more memorable, cruise lines offer an extensive program of optional shore excursions. Some cruise lines may allow you to book shore excursions online direct with the cruise operator in advance of sailing.

Cabin Assignments: Cabin assignment is strictly controlled by the cruise lines. Please confirm the available options with your Travel Agent.

GENERAL INFORMATION & CONDITIONS

Guided Vacation Prices: Are based on costs, charges, tariffs, rates, prices, taxes, levies, exchange rates and other considerations as of the production date of this brochure (see back cover). All are subject to change. For up-to-date pricing contact your Travel Agent or visit www.insightvacations.com. No surcharges regarding cost or currency fluctuations will be made to the LAND only price once the deposit is received. No refund will be made on account of reduction of any of the above. If the total guided vacation price increases by more than 10%, guests will have the option to cancel the guided vacation within 7 days of notification of the surcharge without penalty. All prices are in US Dollars unless specified.

Other Fees and Taxes: Taxes and fees are subject to change without notice and will be confirmed at time of booking. Any additional fees charged by the airlines such as luggage handling, seat reservations, and/or any other services are the sole responsibility of the guest(s). Additional air-related restrictions apply. Any additional government taxes and fees charged by the cruise lines are the sole responsibility of the guest.

Guided Vacation Participation: On all guided vacations children under 5 years of age are not eligible to travel. Children under 18 years of age must be accompanied by an adult, who will be responsible for their welfare and supervision. Alcoholic beverages will not be served to guests under the legal age for alcohol consumption in the country being visited. Minors under age 18 travelling to certain foreign countries must be accompanied by both parents or have a notarized letter of consent signed by the parent(s) not travelling. Insight is not responsible for any losses if you fail to have appropriate documentation. If the other parent is deceased or the child has only one legal parent, a notarized statement must be obtained as proof. Insight seeks to provide a safe, enjoyable and memorable travel experience for all guests. Insight welcomes guests with special needs or disabilities. Please note the following:

- Guests must advise Insight, at time of booking, of any physical, medical or other special needs that require accommodating. Insight will make reasonable modifications to its policies, practices and procedures when necessary, unless doing so will fundamentally alter the nature of the services provided.
- Guests must ensure they are medically and physically able to travel.
- Insight may impose safety requirements. Insight may exclude an individual from participating in a guided vacation or an activity if the individual's participation poses a threat to the health or safety of others. This decision, made solely by Insight, to exclude an individual will be based on an individualized assessment based on reasonable judgment that relies on current medical evidence or on the best available objective evidence to determine the nature, duration and severity of the risk, the probability that potential injury will occur and whether reasonable modifications of policies, practices or procedures will mitigate the risk. No refunds will be given if the decision is made to exclude a guest.
- Insight does not provide personal devices (such as wheelchairs, hearing aids or prescription eye glasses) or services of a personal nature (such as eating, toileting or dressing). A traveler who requires services of a personal nature (eating, toileting or dressing, as examples) should strongly consider bringing a companion to provide such assistance and must understand that other travelers, Travel Directors and Insight Staff will not be available for such purposes.
- Regrettably, motorized scooters are not allowed on guided vacations.
- Insight does not employ medical personnel. Any necessary medical attention must be sought at a local facility, if available, at the guest's expense. Insight is not responsible or liable for losses or costs incurred due to unavailability of medical services, or medical services obtained while on vacation, or for the quality of the care or services received. Medical care in other countries is not always comparable to care that you may receive in your local area. You are encouraged to purchase medical insurance that will cover you while on vacation. Your regular health insurance benefits may not apply abroad.
- In purchasing your vacation, you attest that you are physically fit for it. If you have concerns please request additional details about your journey from your Travel Agent or Insight.
- Some guided vacations include rough terrain, extensive walking over cobblestone streets, uneven pavement, steps and/or locations which may not be easily accessible by wheelchair. During the guided vacation, Insight may make arrangements with carriers, hotels and other independent suppliers to provide travel services. These parties are independent entities which Insight does not control. Accommodations on international guided vacations may differ from those in the United States. Insight cannot guarantee disability access or accommodations for guests travelling on international guided vacations.

Many Optional Experiences are operated by independent third party suppliers, not Insight. These are not part of the vacation package provided by us. Your contract will be with the operator of the experience. We are not responsible for providing the experience, or anything that happens during the experience. Some experiences involve outdoor activities and/or can be physically demanding and may require signature of a waiver. You must make your own decisions about experiences and participate only in activities that suit your physical ability; we suggest that you speak with your medical provider if you have questions about your abilities. We recommend you check whether any insurance you have also includes your participation in adventure activities you may undertake. Insight may, in its sole discretion, decline booking any guest or remove any guest who cannot comply or refuses to comply with Insight's terms and conditions. If this occurs, you are responsible for the cost of travel back to your hometown and Insight shall not be liable for your losses and no refund shall be provided.

