

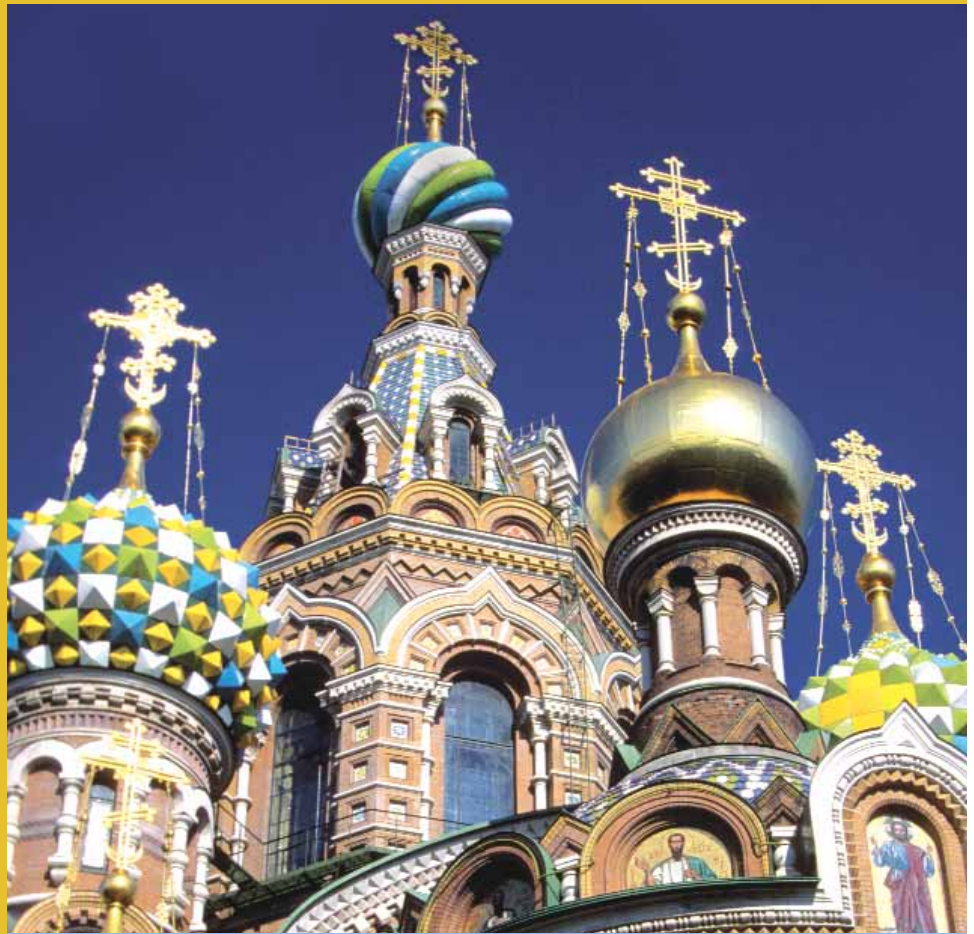
**NEW CRUISE OFFERING!**

**FREE AIRFARE  
2-FOR-1 CRUISE FARES**

# SCANDINAVIAN & RUSSIAN SPLENDORS

*Luxury Cruise*

*A voyage on **Oceania Cruises' Regatta** is an exceptional experience that takes cruising to new heights. Look forward to unparalleled service and an in-depth travel adventure. Whether onboard or ashore, every detail is attended to; your only task is to enjoy every sublime moment.*



*London • Bruges • Amsterdam • Berlin • Copenhagen • Visby  
Riga • Tallinn • St. Petersburg • Helsinki • Stockholm*

**SPECIAL OFFER**  
**\$2,000 OFF PER**  
**STATEROOM**

**IF BOOKED BY NOVEMBER 13, 2009**



*"For the fourth year in a row, Travel & Leisure Magazine and Condé Nast Traveler have ranked Oceania Cruises as one of the world's finest cruise lines."*



