 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.

INDIA, SRI LANKA & THE MALDIVES ON ISLAND SKY
NOVEMBER 27-DECEMBER 14, 2015

SHIP SIZE: 100 passengers

TOUR OPERATOR: Zegrahm Expeditions (ZE)

PROGRAM RATES:
Per person double occupancy
Category 1: $14,980
Category 2: $16,480
Category 3: $17,280
Category 4: $18,480
Category 5: $20,780
Category 6: $23,380

SINGLE OCCUPANCY: A limited number of cabins are available for solo travelers at the following rates:
Category 2: * No single supplement
Category 3: * No single supplement

PROGRAM COST INCLUSIONS: All gratuities; accommodations in hotels and on board Island Sky as outlined in the itinerary; all onboard meals; all group meals on land; welcome and farewell cocktail receptions; beer and wine with lunch and dinner on board (excluding premium brands); arrival and departure transfers on group dates; services of the expedition staff, including lectures, briefings, slide/film shows; all group activities and excursions; landing and port fees; $50,000 emergency medical evacuation insurance.

PROGRAM COST EXCLUSIONS: All air transportation; excess baggage charges; airport arrival and departure taxes; transfers for independent arrivals and departures; passport and/or visa fees; accident/baggage/cancellation insurance; items of a personal nature such as laundry, bar charges, alcoholic beverages except as outlined in inclusions, e-mail / Internet / fax / telephone charges.

AIRFARE: Zegrahm Expeditions is able to assist all HAA participants, regardless of their home city, with flight arrangements for this departure.

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:
HAA trips are designed for Harvard alumni and friends who are interested in learning while they travel. Trips are moderately active, although most activities can be catered to multiple ability levels. Some walks or site visits are potentially long on uneven surfaces and paths. In order to enjoy the trips, an open mind, flexibility and the ability to enjoy the company of fellow travelers are essential. It is also important to judge your ability to participate with a group, and your ability to keep up with scheduled activities.

Participation on a HAA program requires that passengers be in generally good health. It is essential that persons with any medical issues and/or dietary restrictions make them known to us well before departure. Any impairments regarding mobility must be disclosed to HAA prior to booking. We can counsel participants on whether a trip is appropriate for them.

RESERVATIONS, DEPOSITS, & FINAL PAYMENT:
An initial deposit of $1,000 per person is required to reserve your space on the tour. For your convenience, you may charge your initial deposit
to your American Express, Visa, or MasterCard or pay it by check. Final payment is due 120 days prior to departure and is payable by check or credit card.

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

More than 120 days prior to departure: $750 per person

60 - 119 days prior to departure: 50% of expedition cost

59 days or less prior to departure: 100% of expedition cost

Some airfares may be non-refundable. Once an expedition has departed there will be no refunds from ZE for any unused portions of the trip. The above policy also applies to all extensions and independent travel arrangements made in conjunction with this program.

**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 HAA nor the tour operator 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. As a service to our travelers we automatically provide emergency medical evacuation insurance. You will receive detailed coverage approximately 30 days prior to your departure.

**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.

**ITINERARY CHANGES & TRIP DELAY:** Itineraries are based on information available at the time of printing and are subject to change. ZE and HAA reserve the right to change a program’s dates, staff, itineraries, or accommodations as conditions warrant. If a trip must be delayed or the itinerary changed due to bad weather, road conditions, transportation delays, government intervention, airline schedules, sickness, or other contingency for which ZE or its agents cannot make provision, the cost of delays or changes is not included.

**RATES:** Tour costs are based upon current airfares, tariffs, and currency values. While we do everything possible to maintain the listed prices, they are subject to change.

**ABOUT FUEL COSTS & RATES OF EXCHANGE**

Given the uncertain and volatile oil market as well as the dollar’s decline relative to the Euro and other currencies, it is extremely difficult to predict fuel costs over the long term, and, more specifically, at the time of this voyage. Our prices are based upon the prevailing fuel rates and rates of exchange at the time of brochure printing (usually ten-eleven months before departure). While we will do everything possible to maintain our prices, it may be necessary to institute a surcharge before departure in order to cover part of higher fuel and other costs.

**QUESTIONS** Please call the Travel Program at the Harvard Alumni Association at 800.422.1636 or
LIMITATIONS OF LIABILITY: This section defines ZE’s and HAA’s responsibility with respect to this trip, including extensions and independent arrangements. Please read it carefully. HAA and the tour operator (including its Owners, Agents, and Employees) give notice that they act only as the agent for the owners, contractors, and suppliers providing means of transportation and/or all other related travel services and assume no responsibility howsoever caused for injury, loss, or damage to person or property in connection with any service resulting directly from: acts of God, detention, annoyance, delays, expenses arising from quarantine, strikes, thefts, pilferage, force majeure, failure of any means of conveyance to arrive or depart as scheduled, civil disturbances, terrorism, government restrictions or regulations, and discrepancies or changes in transit or hotel services over which it has no control. Reasonable changes in the itinerary may be made where deemed advisable for the comfort and well-being of the passengers. As described in the eighth item above, all prices are subject to change. As described in tenth item above, in the event that an expedition must be cancelled, neither HAA nor the tour operator is responsible for any personal expenses incurred by trip members in preparing for the program. Certain ship owners require use of preprinted ticket forms that limit the ship owner’s and operator’s liability. When such tickets are used, you are generally bound by the terms of these tickets with respect to your legal relationship to the owner and operators of the ship, their agent (Zegrahm Expeditions), and the ship’s crew. On advancement of deposit to the tour operator, the depositor acknowledges that he/she has read and understands the above recited terms and conditions, and agrees to be bound by them.

PERSONAL INFORMATION: All personally identifiable information provided by 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. Information contained in this document is subject to change.