

All cruise prices are subject to change until your booking is confirmed. We will notify you of any price changes, and await your acceptance, before your reservation is considered "booked" and confirmed. Either party may cancel the booking within 14 days of initial deposit, with no penalty, for any reason. We'll send you an email confirmation (if you provide us with your email address) and an itemized invoice ("DEPOSIT AND FINAL PAYMENT CONFIRMATION") via mail/post within three (3) business days of your deposit. You must return a signed copy of your DEPOSIT AND FINAL PAYMENT CONFIRMATION form within 30 days of booking or your cruise reservation is subject to cancellation. If you do not return this form by the FINAL PAYMENT date, your cruise reservation will automatically be cancelled and cancellation penalties will be assessed. You will be sent reminders via email and by phone before your reservation is cancelled.

Typically passengers will receive cabin assignments upon booking but these cabin assignments are subject to change.

All DOUBLE RATES are PER PERSON, based on double occupancy. SINGLE RATES, if available, are capacity controlled by the cruiselines and subject to change or withdrawal (prior to a booking) at any time by the cruiseline. Fourteen days after your deposit has been taken, however, your cruise rate is locked in.

**EDUCATIONAL PROGRAM PRICING.** The Conference or Program Fee is separate (i.e., unbundled) from the cruise fee. Anyone booked with Insight Cruises who does not wish to participate in the Conference can simply enjoy their cruise during our lectures. Anyone who is booked through Insight Cruises who chooses to "cruise only" is welcome to attend all cocktail parties.

**PORT CHARGES, TAXES, FUEL SURCHARGE, and GRATUITIES.** Port charges, port security fees, and government taxes and fees are included. The dollar amount of these fees is provided by the cruiselines when the event is originally set up. However, these fees can go up or down, slightly, after a booking is confirmed. In 2008 all cruiselines started assessing a "fuel surcharge". By early 2009 this Fuel Supplement had been suspended. However, the cruiseline reserves the right to re-instate a fuel supplement for all guests at up to \$10 USD per person, per day should the price of light sweet crude oil according to the NYMEX (New York Mercantile Exchange Index) increase above \$70 USD per barrel.

**3rd and 4th PERSON RATES:** Not all cabins can accommodate more than two passengers. If available, the price for the 3rd and 4th passengers typically varies by age. Infants/children are often assessed a rate lower than adults when 3rd and 4th in a cabin.

**ALUMNI DISCOUNTS.** A \$25 discount is given for each previous Insight Cruise attended. Minimum discount is \$50 per person for previous Insight Cruises. Maximum discount (which would include any early-bird or book-on-board discount) is \$250.

#### WHAT'S INCLUDED IN THE CRUISE & CONFERENCE COSTS

- The specified number of seminars provided by Origins' experts; please note that listed speakers are confirmed; however, last-minute scheduling conflicts or emergencies can arise. If a speaker cancels, Origins will make every effort to find a replacement speaker. Unfortunately, last-minute speaker cancellations may be impossible to fill. Origins will not refund all or part of the conference and/or cruise fees when we are unable to find a speaker replacement.
- Onboard, at least one "open bar" cocktail party
- All meals onboard the cruise
- Shore excursions
- Gratuities to the Silversea stewards, meal servers, guides
- All cruiselines provide coffee, tea, milk, lemonade, and a variety of juices for free.

#### WHAT'S NOT INCLUDED:

- U.S. domestic and international airfare from your home gateway to/from the ports of embarkation and disembarkation
- In addition to the cruise fare, guests are also required to purchase Silversea's Air Charter Package for an additional charge of \$1,140 per person. Air Charter Packages for voyages embarking and/or disembarking in Ushuaia include Economy Class charter air service between Buenos Aires and Ushuaia plus applicable transfers in Ushuaia between airport/pier.
- Passport fees, visas, and visa photos as required
- Accident/baggage/trip cancellation insurance
- Baggage handling and transfers
- Excess baggage charges
- Laundry or valet services
- Other items not specifically mentioned as included
- Silversea charge extra for sodas and alcoholic beverages

#### FOREIGN SHIPPING FEES and ADDITIONAL PAYMENT

**INFORMATION.** There is a foreign shipping charge of \$60 (to cover the shipping of your cruise tickets) per foreign residence (\$35 per Canadian residence). Payments may be made by check, wire transfer, money order, or major credit card (Visa, MasterCard, Discover, Diners Club, or American Express). Checks are to be made payable to Insight Cruises, in U.S. dollars only, and drawn on a U.S. bank. \$25 charge for returned checks.

