

TERMS & CONDITIONS

ITINERARY: InsightOut Journeys LLC, aka IOJ Travel (IOJ), will make every effort to keep to the advertised Tour components including listed lodging, but reserves the right to make changes at their discretion or if necessary for unforeseen reasons. Only items listed on the itinerary are included in the tour.

RESERVATIONS AND PAYMENT: A reservation deposit \$750 per person is required at the time of your booking. All deposits are non-refundable 10 days after booking if the booking is made 90 days before day 1 of the tour. The balance of the total cost of the Tour is required at the office of IOJ no later than 90 days before your Day 1 of the Tour. If your reservation is made within 90 days of Day 1, the deposit and balance of the Tour must be paid at the time of reservation. If final payment is not received when due, IOJ reserves the right to cancel your participation in the tour, and no refunds will be made. While it is not likely, IOJ reserves the right to assess additional charges if the retail exchange rate (dollar to euro) exceeds \$1.20 per euro within 30 days of the first day of the event. All prices are stated as cash prices. Checks are accepted for cash payment. Credit card fees are added only to amounts you pay by credit card.

CANCELLATIONS:. Cancellations 90 days before the first day of your Tour are refundable less the deposit, credit card fees, and a \$300 handling fee. Travel insurance is highly recommended because no exceptions can be made for any reason including personal or family emergencies. Also, no refunds are given for leaving a tour early or arriving late. If you wish to make any changes after IOJ has accepted your booking, there may be a Change Fee of \$100 will be charged for administrative costs.

TRIP CANCELLATION AND INTERRUPTION INSURANCE: It is strongly advised that all travelers purchase trip cancellation and interruption insurance as protection against any emergency you may have that affects your ability to participate in this tour. You can purchase travel insurance by visiting IOJs website, www.GOioj.com, or from a provider of your choice.

GENERAL LIABILITY: IOJ acts only as Agents for the hotels, airlines, tour operators, vendors, presenters, tour coordinators vehicle hire companies, etc, (herein referred to as Suppliers). All coupons, receipts, contracts, and tickets issued by IOJ or its suppliers are

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subject to any terms, tariff restrictions, and services whatsoever offered by the Suppliers. By acceptance of such documents, the traveler agrees to the foregoing and also agrees that neither IOJ, its suppliers or any affiliate companies shall be or become liable or responsible for any loss, injury or damage to person, property or otherwise in connection with any accommodation, transportation or other service. IOJ, its suppliers or any affiliate companies are not liable for failure on the part of transport companies whose responsibility is confined to their operations. In addition, IOJ, its Suppliers, and their agents, consultants, tour leaders, or employees are not liable for any event that may occur such as an accident or failure of equipment or industrial Actions (whether or not including IOJ or Suppliers' employees), war, disturbance, fire, flood, severe weather, Acts of God, Acts of Government, local restrictions or terrorist attacks, any act of omission whatsoever (whether within or outside their control) in relation to any booking, contract, travel, accommodation, excursion or other services (including the carriage of baggage) even if it results in any direct, indirect or consequential loss, damage, death, injury, delay, liability, additional expenses or inconvenience. You agree to not hold IOJ liable or to have obligation for any death, illness, injury, loss, or damage to baggage or personal property caused to or suffered by you in relation to your Tour. Information about any medical condition that may affect your health or ability must be provided to IOJ in advance and writing.

CANCELLATIONS AND ALTERATIONS BY IOJ: While it is highly unlikely, IOJ reserves the right to cancel the Tour for any reason. In this event, IOJ will refund any monies paid by participants that they are able to recover from suppliers minus exchange variables, fees, and credit card fees.

SHARE POLICY: Accommodations on all IOJ programs are based on double occupancy in a room with two beds, or a shared bed for a couple, and one bathroom. If you are traveling alone, you may pay a Single Supplement fee for the program. If you would like a roommate, we will attempt to link you up with a same-sex single traveler. If we are not able to pair single travelers, then you may need to pay the single supplement fee. Please try to find your own roommate and make it a fun trip for you and your friend!

TRAVELER AGREEMENT: IOJs tours have a moderate level of physical demands. This includes walking on uneven surfaces, climbing stairs, and standing at sites to listen to

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guides. Walking tours typically last no more than 4 hours, usually a bit less. Sorry, but we are not able to accommodate physically handicapped travelers. You will be responsible for handling your own luggage in and out of hotels and on to transportation which may be a few blocks away. The hotels have elevators but there may be stairs to navigate, usually not more than a single flight. By accepting the terms and conditions you acknowledge that you are physically able to participate.

SERVICES: IOJ takes all reasonable care in selecting the people or organizations that provide the services that form a part of your Tour. IOJ and its suppliers are not liable for any omission, or default in the provision of such services, and nor does any agent have authority to make representations binding on IOJ or its suppliers before the start of the Tour.

CHANGES TO THE ITINERARY: IOJ is always on the lookout for opportunities that the group may like to do. For this reason, IOJ may change the itinerary. Or, IOJ may be forced to change the itinerary due to unexpected events. Therefore, you understand IOJ may need to change portions of the itinerary including accommodations. You agree to be flexible and able to adapt to surprises.

EMERGENCY INFORMATION and PAPERWORK: Emergency contact information, travel details, signed liability release, and acknowledgment of acceptance of these terms and conditions is required from each traveler before final payment.

AUTHORITY TO REMOVE PARTICIPANTS: We want everyone to have a good time, however, it sometimes happens that someone in the tour does things that are incompatible with the safety, comfort, or convenience of other tour participants. If we determine that such circumstances exist, you agree that we have the right and discretion to expel someone including you from a tour at any time. You acknowledge that you have waived and released any rights that you may have to make a claim against us in this circumstance.

JURISDICTION: This document and the IOJ tour Conditions are governed by the laws of the State of Washington excluding its conflicts laws, and you agree that the sole jurisdiction for any disputes you may have with us is in the superior court of San Juan County, Washington, USA.