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.

TRANSATLANTIC VOYAGE: NEW YORK, SOUTHAMPTON, NOVA SCOTIA, NEWFOUNDLAND, IRELAND, CORNWALL & LONDON ON SILVER WHISPER
MAY 4-16, 2015

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

SHIP SIZE: 380 guests

CO-SPONSORS: Emory University, Johns Hopkins University, Mills College, National Trust for Historic Preservation, Northwestern University, Vanderbilt University

PROGRAM RATES:
Per person double occupancy

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<th>New York</th>
<th>Ft. Lauderdale</th>
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Single occupancy

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PROGRAM COST INCLUSIONS: Enrichment program of lectures and discussions; twelve-night transatlantic cruise from New York City (or Fort Lauderdale) aboard the six-star Silver Whisper; port taxes; complimentary alcoholic and non-alcoholic beverages throughout the cruise; complimentary butler service, in-suite dining, and 24-hour room service on board; taxes; transfers and luggage handling at airport/pier included with the Low Air Add-Ons Program*; all accommodation and meals per detailed itinerary; gratuities to ship personnel; tour manager throughout; $200,000 emergency medical evacuation insurance.

*Limited availability. Low Air Add-Ons (Silversea’s Silver Sky Air Programme) are economy class and based on contractual agreements between Silversea and respective airlines; Gohagan & Company and Harvard Alumni Association have no control over availability.

PROGRAM COST EXCLUSIONS: Airfare; baggage charges on aircraft; local departure air/airport tax(es); airport facility and security taxes and federal inspection fees not listed in the “Inclusions” section of the brochure; transfers and baggage handling to/from airport/hotel/ship (unless your air is purchased through Silversea’s Low-Air Add-On program); passport, visas and associated fees; personal expenses such as laundry, telephone calls and Internet access; accident/sickness, trip cancellation, and baggage insurance; gratuities to hotel personnel; optional sightseeing excursions; meals, alcoholic or other beverages and all other services not specifically mentioned in the “Inclusions” section.

LONDON POST-CRUISE OPTION:
$975 per person based on double occupancy
$1,390 based on single occupancy

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. All programs require physical independence and mobility. Any physical or mental condition that may require special medical attention or physical assistance (for example, the need for a wheelchair) must be reported in writing when you make your reservation. Travelers must be able to embark or disembark motor coaches alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds without assistance. Travelers requiring assistance must travel with a companion who will be responsible for handling equipment.

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 pre or 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 120 days (January 5, 2015) prior to departure, and must be made by check.

CANCELLATIONS & REFUNDS: Cancellations for all or any part of the trip including Pre/Post-Program(s) reservation(s) will not be effective until received in writing in the offices of the Harvard Alumni Association or Gohagan. Should you have to cancel, the following terms will apply.

- Reservation cancellation(s) are subject to a $200 ($50 Pre/Post-Program(s)) per person administrative fee from the time of booking through 180 days prior to departure.
- $1,000 ($200 Pre/Post-Program(s)) per person if cancellation is received from 120 through 179 days prior to departure
- 60% of the published full regular tariffs if cancellation is received 95 through 119 days prior to departure
- 80% of the published full regular tariffs if cancellation is received 45 through 94 days prior to departure
- 100% of the published full regular tariffs for cancellations if cancellation is received 44 days or less prior to departure, or if passenger is a no-show, or returns early from the trip.
- In addition, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

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 our travelers the HAA automatically provides emergency medical evacuation insurance. At the time of publication, this policy has the following schedule of benefits: $5,000 Accident/Sickness Medical Expense; $200,000 Emergency Medical Evacuation & Return of Remains; $3,000 Emergency Reunion; $5,000 Accidental Death and Dismemberment

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.