August 18 - September 2, 2010

From **\$4,738**

**OCEANIA**  
CRUISES®



Nyhavn Harbor  
Copenhagen



Tallinn, Estonia

## Scandinavian & Russian Splendors Cruise Itinerary

DAY	PORT	ARRIVE	DEPART
<b>AUG 18</b> Wednesday	Depart the U.S.A.		
<b>AUG 19</b> Thursday	Arrive in London, United Kingdom, and transfer to the ship.		
<b>AUG 19</b> Thursday	London (Tilbury), UK	<i>Embark</i> 3:00 p.m.	8:00 p.m.
<b>AUG 20</b> Friday	Bruges (Zeebrugge), Belgium	8:00 a.m.	6:00 p.m.
<b>AUG 21</b> Saturday	Amsterdam, Netherlands	8:00 a.m.	6:00 p.m.
<b>AUG 22</b> Sunday	Cruising the Kiel Canal	—	—
<b>AUG 23</b> Monday	Berlin (Rostock), Germany	6:00 a.m.	10:00 p.m.
<b>AUG 24</b> Tuesday	Copenhagen, Denmark	8:00 a.m.	5:00 p.m.
<b>AUG 25</b> Wednesday	Visby, Sweden	10:00 a.m.	4:00 p.m.
<b>AUG 26</b> Thursday	Riga, Latvia	9:00 a.m.	4:00 p.m.
<b>AUG 27</b> Friday	Tallinn, Estonia	12:00 p.m.	6:00 p.m.
<b>AUG 28</b> Saturday	St. Petersburg, Russia	8:30 a.m.	OVERNIGHT ON SHIP
<b>AUG 29</b> Sunday	St. Petersburg, Russia	—	OVERNIGHT ON SHIP
<b>AUG 30</b> Monday	St. Petersburg, Russia	—	7:00 p.m.
<b>AUG 31</b> Tuesday	Helsinki, Finland	8:00 a.m.	5:00 p.m.
<b>SEP 01</b> Wednesday	Stockholm, Sweden	9:00 a.m.	OVERNIGHT ON SHIP
<b>SEP 02</b> Thursday	Stockholm, Sweden	<i>Disembark</i> 8:00 a.m.	

After disembarking, transfer to the airport for your return to the U.S.A.

### CRUISE PROGRAM INCLUDES

- FREE ROUND-TRIP AIRFARE FROM SELECT OCEANIA CRUISES' CITIES
- 14 nights' accommodations and cruising onboard *Oceania Cruises' Regatta* to historic and scenic ports of call
- All meals, entertainment and use of the ship's facilities onboard the cruise
- Private Welcome Reception
- Complimentary bottle of wine
- Attentive service from an experienced Go Next program manager
- Comprehensive pre-departure information
- All surcharges, airline fees and government taxes

*Oceania Cruises' FREE AIRFARE cities are Atlanta, Baltimore, Birmingham, Boston, Chicago, Cincinnati, Cleveland, Columbus, Dallas/Ft. Worth, Denver, Des Moines, Detroit, Houston, Kansas City, Little Rock, Los Angeles, Memphis, Miami, Minneapolis/St. Paul, New York (JFK), Newark, Oklahoma City, Orlando, Philadelphia, Phoenix, Pittsburgh, Richmond (VA), Sacramento, San Diego, San Francisco, Seattle, Spokane, St. Louis, Tampa, Tulsa, and Washington D.C. (Dulles).*

*Many other departure cities are available for an additional fee of \$199, including Fargo, Grand Rapids, Milwaukee and Wichita. Call for a complete listing. All airfares are in coach class.*

For additional information:

Call: **952-918-8950** Toll Free: **800-842-9023**  
 Fax: **952-918-8975**  
[www.GoNext.com](http://www.GoNext.com)

