TERMS & CONDITIONS

Please note that these terms and conditions are set by the tour operator. Your acceptance of these terms indicates an agreement between you and the tour operator. Any disagreement with these terms must be addressed with the tour operator.

WATERWAYS OF RUSSIA ABOARD
VOLGA DREAM
July 16-26, 2014

CO-SPONSORED WITH:
National Trust, Smithsonian Journeys, Yale

PROGRAM RATES: Per person double occupancy

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
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<tbody>
<tr>
<td>Category 7</td>
<td>$6,045</td>
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<tr>
<td>Category 6</td>
<td>$6,145</td>
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<tr>
<td>Category 5</td>
<td>$6,745</td>
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<tr>
<td>Category 4</td>
<td>$7,145</td>
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<tr>
<td>Category 3</td>
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<tr>
<td>Category 2</td>
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<tr>
<td>Category 1</td>
<td>$8,145</td>
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<tr>
<td>Junior Suite</td>
<td>$8,645</td>
</tr>
<tr>
<td>Owners Suite</td>
<td>$9,645</td>
</tr>
</tbody>
</table>

Single Rates
Category 5: $10,145
Category 4: $10,645

SHIP SIZE: This ship is limited to 109 guests on a first-come, first-served basis. Should the minimum not be met, we reserve the right to cancel the program, levy a small group surcharge, and/or send the program without a HAA study leader. We retain the right to add staff members and/or invited guests to any of our group departures regardless of the stated group-size limitation.

TOUR OPERATOR: Thomas P. Gohagan & Company
CST: #20318678-40. WST: #601 767 666. OST: #TA 0905

PROGRAM COST INCLUSIONS: Port taxes, all transfers and luggage handling abroad for all participants whose arrival(s)/departure(s) coincide with the scheduled group transfer(s); all activities, excursions, entrance fees, accommodation, and meals per detailed itinerary; soft beverages, juices, beer, and wine for included lunches and dinners on the ship; gratuities to local guides, and ship staff, and drivers; tour manager throughout; $50,000 emergency medical evacuation insurance.

PROGRAM COST EXCLUSIONS: International airfare from the U.S.; visas and associated fees, excess baggage charges on aircraft; associated local taxes, airport facility taxes and federal inspection fees not listed in the “inclusions” section transfers and baggage handling to/from airport/hotel if you are arriving earlier or later than and/or departing earlier or later than the scheduled group transfer(s); passport fees; personal expenses such as laundry and telephone calls; accident/sickness, trip cancellation, and baggage insurance; gratuities to hotel personnel; optional sightseeing excursions; meals and alcoholic beverages not listed in the “Inclusions” section; and all other services not specifically mentioned in the “Program Cost Inclusions” section.

OPTIONAL MOSCOW PRE-PROGRAM
July 14-17, 2014
$860 double occupancy / $1,260 single occupancy
Includes two nights with breakfast at the Marriott Royal Aurora Hotel and panoramic city tour of Moscow.

OPTIONAL ST. PETERSBURG POST-PROGRAM
July 26-28, 2014
$850 double occupancy / $1,130 single occupancy
Includes two nights with breakfast at the Angleterre Hotel, boat cruise, and city tour.

AIRFARE: The tour operator can assist you with your air arrangements. Neither the Harvard
Alumni Association nor the tour operator accepts the liability for any airline cancellation penalty incurred by the purchase of a non-refundable airline ticket. The air ticket when issued shall constitute the sole contract between the passenger and the airline concerned.

WHAT TO EXPECT / PHYSICAL HEALTH: All participants must be in generally good health. Any condition that may require assistance or special medical attention must be reported at the time of your reservation.

RESERVATIONS, DEPOSITS, & FINAL PAYMENT: To reserve a space on this program, a $1,000 deposit is required per person. An additional $200 per person is required for the post-extension. Please either call us at 800.422.1636 or 617.496.0806 or fill out and mail or fax the registration form. Reservations are acknowledged in order of receipt until the maximum enrollment has been reached. Final payment must be received 95 days prior to departure, and must be made by check.