**IDENTIFICATION REQUIREMENTS.** A Passport (valid for six or more months after the cruise disembarkation date) is required. Non-U.S. citizens residing in the USA will need valid Alien Registration (green) cards as well. All travel documents such as passports, visas, proof of citizenship, etc., that are required for embarkation, disembarkation at the ports of call, and re-entry into the country of final destination are the responsibility of the passenger. Non-U.S. citizens are asked to check with government agencies, embassies or consulates to determine documentary

requirements. You must have any required visas when boarding the vessel. You will be denied boarding without documentation.

**IN THE EVENT THAT THE CRUISE OR HOTEL SUPPLIER IS UNABLE TO PROVIDE CONTRACTED SERVICES, INSIGHT CRUISES OR OUR CRUISE OR HOTEL SUPPLIER WILL MAKE REASONABLE SUBSTITUTIONS.**

#### PROGRAM/CONFERENCE CANCELLATIONS and REFUNDS.

The Conference Fee is subject to the following cancellation penalties: \$95 if cancelling six months or more before the date your trip begins (TDYTB); \$195 if cancelling between six month and 90 days before TDYTB; and no refund if cancelling 90 days or sooner before TDYTB.

#### CRUISE and/or HOTEL CANCELLATIONS, REFUNDS, INSURANCE, CHANGES.

Hotel stays and air booked through the cruise line are subject to the same cancellation penalties as the cruise itself. Any cancellation or change of status (or request for a change in status) which relates to your booking must be transmitted, *as soon as possible*, to Insight Cruises in writing. If you have travel insurance, and there is an unnecessary delay in notifying us of your change in status, your "cancellation date" will be affected and will likely adversely affect your insurance reimbursement.

From the 14th day after booking, a Cancellation Processing Fee of \$200 per reservation will be assessed. Name changes are not permitted by Silversea. Additional per-person cruise cancellation fees are based on date of notice\* to Insight Cruises (in writing or email):

- Cancellation within 14 days of booking (prior to "FINAL PAYMENT Date" — defined in "NOTE" below): full refund
- Cancellation more than 14 days after booking (prior to FINAL PAYMENT): \$200 cancellation fee
- Cancellation on or after Final Payment Date: You forfeit your Deposits
- Cancellation between 124 and 95 days before TDYTB\*: You forfeit your deposit plus 15% of all charges
- Cancellation between 94 and 51 days before TDYTB\*: 50% of all charges or your Deposits, whichever is greater
- Cancellation between 50 and 35 days before TDYTB\*: 75% of all charges
- Cancellation at 34 days before TDYTB or later: no refund

\***Guarantee Shares PLEASE NOTE:** If you cancel after the Final Payment Deadline, you forfeit your entire cruise fee.

#### SHARING A CABIN:

This is for passengers who are coming by themselves and wish to share a cabin with another passenger in our group.

The prices are the same as the per person double occupancy rates. Be sure to select the option on the online booking form that asks, "Do you want to share a room with another Insight Cruiser?" (This is called our Share program.) NOTE: Only the Adventurer Suite is available to share. (Please inquire if you

wish to share a different category.) Share cabin assignments are generally made at time of ticket issuance — and shared cabin assignments are subject to change. If you can be matched, you will be matched with members of the same gender, and we factor in age and geography where possible. Shares are not guaranteed until 120 days prior to sailing. If we can not match you, and you do not wish to travel as a single, you may cancel your reservation for only a \$100 penalty (no other penalties will be assessed).