Behaviour: We are here to provide the best services possible but in doing so we will not tolerate abusive or aggressive behavior from our guests. We will refuse to deal with and may terminate the vacation of guests who assault our Insight staff, suppliers or fellow guests or who are abusive or aggressive.

When you make a booking, you accept responsibility for the proper conduct of all members of your party during your stay. We reserve the right at any time to terminate the travel arrangements and/or cease to deal with any party member(s) whose behavior, in the reasonable opinion of us or our suppliers, may cause danger, upset, disruption or distress to anyone else or damage to property. Full cancellation charges will apply and no refund will be made. We shall have no obligation to pay compensation or meet any costs or expenses (including but not limited to alternative accommodation and return transportation arrangements) guest may incur as a result of the travel arrangements being terminated.

If you damage the accommodation in which you are staying or any property, you must reimburse the accommodation provider or property owner concerned for the cost of the damage before the end of your stay if the cost has been established by then or as soon as it has been established if later. You must indemnify us for the full amount of any claim (also including legal costs) made against us. Criminal proceedings may be instigated. Insight is not responsible for any costs incurred concerning a guest removed from a guided vacation or aircraft, ship or train. Guests agree not to hold Insight or any of its related entities liable for any actions taken under these terms and conditions.

Young Traveller Discount: Young Traveller discounts may be available to travelers, where accompanied by an adult and sharing a double, or triple room where available. This is dependent upon destination and age on day of departure. Please confirm availability with your local Travel Agent.

Usually, only two Young Traveller discounts are available per room. The Young Traveller discount may not be applicable on certain itineraries or regions and applies to the land only portion of a trip. Young Traveller discounts cannot be combined with Roommate matching, any other discounts should be confirmed with your local Travel Agent.

Itinerary Variations: Insight strives to improve guided vacation itineraries, services and features. If improvements can be made, or if circumstances beyond our control make changes necessary, we reserve the right to vary itineraries and to substitute hotels. At certain peak periods multiple departures may operate, sometimes in reverse order; hotels may vary from those stated on the itinerary pages. On guided vacations which include cruises, the ship may be changed for operational reasons. Departures in early and late season are potentially operated in cool weather conditions. As a result, itinerary variations may occur. Certain activities may not be precisely as described or may not be available due to seasonality or weather conditions. We will try to notify you or your Travel Agent of changes. If your enjoyment may be diminished by such limitations, please check with us or your Travel Agent before making a reservation.

Holidays & Changes: During local or national holidays, certain facilities such as museums, sightseeing trips and shopping may be limited or unavailable. In such instances itinerary changes are made by Insight seeking to reduce inconvenience to guests. Such changes are deemed not to be a major change to the itinerary, and no compensation will be payable to guests. Holidays, closing days and other circumstances may necessitate a change of the day of the week for scheduled regional meals, sightseeing or other activities. If you feel your enjoyment might be diminished by any of these circumstances please check with the respective national tourist office before selecting a specific departure date.

Extended stays: If you arranged with us to remain at a destination before or after your guided vacation, your stay will be at your sole expense as is the transfer to either the hotel or airport. Please see individual Trip Planner boxes for pre- and post-guided vacation accommodation. Space is limited and if available is for up to three nights before and/or after each guided vacation. Breakfast is not included unless otherwise stated. Luggage handling is not included unless otherwise stated. Insight does not provide complimentary transfers for guests booking pre- and post-night accommodations, unless otherwise stated. However, inexpensive airport transfers can be purchased from Insight. If your extra night accommodation is not the hotel where your guided vacation begins or ends, you will be responsible for your transfer arrangements at your own expense.

For your comfort: Insight operates a daily seat rotation system and enforces a strict no smoking (including e-cigarettes) and no alcohol policy on board motorcoaches. Regular comfort stops are made on travelling days. Many hotels, restaurants, trains, cruises and other venues are 100% smoke free.

Guided Vacation Cancellation: Insight reserves the right to cancel or re-schedule any guided vacation departure in any circumstances, including in accordance with operating requirements or circumstances beyond its control. If cancellation is made by Insight any time prior to departure date of the guided vacation except when you failed to pay the final balance on time, Insight will either refund the amount received for the guided vacation booking, or offer a comparable vacation if available. Insight will refund any difference in price if the alternative is of a lower price however, the Guest will be responsible for additional costs if the alternative is priced higher. Insight is not responsible for other travel arrangements affected due to our cancellations and is not liable for any cancellation penalties incurred on other travel arrangements including air tickets.