August 18 -  
September 2, 2010

### STATEROOM CATEGORIES

#### Inside Stateroom

G	\$4,738
F	\$4,938

#### Outside Stateroom

E <i>Obstructed view</i>	\$5,038
D <i>Porthole</i>	\$5,138

#### Deluxe Ocean View

C2	\$5,438
C1	\$5,538

#### Veranda

B2	\$6,138
B1	\$6,238

#### Concierge Veranda

A3	\$6,338
A2	\$6,438
A1	\$6,638

#### Penthouse Suite

PH3	\$7,638
PH2	\$7,838

Prices are per person, double occupancy. **Advertised prices include all surcharges, airline fees and government taxes.**

Round-trip airport transfers of \$218 and any applicable visa fees are additional. Airline-imposed baggage fees may apply.

**Prices above reflect the price reduction if booked by November 13, 2009**

*Oceania Cruises may modify the cruise itinerary up to and during the voyage.*

**OCEANIA**  
CRUISES®

# Ports of Call

**BRUGES (ZEEBRUGGE), BELGIUM** Meander the narrow streets of this medieval gem past gabled buildings and through the bustling market. Take a boat ride along the city's canals. Or spend the day exploring Brussels and its famed Grand Place or Antwerp, home of diamonds, Rubens and Bruegel.

**AMSTERDAM, NETHERLANDS** Take a boat ride along Amsterdam's charming canals, visit one of the city's superb museums housing many of the Dutch Masters' most outstanding works or learn about Anne Frank and the city's Jewish heritage. Or journey into the countryside and see historic windmills and the fascinating porcelain works in Delft.

**BERLIN (ROSTOCK), GERMANY** Enjoy a scenic drive to the German capital and savor landmarks like the Brandenburg Gate and the glorious Charlottenburg Palace. Stroll down Unter den Linden, see the site of the Berlin Wall and take a boat ride along the city's canals. Or discover nearby Warnemunde and its lovely Gothic church, charming market square and seaside promenade.

**COPENHAGEN, DENMARK** Cruise Copenhagen's charming canals, visit the quaint old harbor at Nyhavn, beautiful Rosenborg Castle and the famed statue of the Little Mermaid. Or venture into the countryside and enjoy its panoramic vistas, fairy-tale castles and the village of Fredensborg.

**VISBY, SWEDEN** Explore this former Hanseatic League town with its narrow, winding lanes, marvelous ruined medieval churches and impressive St. Mary's Cathedral. Or visit an intriguing Bronze Age burial in the midst of farmland and take in the cliff top view of the precipitous coastline.

**RIGA, LATVIA** The capital of Latvia and a UNESCO World Heritage Site, the lavish and vibrant metropolis of Riga has been deemed the "Paris of the Baltics." Cobble medieval streets, Art Nouveau architecture, large parks, and an historic Old Quarter, make Riga a top European destination.

**TALLINN, ESTONIA** Stroll through this beautifully preserved medieval town and discover its upper and lower levels, the Guild Houses, Baroque palaces, the famous Apothecary shop and the exquisite Town Hall. Or visit a lovely recreated rural Estonian village by the sea.

**ST. PETERSBURG, RUSSIA** Explore breathtaking St. Petersburg and cruise its canals. Visit the Peter and Paul Fortress, the fabulous onion-domed cathedrals, and the palaces – from the immense Winter Palace, now the Hermitage Museum, to the fabled Catherine's Palace and Peterhof. Enjoy an evening of ballet or traditional Russian song and dance or take a day trip to Moscow. Highlights in Moscow include the Kremlin and Armory Museum with world-famous Fabergé eggs, Red Square, Lenin's Tomb, St. Basil's Cathedral, the Bolshoi Theater, and more.

Cover photo: Church of Our Savior on Spilled Blood, St. Petersburg, Russia

## HELSINKI, FINLAND

See the city's stunning modern architecture, visit its lovely parks and open-air market. For a different perspective, take a harbor cruise past forests, villas and ruined Suomenlinna fortress spanning five islands. Or visit historic, colorful Porvoo, Finland's second oldest town.