**NOTE: "FINAL PAYMENT Date"** is 125 days prior to when your trip begins. Please see individual cruise info for this exact date. "Departure Date" and/or the Date Before Your Travel Begins (TDYTB) also incorporates any cruiseline air and/or purchased pre-cruise hotel stays or excursions. Please understand that there will be no exceptions to our cancellation policy. *To protect against cancellation penalties, Trip Cancellation & Interruption Insurance is available and strongly recommended.*

#### **TRIP CANCELLATION & INTERRUPTION INSURANCE.**

Insight Cruises provides access to this insurance. A Trip Insurance brochure from Travel Guard and CSA are included with your initial invoice.

#### **A few words about trip insurance — buy it.**

When you book an Insight Cruise, we include a trip insurance brochure with your invoice. Please carefully consider buying this or other travel insurance.

We've never had a guest cancel because they won the lottery or had a brilliant stroke of fortune. More often than you would expect, we have had guests cancel because of pre-cruise illnesses, sports injuries, broken bones, death in the family, unexpected surgery, emergency surgery, stolen passports, and general family uproar.

Life does throw curves. Spare yourself financial disappointment if your trip must be cancelled or is interrupted.

Look at all your options for trip insurance, and make certain your travel investment is protected.

#### **We offer three options:**

**1)** Insight Cruises believes Travel Guard Gold is best for those with limited health insurance and want a comprehensive insurance plan. Travel Guard is available with emergency assistance and travel insurance. Your coverage includes protection such as Trip Cancellation, Trip Interruption, Emergency Medical and Dental, Travel Assistance Services, Supplier Financial Default, and even Job Loss Protection. If you purchase within 10 days of your initial deposit, your medical coverage is upgraded to primary coverage. This product is ideal for those who rely on Medicare, for instance, or others who do not have health care coverage outside the United States. In addition, for those looking for "cancel for any reason" coverage, Travel Guard's Gold insurance offers it. For a 40% premium surcharge, they'll provide cancel-for-any-reason insurance reimbursing 50%. (Travel Guard Gold Cancel For Any Reason must be purchased within 10 days of your initial deposit.) Please study the details before you're certain you need this additional coverage. Travel Guard's Platinum product and CSA's Sail Safe (see below)

will reimburse you 100% for covered reasons — assuming you have insured the full cost of your trip. You can get a Travel Guard quote and purchase the insurance here: <http://InsightCruises.com/TravelGuard>>

**2)** For those 65 years of age and older and looking for the most cost-effective plan, Insight Cruises highly recommends CSA's Sail Safe Cruise Program plan: [http://InsightCruises.com/pdf/CSA\\_Plan\\_Summary.pdf](http://InsightCruises.com/pdf/CSA_Plan_Summary.pdf)>. Unlike Travel Guard, CSA Sail Safe is not priced based on your age. The cost of the insurance is based solely on your trip cost. In addition, you can purchase CSA Sail Safe up to 24 hours prior to the Final Payment Date and still be covered for pre-existing conditions (granted that you are fit to travel at the time of purchase). Also, like Travel Guard, for about a 50% premium surcharge, CSA will provide cancel-for-any-reason coverage. In the case of CSA, you must purchase cancel-for-any-reason coverage within 24 hours of booking your event. For Travel Guard, you have 10 days after booking to purchase cancel-for-any-reason coverage. You can get a quote and purchase CSA's insurance here: <http://InsightCruises.com/CSA>>

**3)** Another company we have very high regard for is MH Ross and we heartily recommend their Advantage Asset product if everyone in your cabin will be 65 years of age, or younger, when your travel begins. This product provides Primary Coverage no matter when it is purchased.

NOTE: The products mentioned above are only available to U.S. and Canadian citizens. For those living outside North America we do recommend buying insurance from any local travel agency. *Travel Guard waives pre-existing conditions if you purchase the insurance within 10 days of booking. Therefore, you will get maximum coverage and benefits if you book their insurance the day you book. Trip Cancellation Insurance payments are not refundable (but sometimes are transferrable). Cancel-for-any-reason coverage varies slightly, carrier to carrier, based on the level of penalty when you cancel. Typically, if you cancel at the last possible moment, you are only likely to get between 70% and 80% back.*

A signed Insurance Waiver is due in the Insight Cruises office upon issuance and no later than the Final Payment Date. Your booking is subject to cancellation unless we receive this paperwork.