Cruise Cancellations: The cruise operator has reserved the right to cancel any departure due to insufficient reservations up to eight weeks before the date of departure. Passengers may be offered alternative cruise dates. The cruise operator also reserves the right to cancel any departure up until the date of that departure due to force majeure or other circumstances beyond the control of the operator that prevents the operation of the tour including governmental and administrative decisions. Neither the cruise operator nor its agents are responsible for any costs or penalties relating to air transport or other services that are canceled. The cruise operator is not liable for failure to provide the services or accommodations offered to the extent that such services or accommodations cannot be provided due to force majeure or other circumstances beyond its control.

Travel Insurance: Insight recommends that all guests purchase comprehensive Travel Insurance. Certain countries have a requirement for foreign visitors to have valid medical insurance on entry. Insight cannot be held responsible for denied entry if a guest is unable to provide details to authorities of insurance or denial of entry for any reason.

Disclaimer of Warranties: The Operator warrants only that the services shall be generally, though in view of the vagaries of travel, not necessarily precisely, as described, and subject to changes in the other terms and conditions herein. All other warranties, express and implied, including warranties of fitness for a specific purpose and merchantability are expressly excluded. There is no warranty that extends beyond the description of the face hereof.

RESPONSIBILITY

Complete Agreement: These booking conditions, together with the other terms incorporated into this contract referred to below, represent the entire agreement between the parties.

Changes: The Operator shall be responsible to the guest for supplying the services and accommodations described in this brochure, except where they cannot be supplied or the itinerary is changed due to delays or other causes of whatever kind or nature beyond the Operator's control. In such circumstances, the Operator will seek to supply comparable services, accommodations and itineraries and there shall be no refund in these circumstances.

Disclaimer of Liability: Neither Insight nor the Operator nor its agents or affiliated entities ("released parties") shall be responsible or liable for cancellations, acts of or service providers, diversions or substitution of equipment or any act, variation, postponement, omission or default by air carriers, land carriers, hoteliers or hotels, transportation companies, or any other persons providing services or accommodations to guests including any results thereof, such as changes in services, accommodations or facilities. Nor shall they be liable for loss or damage to luggage or property, or for injury, illness or death, or for any damages or claims whatsoever arising from loss, negligence or delay from the act, error, omission default or negligence of any person not its direct employee or under its exclusive control, including any act, error, omission, default, or negligence of any country, government or governmental authority, officer or employee. The released parties shall not be liable for indirect, special or consequential damages. **All luggage and personal effects are at all times and in all circumstances at the risk of the guided vacation participant.** Insight recommends that guests obtain luggage insurance. After return at the end of the guided vacation, if lost articles are found and returned to the owner, a service fee will be charged. The Travel Directors, carriers, hotels and other suppliers who provide services on guided vacation are independent contractors; they are not agents, employees or servants of the Operator or its associated companies. All certificates and other travel documents for services issued by the Operator are subject to the terms and conditions specified by the carriers and suppliers and to the laws of the countries in which the services are supplied. Carriage by sea is subject to the Carrier's Conditions of Carriage which are expressly incorporated into this contract, copies of which are available upon request. The released parties are not responsible for any criminal or other conduct by third parties, whether criminal, intentional, grossly negligent, negligent or otherwise.

Additional Risks: Additional risks and dangers may arise including, but not limited to, hazards of traveling in undeveloped areas, hazards of travel by boat, ship, train, automobile, aircraft and other means of conveyance, animal interactions, forces of nature, political unrest, other unrest, hazardous local customs and practices, differing levels of sanitation, differing standards of safety, risks associated with water, food, plants, insects and differing animal regulation, accident or illness in areas lacking means of rapid evacuation or medical facilities, and acts of national and local governments and unrest and acts of others against governments. These risks are not an exhaustive list but are examples of many kinds of risks. You are voluntarily participating in these activities with the knowledge that there are significant dangers involved, and you hereby agree to accept any and all risks. As lawful consideration for the agreement with Insight to participate in such trips and activities you agree you will not make a claim against Insight, its related companies or its personnel or sue for bodily injury, emotional trauma, death, property loss or damage or other loss, cost or expense, however caused, as a result of or related to your contracting for, travelling to or from, or in any and every other way participating in the trip. You release Insight, its related companies and its personnel from all and any claims, known or unknown, arising from contracting for, travelling to or from, and in any and every way participating in a trip. This release of liability and assumption of risk agreement is entered into on behalf of you and all members of your family and party, also including minors accompanying you. This agreement also binds your heirs, legal representatives and assigns.