## STOCKHOLM, SWEDEN

Discover this lovely city and its beautiful buildings. Visit the charming Old Town, medieval Gamla Stan, the elegant Royal Palace, the wonderful parks and the impressive Vasa, a magnificently restored 17th-century warship that sank in the harbor on her maiden voyage!

*You will have the opportunity to select from a variety of optional shore excursions, for an additional charge, which have been designed to acquaint you with the highlights of each port of call.*

All air, cruise and land accommodations, local transportation and optional shore excursions are arranged by Oceania Cruises, Inc. who may use other suppliers or providers to render the services.



## Exclusive London Pre-Cruise Program

**\$649** per person, double occupancy includes:

- 2 nights' accommodations at the Hilton London Kensington hotel with daily English breakfast
- Sightseeing as specified in the itinerary
- Professional tour guide
- Transfers between the airport, hotel and cruise ship, with related luggage handling

**AUG 16** Depart the U.S.A.

**AUG 17** Arrive in London and transfer to the Hilton London Kensington hotel.

**AUG 18** Enjoy a panoramic drive through marvelous London. See famous attractions and landmarks including Trafalgar Square and Big Ben. Visit Westminster Abbey, travel past Downing Street, and see the colorful changing of the guard (schedule permitting) at Buckingham Palace. Visit the renowned Tower of London, a 900-year-old fortress that has served as a royal palace and infamous prison, now home to the Crown Jewels and the legendary Beefeaters. Evening at leisure.

**AUG 19** Transfer to *Regatta* in Tilbury.

**HILTON LONDON KENSINGTON HOTEL** is a four-star hotel located near Holland Park and surrounded by beautifully kept Edwardian and neo-classical town houses. An ideal place to stay while exploring historic London. The hotel's elegant atmosphere will charm; sample European cuisine at the restaurant, have a beverage in the lounge, or enjoy 24-hour room service. Feel at home in a comfortable guest room well equipped with mini-bar, coffeemaker, hair dryer, TV and internet access.

Go Next, Inc. is not responsible for injuries or losses resulting from any causes beyond their own respective and exclusive control. Go Next, Inc. is not responsible for the negligence of the other or any other suppliers or providers. Pre-cruise land accommodations, local transportation and sightseeing are arranged by Go Next, Inc., who may use other suppliers or providers to render the services in the United Kingdom.



Amsterdam  
Windmill



Little Mermaid  
Copenhagen



Stockholm, Sweden

# Reserve Your Scandinavian & Russian Splendors Cruise Today

Send To:  **GO next**

8000 West 78th Street, Suite 345  
Minneapolis, MN 55439-2538  
952-918-8950 • 800-842-9023

PLEASE INDICATE ASSOCIATION/  
GROUP NAME \_\_\_\_\_

August 18 - September 2, 2010

## PLEASE MAKE MY/OUR RESERVATION FOR:

CRUISE PROGRAM WITH AIRFARE

Please indicate preferred departure city: \_\_\_\_\_

CRUISE PROGRAM ONLY

Stateroom category requested: 1st choice \_\_\_\_\_ 2nd choice \_\_\_\_\_

Bed request:  Twin (2 beds)  Queen

Single and Triple accommodations are subject to availability, at an additional cost. Request:  Single  Triple

Name \_\_\_\_\_  
(as it appears on your passport, last, first)  Mr  Mrs  Ms  Dr

Name \_\_\_\_\_  
(as it appears on your passport, last, first)  Mr  Mrs  Ms  Dr

E-mail Address \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Phone \_\_\_\_\_ / \_\_\_\_\_

Office Phone \_\_\_\_\_ / \_\_\_\_\_

Roommate \_\_\_\_\_  
(if different than above)

Adjacency Request \_\_\_\_\_

**Deposit and Final Payment:** A deposit of \$850.00 per person is due with your reservation application. Make your check payable to **Go Next**. Full payment is required 100 days prior to group departure. Any bookings received within 100 days of group departure are subject to availability and must be accompanied with full payment.

