

PLEASE REVIEW THE TERMS OF THIS TOUR PARTICIPATION AGREEMENT WITH CARE TO MAKE SURE THAT YOU UNDERSTAND YOUR RIGHTS AND OBLIGATIONS AND OUR RIGHTS AND OBLIGATIONS.

General Terms and Conditions

The terms and conditions contained in this Tour Participation Agreement govern the relationship between you, the passenger, and us, Vantage Travel Service, Inc. d/b/a Vantage Deluxe World Travel (hereinafter "Vantage"). By booking a trip, you agree to be bound by the terms of this Tour Participation Agreement. They outline, among other things, our cancellation policy and certain limitations of liability. These terms affect your rights to sue, the governing law to be applied, and the jurisdiction and forum in which any suit may be heard.

FOR YOUR BENEFIT, WE STRONGLY RECOMMEND THAT YOU PURCHASE TRAVEL PROTECTION. PLEASE SEE THE RATES AND A BRIEF DESCRIPTION OF THE VANTAGE PASSENGER TRAVEL PROTECTION PLAN ON PAGE 4. FOR DETAILS ON CONDITIONS AND LIMITATIONS, VISIT OUR WEB SITE AT: WWW.VANTAGETRAVEL.COM/STATICPAGES/TRAVELPROTECTION.ASPX, OR ASK OUR RESERVATIONS SPECIALISTS OR CUSTOMER SERVICE REPRESENTATIVES WHEN YOU CALL.

Reservations & Payments

Escorted Land Tours: A deposit of \$350 per person is required to secure your reservation.

River Cruise & Small Ship Tours: A deposit of \$500 per person is required to secure your reservation.

Ocean Cruise Tours: A deposit of \$600 per person is required to secure your reservation for most cruises. (Deposit requirements for individual cruises are listed in the catalog beneath the fares.)

For all tours, payment of your initial deposit does not guarantee the price of your trip. Participation in our SmartPay Discount PlanSM can save you up to 10% on your Vantage trip AND ensures that the land, cruise, and international airfare portions of your trip will not increase. This includes 100% guaranteed protection against ALL additional taxes, fuel surcharges, and currency fluctuations, from the moment you pay in full under the terms of Vantage's SmartPay Discount PlanSM. If you do not participate in our SmartPay Discount PlanSM, all prices are subject to change.

Vantage will make every effort to accommodate requests for reservations made after the final payment due date — but in this case you will be required to pay the full amount of your trip at the time of booking.

Making Final Payments

Final payments are due 90-120 days prior to departure, depending upon the program. See the Deposit, Final Payment, and Cancellation Fees schedule included in this Tour Participation Agreement for payment due dates for specific programs. (It is best to refer to your invoice for your specific program's final payment due date.) Please make checks payable to Vantage Deluxe World Travel. Reservations may be put on a waitlist or canceled by Vantage if payment is not received by the final payment due date. Should this occur, cancellation charges will apply. All prices are stated in U.S. Dollars, per person, and based on double occupancy, unless otherwise noted.

The tour price includes current airline fuel surcharges. Fares do not include charges for laundry service, telephone and Internet usage, wines, liquors, mineral waters, shore excursions, sightseeing trips, or services other than those specified in itineraries. Arrival/departure taxes, baggage charges, port charges, and government fees and taxes are not part of the tour price, but are identified separately in the catalog and on our website. These will either be billed as separate items on your invoice or collected from each passenger upon arrival and/or departure from the applicable country. Other fees may be imposed by airlines and/or cruise lines which are the passenger's responsibility.

Making Changes

Vantage understands if you need to change your plans. Most programs allow travel changes that affect destination, departure date, program extensions, and the like; provided that requests are made in writing prior to the final payment due date. Any changes made after ticketing are subject to a \$100 per-person non-refundable processing fee. Airlines, hotels or cruise lines may impose additional travel change fees, which are the passenger's responsibility. No changes can be made or processed within 60 days of departure.

Passports and Visas

A valid U.S. passport is required for passengers traveling on our international programs. You will be notified if your destination requires a visa for U.S. citizens. The "Answer Book" information booklet will be provided to you after making your reservation and outlines procedures for obtaining the necessary travel visas. **Non-U.S. citizens and persons not carrying a U.S. passport are advised to contact the appropriate consular office for entry requirements pertaining to their trip, as Vantage is not responsible for providing you with this information or documentation.** Please ensure that your tickets and other travel documentation bear your name exactly as it appears on your passport.