Safety: Where the guest occupies a coach seat fitted with a safety belt, neither Insight nor the Operator nor its agents or co-operating organizations or service providers will be liable for any injury, illness or death or for any loss or damages or claims whatsoever arising from any accident or incident, if the safety belt is not being worn at the time of such an accident or incident. This exclusion and limitation of liability shall not be used to imply that the Operator or its agents or affiliated entities are liable in other circumstances.

International Treaties: Transportation companies, airlines etc. are not to be held responsible for any act, omission or event during the time guests are not on board planes, transportation or conveyances. We rely on international convention which may apply to the services provided by us, our suppliers or agents with respect to any claim of any nature brought by you against us as a result of the provision of those services. International conventions which apply may include: Warsaw Convention 1929, (as amended by Hague Protocol and Montreal Protocol) in relation to air travel, or Montreal Convention, the Berne Convention for rail travel, Athens Convention 1974 for carriage by sea; the Geneva Convention for carriage by road and the Paris Convention 1962 for Hotels. We are to be regarded as having all the benefits of these conventions on limiting our liability in relation to any claim for death, injury, loss, damage and delay to guests and luggage.

Insight Vacations Inc's Limited Role: Insight Vacations Inc., a California corporation, serves only as sales representative, and is not responsible for any activity beyond its limited role in arranging reservations and ticketing. Insight Vacations Inc. shall not be responsible or liable for any act, omission or default, whether negligent or otherwise, of any other entity whether or not affiliated with the Operator.

Choice of Law and Venue Selection: This Agreement is deemed to be entered into in Orange County, California. The exclusive venue for any action concerning the interpretation, enforcement, or breach of any term, obligation, or duty as contained or related to these Booking Conditions or any grievance relating to the trip shall be solely in the Superior Court of California in or for Orange

County or the United States District Court for the Central District of California. This Agreement shall be construed according to the internal laws of California without regard to conflicts of law principles. All guest claims must be submitted in writing and received by Insight no later than 60 days after completion of the Insight Vacation. Guest claims not submitted and received within this time shall be deemed to be waived and barred. In any legal action, arbitration, or other proceeding to enforce, interpret or construe the terms of this Agreement, or concerning any grievance relating to the trip, the prevailing party shall be entitled to recover actual reasonable attorneys' fees, costs and expenses.

Errors and Omissions: In the case of computer or human billing errors, we reserve the right to re-invoice participants with correct billing. Every effort is made to ensure brochure accuracy at the time of going to press; however, Insight cannot be held responsible for printing or typographical errors, or errors arising from unforeseen circumstances. Moreover, photographs and descriptions of locations or attractions are merely representative of conditions that existed at time of brochure printing and conditions may not be the same at the time of your journey.

The airline(s) featured or nominated in this brochure do not by virtue of their endorsement of this brochure commit or represent themselves either as contracting with any purchaser of a vacation from Insight group or as having any other legal relationship with them.

All bookings made with any provider of any transport, facilities, meals, other goods or of any services are subject to terms and conditions and exclusions and/or limitations of liability imposed by them in relation to matters not covered particularly and expressly by our agreement with Insight.

If you decide that you do not want to visit a country or part of a country you intended to visit because of a valid law, condition or requirement of any government or governmental authority, official, servant or agent, you are responsible for any costs, expenses, charges, fees, losses or damage incurred as a consequence and any cancellation or amendment fees. None of the companies in the Insight group of companies, or any of their staff or agents, accept any responsibility or liability for your acts, omissions, defaults, conduct, state of health, condition or circumstances.

COMPLAINT PROCEDURES & CONSUMER PROTECTION

Complaint Procedure: If you have a problem during your vacation please inform Insight's Travel Director/Local Representative immediately, who will try to take these issues right. If the matter was not resolved locally, please write to Insight's Guest Relations Department at the address below within sixty (60) days of the end of the Insight vacation; it is important that you provide us the information quickly. Please quote your booking reference number and all relevant information. Failure to follow this procedure may delay or deny us the opportunity to investigate and rectify the problem, which may affect the way your complaint is dealt with and your rights under this contract.

Guests who purchase from within California: Transactions entered into with Insight are covered by the California Travel Consumer Restitution Fund (TCRF) if the guest is located in California at the time of payment. Eligible guests may file a claim with TCRF if the guest is owed a refund of more than \$50 for transportation or travel services which the seller of travel failed to forward to a proper provider or such money was not refunded when required. The maximum amount which may be paid by the TCRF to any one guest is the total amount paid on behalf of the guest to the seller of travel, not to exceed \$15,000. A claim must be submitted to the TCRF within 12 months after the scheduled completion date of the travel. A claim must include sufficient documentation to prove your claim and a \$35 processing fee. Claimants must agree to waive their right to other civil remedies against a registered participating seller of travel for matters arising out of a sale for which you file a TCRF claim. You may request a claim form by writing to: Travel Consumer Restitution Corporation, P.O. Box 6001, Lakspur, CA 94977-6001; or by faxing a request to: (213) 897-8846

Guests purchasing from outside of California: Transactions entered into with Insight are not covered by the California Travel Consumer Restitution Fund.