Please reserve \_\_\_\_\_ space(s) and enclosed is my/our deposit for \$ \_\_\_\_\_.

Also, please reserve \_\_\_\_\_ space(s) for me/us on the **OPTIONAL LONDON PRE-CRUISE PROGRAM**, \$649.00 per person, double occupancy. Enclosed is my/our \$200.00 per person deposit for \$ \_\_\_\_\_. Single occupancy, subject to availability, add \$200.00.

Deposits may also be made by credit card; however, **all FINAL payments are required to be made by check or cash.**

I/We authorize Go Next, Inc. to charge my/our deposit for \$ \_\_\_\_\_ to:

Visa  MasterCard Card No. \_\_\_\_\_

Exp. Date \_\_\_\_\_ / \_\_\_\_\_

Name as it appears on credit card \_\_\_\_\_

**SIGN HERE X** \_\_\_\_\_

**SIGNATURES REQUIRED BY EACH PERSON TRAVELING INCLUDING PARENT/GUARDIAN FOR MINOR CHILDREN:** I/We have read, received a copy of, understand and accept the terms and conditions stated in the operator/participant agreement.

**SIGN HERE X** \_\_\_\_\_

**SIGN HERE X** \_\_\_\_\_

Making a deposit or acceptance or use of any vouchers, tickets, goods, or services shall be deemed consent to and acceptance of the terms and conditions stated in the applicable Operator/Participant Agreement including limitations on responsibility and liability.

**Travel Insurance is available and may cover you against unforeseen covered reasons. See Travel Insurance panel for details.**

### PLEASE PROVIDE TRAVEL GUARD TRAVEL INSURANCE:

Non-refundable premium payment enclosed.

Please invoice me/us for the payment.

Please select the appropriate premium amount based upon the total per person cost of travel services purchased from Go Next.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$3,001 - \$3,500 = \$259 | <input type="checkbox"/> \$5,001 - \$5,500 = \$399 | <input type="checkbox"/> \$7,001 - \$7,500 = \$539 |
| <input type="checkbox"/> \$3,501 - \$4,000 = \$289 | <input type="checkbox"/> \$5,501 - \$6,000 = \$439 | <input type="checkbox"/> \$7,501 - \$8,000 = \$579 |
| <input type="checkbox"/> \$4,001 - \$4,500 = \$329 | <input type="checkbox"/> \$6,001 - \$6,500 = \$459 | <input type="checkbox"/> \$8,001 - \$8,500 = \$619 |
| <input type="checkbox"/> \$4,501 - \$5,000 = \$359 | <input type="checkbox"/> \$6,501 - \$7,000 = \$499 | <input type="checkbox"/> \$8,501 - \$9,000 = \$659 |

### INITIAL HERE IF YOU WISH TO DECLINE TRAVEL GUARD TRAVEL INSURANCE:

All passengers must have a valid passport with at least 6 months validity remaining at time of travel.

## TRAVEL INSURANCE

PLAN COST PER PERSON IS BASED ON THE TOTAL COST OF THE CRUISE PROGRAM WITH AIRFARE IF APPLICABLE.