If you make changes, additions, or deletions to your account related to purchasing or dropping tours, services, air, an upgraded cabin, etc., it is your (the passenger's) sole responsibility to adjust, accordingly, any trip insurance coverage that you have purchased.

#### **AIR TICKETS PURCHASED INDEPENDENTLY OF THE CRUISE.**

We urge you to check airline cancellation penalties before purchasing air tickets since departure times and flights can change. Neither Insight Cruises or Insight Cruises' partners, co-producers, sponsors, or agents accept liability for cancellation penalties related to domestic or international airline tickets purchased independently in conjunction with Insight Cruises' events.

**AIR ADD-ONS.** Airfare from most major North American cities is available through the cruiselines. Insight Cruises passes on the cruiseline's costs plus adds a \$50 per person service fee. Please

call or email us for an exact quote. In most cases, however, you will find better rates on your own. The advantage of booking flights through the cruiseline is that they take responsibility for getting you on the ship. For mid-winter cruises, when flights are occasionally cancelled, this is an added measure of comfort! Baggage fees and other charges may be directly assessed by airlines or airports. Once you are notified of your flight details please contact your airline directly for seat assignments. Be certain to confirm all air flights 48 hours prior to departure.

**AIR LIABILITY.** Insight Cruises accepts no liability for the purchase of non-refundable airline tickets to the cruise departure city and return. Baggage and personal effects are at all times the sole responsibility of the participant (Trip Cancellation and Interruption Insurance typically provides you with an allowance to buy replacements for your trip.) Most homeowners policies, and most airlines, cover your lost luggage.

**ITINERARY CHANGES.** Silversea reserves the right to substitute hotels, if necessary. Please note that extreme weather conditions may force changes to the advertised sailing schedule. The ship's captain has the authority to change the ship's schedule. Insight Cruises reserve the right, without penalty, to make changes in the published itinerary whenever, in Insight Cruises' judgement, conditions warrant, or if Insight Cruises deems it necessary for the comfort, convenience, or safety of our participants.

#### **RESPONSIBILITY STATEMENT AND LIABILITY**

**DISCLAIMER.** Insight Cruises acts only as an agent for the respective suppliers by making arrangements for transportation, accommodations, and other services. Neither Insight Cruises or Insight Cruises' partners, co-producers, sponsors, or agents shall be held liable for personal injury, death, property damage or accident, delay, or irregularity arising out of any act or omission of Insight Cruises' suppliers.

Insight Cruises reserves the right, without penalty, to decline to accept any person as a participant.

#### **AS A CONDITION OF ACCEPTANCE OF ANY APPLICATION, EACH APPLICANT MUST AGREE TO THE STATEMENT SET**

**FORTH BELOW:** The undersigned has read carefully the RESPONSIBILITY STATEMENT AND LIABILITY DISCLAIMER set forth above, the schedule of activities for this event, as well as the TERMS, CONDITIONS, and OTHER DETAILS of application and participation as set forth in the event brochure and/or the Insight Cruises webpages, and recognizes and accepts any risk associated with the event and the conditions, including the refund policy, set forth above. The undersigned further acknowledges that there are many risks and uncertainties inherent in any travel, including but not limited to the hazards of various modes of transportation, forces of nature, acts or omissions of foreign governments, terrorism, war or insurrection, theft, illness, and damage to person or property due to the negligent acts or omissions of event staff or others. In consideration of, and as part payment for, the right to participate in the event, the undersigned, on behalf of him or herself, his or her dependents, heirs, executors, administrators and assigns, agrees to release Insight Cruises and its officers, employees and agents, from liability for personal injury, death, property damage or loss suffered by any person in connection with this event, even if caused by the negligence (but not the reckless, willful, or fraudulent conduct) of event staff or other related persons or entities. In addition, by registering for this event, the applicant certifies that he or she is mentally and physically capable of full participation in this tour.