CANCELLATIONS & REFUNDS: Notification of cancellation must be received in writing by HAA from the participant. At the time written notification of cancellation is received, the following penalties will apply:

Main program:
Up to 120 days prior, is $200 per person main program/$50 per person pre/post program
From 95-119 days is $1000 per person main program/$200 per person pre/post program
45-94 days is 50% of published fare
44 days or less is 100% of published fare

TRIP INSURANCE: We highly recommend the purchase of trip cancellation insurance. An application for trip cancellation insurance will be provided by the HAA upon confirmation. The pre-existing medical conditions exclusion is waived if the insurance is purchased within 15 days of initial deposit. Neither the Harvard Alumni Association nor our tour operators, including their representatives, employees and agents, will take responsibility for any costs, losses incurred or suffered by the guest, or guests’ dependents or traveling companions, with regards to, but not limited to, cancellation or curtailment of the tour, emergency evacuation expenses, medical expenses, repatriation expenses, damage/theft/loss of personal baggage, money and goods. Nor do they accept liability for any airline cancellation penalty incurred by the purchase of a non-refundable airline ticket or other expenses incurred by tour participants in preparing for the tour.

EMERGENCY MEDICAL & EVACUATION INSURANCE: As a service to travelers, the HAA automatically provides emergency medical evacuation insurance. At the time of publication, this policy has the following schedule of benefits:
$2,500 Accident/Sickness Medical ($50 deductible); $1,000 Accidental Death and Dismemberment; $50,000 Emergency Medical Evacuation; $7,500 Repatriation of Remains; Included Emergency Medical Assistance Service; Included Bedside Visitation.

This insurance covers travelers for the HAA-sponsored program dates, but not for any extensions or independent travel plans. You will receive detailed information on this coverage approximately 30 days prior to your departure. Should you also purchase the Travel Insurance Select offered to you at confirmation, it will provide you with benefits which are additional to those stated above. This insurance is secondary to any insurance the traveler may already have.

CHANGES IN ITINERARY AND COSTS: The itinerary is subject to change at the discretion of Harvard Alumni Association and the tour operator. We reserve the right to change a program’s dates, staff (including study leader*), itineraries, or accommodations as conditions warrant. Deviations from the scheduled itinerary are at the expense of the individual. All prices quoted are based on prevailing fuel prices, airfares and currency exchange rates in effect as of the brochure printing and are subject to change.

*In the event of a cancellation by the Harvard study leader, we will attempt to notify all travelers as soon as possible. We will make every reasonable effort to find a replacement study leader, but our ability to do so will depend on the availability of appropriate lecturers and proximity to the departure date. If we are not able to provide an appropriate substitute we will make every reasonable effort to provide other educational opportunities or program enhancements to ensure a viable travel study experience. Please note that all participants are
bound to the cancellation fee schedule and other terms and conditions of the program regardless of whether or not a replacement study leader is found.

QUESTIONS Please call the Travel Program at the Harvard Alumni Association at 800.422.1636 or 617.496.0806, or email us at haatravels@harvard.edu