\$3,001 - \$3,500 = \$259	\$6,001 - \$6,500 = \$459
\$3,501 - \$4,000 = \$289	\$6,501 - \$7,000 = \$499
\$4,001 - \$4,500 = \$329	\$7,001 - \$7,500 = \$539
\$4,501 - \$5,000 = \$359	\$7,501 - \$8,000 = \$579
\$5,001 - \$5,500 = \$399	\$8,001 - \$8,500 = \$619
\$5,501 - \$6,000 = \$439	\$8,501 - \$9,000 = \$659

We are pleased to make available a travel insurance plan offered through **Travel Guard**. This program can provide you with coverage at an affordable price. If you desire this coverage, please contact **Go Next**. The Trip Protection Plan includes the following:

- Trip Cancellation & Interruption Costs/Airline, Cruise Line & Hotels** (Airfare coverage only available if airfare is purchased through Go Next.)
  - Covers cancellation penalties imposed by the airline, cruise line, **Go Next** or hotels due to covered injury, illness, death, and other named unforeseen covered reasons.
  - Covers unused, non-refundable portions of your trip or additional transportation expenses to your return destination or to finish your trip if your trip is cancelled or interrupted for covered reasons.
  - Pays additional covered transportation expenses to your return destination or to finish your trip.

### \$20,000 Medical Expense:

- Pays for covered injury, sickness and emergency dental treatment received during the trip.
- Pays covered hospital expenses with no daily limits or deductibles.

### \$50,000 Emergency Medical Transportation:

- Emergency medical transportation expenses to the nearest adequate medical facility (home in case of death.)
- Pays for a medical escort if you are disabled and an escort is recommended by a doctor.

### \$30,000 Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

### \$2,000 Baggage & Personal Effects:

- Coverage for loss or damage to your baggage, passport and visas.
- Unauthorized use of your credit cards.
- Primary coverage - Benefits payable are determined without regard to any other insurance coverage you may have.

### \$500 Baggage Delay (\$100 per day maximum)

- Pays for the purchase of essential items if your baggage is delayed for 24 hours or more while you are on your trip.

### \$500 Trip Delay (\$100 per day maximum)

- Pays for covered additional accommodations and meals for a delay over 12 hours for covered reason.

- The following non-insurance services provided by TRAVEL GUARD Assist are also included when you purchase the Trip Protection Plan:
- 24-hour emergency assistance services including:**
    - Emergency medical assistance and evacuation.
    - Telephone interpretation service.
    - Baggage tracking assistance.

The Trip Protection Plan may be purchased up until final payment of your reservation and becomes

effective upon our receipt of your payment of the plan cost. Plan cost is non-refundable.

We urge you to carefully review the Description of Coverage which provides the details of the Trip Protection Plan. Please note the exclusion of coverage for a medical condition that existed during the 60 days immediately preceding, and including the insured's coverage effective date and other limitations.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. All coverages may not be available in all states.

### SEND TRAVEL INSURANCE INQUIRIES TO: TRAVEL GUARD

3300 Business Park Dr.  
Stevens Point, WI 54482  
(866)725-6906  
Call Collect (715)295-5452  
FAX (715)345-0502

### SEND TRAVEL INSURANCE CLAIMS ONLY TO: TRAVEL GUARD

P.O. Box 47  
Stevens Point, WI 54481



## OPERATOR/PARTICIPANT AGREEMENT

**Go Next, Inc.** (hereinafter GN), located at 8000 West 78th Street, Suite 345, Minneapolis, Minnesota 55439-2538, in return for full payment by you of the amount specified, is responsible to arrange for the transportation, accommodations and other services specified as included in this brochure as and to the extent you have selected them, and subject to the following terms and conditions. Unless expressly specified as included by this brochure, services, taxes and fees are not included.

**RESPONSIBILITY:** GN is responsible to you for arranging all included transportation, accommodations and other services. However, in the absence of negligence on its part, GN and the sponsoring association are not responsible for personal injury, property damage, or any other loss, claim or damage arising out of or related to goods or services offered or included. GN and the sponsoring association are not responsible for personal injury, property damage or any other loss, claim or damage related to or arising out of, in whole or in part, the acts or omissions of any direct air carrier, cruise line, hotel, ground operator, or other person not its direct employee or not under its exclusive control supplying any services or providing any goods offered or included. GN and the sponsoring association are not responsible for personal injury, property damage or any other loss, claim or damage arising out of, either in whole or in part, acts of God, weather, labor strife, government actions, mechanical breakdowns, war-like acts, terrorist activities or other causes reasonably beyond the respective control of GN and the sponsoring association. GN and the sponsoring association are not responsible for incidental or consequential losses or damages.