Data Protection: To process your guided vacation booking, Insight will need to use personal information for you and guests in your booking. Personal information may include each guest's name, address, phone number, email address, passport number, and sensitive information such as health, medical, dietary, mobility, religious or other special requirements. This personal information may be passed on to other suppliers of your travel arrangements in addition to public authorities (such as customs and immigration), security and credit checking organizations, and otherwise as required by law. We may need to provide personal information to contractors who provide services for or for us (e.g. sending mail, providing marketing assistance, etc.). This may involve sending personal information (including sensitive information) to other countries that may not afford the same level of protection of personal information. In making your booking, you consent to your personal data being passed to relevant third parties as set out above.

We may also use personal information you provide us to review and improve the guided vacations and services we offer, and to contact you (by post, email, telephone or other means) about other guided vacations and services offered by Insight that may interest you. If you don't want to receive this information, or if you want a copy of the personal information we hold about you, write to us at INSIGHT VACATIONS INC., 5551 Katella Avenue, Cypress, California 90630. Insight may charge a fee for supplying you this information as permitted by law.

OTHER CONDITIONS

Each guest is required to comply with the terms, conditions, requirements, laws, rules and/or regulations of any service provider, or any country or governmental authority, and shall be liable for any such non-compliance.

Booking Arrangements: Your booking arrangements can be made through your Travel Agent or with us directly. When you make a booking you must be at least 18 years of age at the time of booking. You are guaranteeing that you understand and have the authority to accept and do accept on behalf of yourself and all members of your party the terms of these booking conditions. We will deal only with the lead booking name in all subsequent correspondence and dealings. You are responsible for making all payments due, ensuring the accuracy of all personal details and other information supplied in respect of yourself and your party, notifying us of any changes or cancellations and for receiving correspondence and keeping your party informed.

Additional Optional Experiences: With Insight, you will enjoy many famous highlights as included features on your guided vacation, at no extra cost. An exciting array of additional Optional Experiences and Activities may be made available to further enhance your experience. These Experiences and Activities are optional, and are offered at special preferential prices. They can be booked only after you start your guided vacation, as many of them are carefully programmed to coincide with highlights available at the time of your visit. A detailed list and cost of these will be included in your travel documentation as well as available on the Insight website. You can book and pay for them through your Travel Director, by cash or credit card. Optional Experiences may vary due to seasonal conditions and require minimum guest participation. Prices are subject to change without notice. Please also see the relevant section of "Guided Vacation Participation" regarding limitation (exclusion) of our liability for Optional Experiences operated by independent third party suppliers.

United States Tour Operator Association
\$1 Million Travelers Assistance Program
Insight Tours Ltd shares the coverage available under the USTOIA \$1 Million Travelers Assistance Program with affiliates of The Travel Corporation who, as an Active Member of the USTOIA is required to post \$1 Million with USTOIA to be used to reimburse, according to the terms and conditions of the USTOIA Travelers Assistance Program, the advance payments of Insight Tours Ltd customers in the unlikely event of The Travel Corporation bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by The Travel Corporation may be included in your travel documentation as well as available on the Insight website. You can book and pay for them through your Travel Director, by cash or credit card. Optional Experiences may vary due to seasonal conditions and require minimum guest participation. Prices are subject to change without notice. Please also see the relevant section of "Guided Vacation Participation" regarding limitation (exclusion) of our liability for Optional Experiences operated by independent third party suppliers.

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INSIGHT VACATIONS INC
• Tel: 888-680-1241
• ContactUs@InsightVacations.com
5551 Katella Avenue, Cypress, California 90630
Tour Operators:
Destination America Inc, 5551 Katella Avenue, Cypress, California 90630

The Insight group of companies has Marketing/Sales/Administrative offices/agents in: Australia, Canada, China, Germany, Hong Kong, India, Israel, United Kingdom, Ireland, Malaysia, New Zealand, Philippines, Singapore, South Africa, Switzerland, Thailand and the USA.
For further information visit our website at: www.insightvacations.com
This brochure supersedes any other prior brochure on the market. See back cover for brochure version and print date.
Major Credit Cards Accepted