RESPONSIBILITY: Harvard University, the Harvard Alumni Association and Thomas P. Gohagan & Company (collectively, “Gohagan”) act only as agents for the passenger with respect to travel services. ALL PASSENGERS ACKNOWLEDGE THAT PARTICIPATION IN THE TRIP AND ITS ACTIVITIES INVOLVES THE RISK OF INJURY TO THEIR PERSON AND PROPERTY AND THEY VOLUNTARILY ACCEPT ALL RISK OF PERSONAL INJURY AND PROPERTY DAMAGE ARISING FROM THEIR PARTICIPATION IN THE TRIP. AS LAWFUL CONSIDERATION FOR BEING PERMITTED TO ATTEND THE TRIP AND PARTICIPATE IN THESE ACTIVITIES, THE PASSENGERS HEREBY RELEASE AND DISCHARGE HARVARD UNIVERSITY, THE HARVARD ALUMNI ASSOCIATION, THE TOUR OPERATOR AND ITS AND THEIR RESPECTIVE OFFICERS, DIRECTORS, TRUSTEES, EMPLOYEES, GOVERNING BOARD MEMBERS, AGENTS AND RELATED ENTITIES FROM ALL CLAIMS AND DEMANDS WHATSOEVER THAT THE PASSENGERS MAY HEREAFTER HAVE FOR INJURIES OR PART BY THE NEGLIGENCE OR OTHER WRONG DOING OF SUCH ORGANIZATIONS FOR THEIR OFFICERS, DIRECTORS, TRUSTEES, EMPLOYEES, GOVERNING BOARD MEMBERS, AGENTS OR RELATED ENTITIES. Without limited the foregoing, Harvard University, the Harvard Alumni Association and its agents can assume no liability for injury, damage, loss, accident, delay or irregularity in connection with the services of any ship, airplane, train, automobile, motorcoach or any other conveyance used in carrying out the tour, for the acts or defaults of any company or person engaged in conveying the passengers or in carrying out the arrangements of the tour, or for losses or additional expenses due to delay or changes in air or other services, sickness, weather, strike, war, quarantine, acts of God or other causes beyond their control. All such losses will have to be borne by the passenger, as tour rates provide for arrangements only for the time stated. We reserve the right to make alterations to the itinerary as may be deemed necessary for carrying out the tour. All fares as well as schedules, hours of arrival and departure, special programs and guest lecture series (if applicable) are subject to change or cancellation without prior notice. Gohagan shall not be required to refund any portion of the fare or make any other compensation under these circumstances. Gohagan cannot be responsible for penalties assessed by domestic and/or international carriers that may result due to operational and/or itinerary changes, regardless if passenger and/or Gohagan make the flight arrangements. Any additional expenses resulting from the above will be paid by the individual passenger. The right is reserved to substitute hotels in similar categories. The right is reserved to cancel any tour prior to departure, in which case the entire payment may be refunded without further obligation on our part. No refund will be made for the unused portion of any tour. By forwarding of deposit, the passenger certifies that he/she does not have any mental, physical or other conditions of disability that would create a hazard for him/herself or other passengers and accepts the terms of this contract. The right is reserved to decline to accept or to decline to retain any person as a member of any tour should such person’s health, actions or general deportment impede the operation of the tour or the rights or welfare or enjoyment of other passengers. Baggage is at the owner’s risk entirely. It is understood that the air ticket when issued shall constitute the sole contract between the air company concerned. The airlines concerned are not to be held responsible for any act, omission or event during the time passengers are not on board their plane or conveyance. From time to time issues arise in various regions of the world that lead some groups and individuals to call for travel boycotts or other forms of political action. HAA policy on such matters is to leave it to our travel study participants to keep themselves informed and to make their own judgments about where to travel.

PERSONAL INFORMATION: All personally identifiable information provided to HAA Travels tour participants is strictly confidential. Personal information is not shared with third parties or made publicly available except under the following circumstances:

- Name, degree, home city, and email address*, may be included in the tour
participant list that is distributed to tour staff and HAA passengers prior to departure.

- Relevant information provided by tour participants to HAA and the tour operator is shared with the agents providing tour services in the destination. Per contractual agreement, the tour operator and its agents are prohibited to share or sell this information to other parties.

*Please let us know if you would like to opt out of sharing your email address on the tour participant list.

**Appearing in Photos:** Photos from HAA trips may be posted on photo-sharing web sites such as Snapfish or on social networking sites such as Facebook. Your likeness may appear in some photos or videos, posted either by HAA or other travelers, and the circulation of the materials could be worldwide. Trip photos may also be selected to appear in future HAA travels promotions; HAA will attempt to notify the traveler in advance, but no compensation is available for appearing in a trip photo used for promotional purposes.

**Disclaimer:** Every reasonable effort has been made to ensure the accuracy of information presented in this publication. Harvard Alumni Association is not responsible for errors in or damages resulting from use of the information contained herein.