Neither GN nor the sponsoring association nor Oceania Cruises are responsible for any penalty, loss or inconvenience resulting from air or land arrangements made independently by travelers, including non-refundable conditions, restricted travel or frequent flyer tickets.

**PAYMENT:** A deposit in the amount shown on the reservation form and a signed agreement for each person is required to secure reservations. Final payment is due as shown on the reservation form. If the cruise or flight is fully booked, your payment will be returned or, with your authorization, your name placed on a waiting list. ALL CHECKS AND MONEY ORDERS ARE TO BE MADE PAYABLE AS INDICATED ON THE RESERVATION FORM. CONFIRMATION IS SUBJECT TO RECEIPT BY GN OF DEPOSIT AND A SIGNED AGREEMENT.

**PRICES:** GN RESERVES THE RIGHT TO INCREASE PRICES IN THE EVENT OF ANY INCREASED SECURITY OR FUEL RELATED SURCHARGES, OR FARE INCREASES IMPOSED BY THE AIRLINE OR CRUISE LINE THAT MAY BE IN PLACE AT THE TIME OF TICKETING OR TRAVEL, FOREIGN OR DOMESTIC TAX INCREASES, OR ADVERSE CURRENCY EXCHANGE FLUCTUATIONS, AFTER JUNE 01, 2009. GN RESERVES THE RIGHT, IF NECESSARY OR ADVISABLE, TO SUBSTITUTE HOTELS BUT IS NOT OBLIGED TO DO SO.

The price is based on tariffs in effect for estimated 2010 prices as of June 01, 2009. Prices increase every year, and it is therefore possible that increases could occur after the printing of this brochure and in advance of your departure.

**BAGGAGE:** GN CANNOT BE HELD RESPONSIBLE FOR LUGGAGE LOST OR DAMAGED. YOU SHOULD GIVE IMMEDIATE NOTICE OF ANY LOST OR DAMAGED LUGGAGE TO THE INVOLVED AIR CARRIER, HOTEL, CRUISE LINE AND TO YOUR OWN INSURANCE COMPANY.

**AIRCRAFT AND CRUISE LINE BOARDING:** GN CANNOT BE HELD RESPONSIBLE FOR AIRLINE OR CRUISE LINE DELAYS.

Aircraft and cruise line boarding privileges are limited to persons whose full payment and signed agreement have been received by GN and whose names are on the manifest given to the carrier before departure. All persons must also present a passport with at least six months validity and positive proof of identity when boarding. Improper documentation, inadequate proof of identity, inadequate proof of age for children under 2, or any other reason may result in denial of boarding privileges. The air carrier and cruise line reserve the right to decline, accept or retain any person on the flight or cruise at any time within their sole discretion. If you are denied boarding privileges, you forfeit all monies paid and will be assessed any non-recoverable costs.

**VISAS:** A visa may be required. Information regarding visa applications and fees will be provided after your reservation has been confirmed.

**OCEANIA CRUISES' TERMS AND CONDITIONS:** Discounts are per stateroom based on double occupancy. Fares listed are cruise only in U.S. dollars, per person, based on double occupancy. Cruise Ship Fuel Surcharge may apply. All fares and offers are subject to availability, may not be combinable with other offers, are capacity controlled and may be withdrawn at any time without prior notice. 2-for-1 fares are based on published Full Brochure Fares; all fares are cruise only, and do not include Prepaid Charges, Optional Facilities and Services Fees, and personal charges, as defined in the Terms and Conditions of the Guest Ticket Contract which may be obtained from Go Next, Inc. Full Brochure

Fares may not have resulted in actual sales in all cabin categories and may not have been in effect during the last 90 days. Promotional fares may remain in effect after the expiration date. Air promotion applies to economy, round-trip flights only from select Oceania Cruises U.S. & Canadian gateways and does not include ground transfers. Advertised fare includes all surcharges, airline fees and government taxes. Airline imposed baggage charges may apply. Oceania Cruises reserves the right to correct errors or omissions and to change any and all fares, fees, and surcharges at any time. Additional terms and conditions may apply. Complete terms and conditions may be found in the Guest Ticket Contract. Ships' Registry: Marshall Islands.

**OCEANIA CRUISES' LAND PACKAGES/SHORE EXCURSIONS:** Tours are operated in the various ports of call by local tourist service companies contracted by the cruise line. They are not under the control of GN. Cancellation penalties may differ from the cruise program related penalties. Oceania Cruises may modify the cruise itinerary up to and during the voyage.

**NOTICES:** Any complaints or claims against GN must be made in writing and received by GN within 90 days after scheduled termination of the trip. Any action or suit against GN must be commenced within 1 (one) year after scheduled termination of the trip or be forever barred.

The rights and remedies relating to cancellations and major changes prior to departure, made available under this agreement are in addition to any other rights or remedies available under applicable law. However, we offer any refunds under this agreement with the express understanding that the receipt of that refund by you waives all other remedies.

**INSURANCE:** Trip insurance is available and may cover you against unforeseen covered reasons. See above for details.

**INTERNATIONAL FLIGHTS ONLY:** International travel involves stringent identification and documentation requirements. Be sure you are familiar with them sufficiently in advance and early in your planning.

**ADVISORY:** When you are traveling outside of the United States, please be aware that significantly different health, safety and legal standards may prevail. You should plan and act accordingly and exercise good personal judgment for your own health and safety at all times when abroad. If you have special medical or physical requirements, you should investigate your destination(s) beforehand and ensure the care and conditions you need will be available.

**IF YOU CHANGE PLANS OR CANCEL, YOUR RIGHTS TO A REFUND ARE LIMITED:** The following charges will be assessed for cancellations.

If you cancel or change plans more than 100 days in advance of initial flight, a full refund less a \$100.00 administrative fee plus any applicable pre- and/or post-cruise program cancellation fees, is provided. Any refunds are provided only in accordance with the following schedule. Any requests for cancellation must be communicated to GN in writing. Applicable refunds, if any, will be made within 14 days after the cancellation.

**CANCELLATIONS:** Upon receipt of written cancellation from you, the following fees will apply:

Cruise Program cancellations received 101 days or more before initial flight departure, \$100.00 per person; 100-61 days prior to departure, 25% of total fare; 60-31 days prior to departure, 50% of total fare; 30-16 days prior to departure, 75% of total fare; 15-0 days prior to departure, 100% of total fare.

GN Pre- and/or Post-Cruise Program cancellations received 101 days or more before initial flight departure, \$100.00 per person, per program; 100-61 days prior to departure, \$200.00 per person, per program; 60 days or less, no refund.

**HEALTH:** Any physical or mental condition requiring special medical attention or equipment must be disclosed in writing to GN at the time the participant makes a reservation. GN may reject the reservation of any person who, in the opinion of GN is unfit for travel or might be a danger to themselves or incompatible with others on the trip. Participants requiring special assistance, including without limitation those who permanently or periodically use a wheelchair, must be accompanied by someone who agrees to provide the required assistance. GN reserves the right to terminate the participation of any participant whose conduct or condition materially inconveniences other participants.

THERE ARE NO EXCEPTIONS OF ANY KIND (INCLUDING MEDICAL EXCEPTIONS) TO THESE POLICIES. No refunds will be made for any portion of the arrangements we have made for you that are not actually utilized by you. There is no variance from these policies for the services we arrange as described in this brochure.

California Seller of Travel Registration No. 2077280-40, Washington Seller of Travel Registration No. 602-900-725, Iowa Seller of Travel Registration No. 477