Air Arrangements

In order to provide you with the lowest possible airfares, Vantage takes advantage of special contracted fares. These fares can be quite restrictive, and carry cancellation charges imposed by the airlines ranging up to 100% of the cost. Therefore, any penalties resulting from flight changes or flight cancellations made at your request after your flights are ticketed will be your responsibility. If you cancel your trip after you have received your tickets, you must return the tickets to Vantage before any applicable refund is processed.

Vantage and/or the respective cruise lines reserve the right to choose the airline and routing for all tours, which may change between the date of your reservation and final ticketing. Seat requests will be taken at the time of booking, but in most cases cannot be guaranteed by the airline or, as result, by Vantage.

International and domestic air schedules are subject to change at any time. If you choose to make your own flight arrangements, Vantage will not be responsible for any loss resulting from delays, cancellations or changes in international gateways or travel dates. We further recommend that you do not purchase air tickets with high penalty charges for changes. Should you make your own flight arrangements and miss your international flight for any reason, Vantage can assist with alternate flight arrangements; however, you will be responsible for the cost of an alternative flight to your destination as well as any other expenses, including transfers to and from the airport, that you incur prior to joining up with you tour group.

All air routings are subject to availability and cannot be guaranteed. Vantage is not responsible if an airline cancels or delays a flight for any reason, including weather. If you are unable to make your departure, it is your responsibility to work with the airline on which you are ticketed to reach your destination. Vantage is not responsible for any additional expenses you may incur prior to joining your trip. Vantage will not provide any refund for portions of trips missed due to cancelled or delayed flights. If an air schedule requires an overnight stay in a gateway city, Vantage can assist with hotel reservations as availability permits. However, overnights are at your expense unless otherwise specified in writing.

Cancellations and Refunds

Vantage realizes that most people who cancel their reservations do so out of necessity. Nevertheless, cancellations are costly to administer and involve dedicated staff time and communications costs. Therefore, all cancellations made later than 24 hours after booking are subject to a non-refundable administrative fee of \$250 per person. Cancellations made within 24 hours of booking will be subject to the same fee, **unless your reason for canceling given at the time of cancellation is your rejection of these Terms and Conditions.** This amount does not include airline cancellation fees or the cost of non-refundable travel protection plans. There may be additional cancellation penalties associated with certain excursions or extensions. **Please note, however, that reservations made after the final payment date are immediately subject to cancellation charges.**

If you need to cancel your reservation, **you must call and speak to a Customer Service Representative.** All cancellations must be confirmed in writing, including the reason for cancellation, and received by the respective final payment due date of your tour in order to avoid additional cancellation charges detailed at left (Deposit; Final Payment Date; Cancellation Fees). To receive any refund, your air tickets and, if applicable, cruise tickets must be returned to Vantage. Any refunds that may be due will be processed within 35 days after our receipt of your written notice of cancellation, air tickets and cruise tickets.

Traveler substitutions are considered reservation cancellations and are subject to cancellation fees. Please note that we do not make any refunds for any unused portion of your trip.

Deposit • Final Payment Date • Cancellation Fees

Unless otherwise stated next to the program's rate chart, you will receive a refund equal to your Trip Price less the following per-person charges. Charges shown include the \$250 administrative fee. **All cancellation schedules shown as number of days prior to departure**

ESCORTED LAND TOURS

Deposit:	\$350 per person
Final Payment Date:	90 days prior to departure
Cancellation Fee:	
90 days + prior to departure:	\$250 per person
89-60 days prior to departure:	10% of selling price per person
59-30 days prior to departure:	65% of selling price per person
29-0 days prior to departure:	100% of selling price per person* (including no shows)
<i>Including but not limited to:</i> ANZ, CRG, CRO, DUB, ECA, ICE, IND, ITL, KTN, MER, MOC, NPG, NPK, PER, PIR, PMO, SAF, SEA, SOA, THA, TKH, TUN	

TRANS-CANADA RAIL ODYSSEY

Deposit:	\$350 per person
Final Payment Date:	90 days prior to departure
Cancellation Fee:	
90 days + prior to departure:	\$250 per person
89-60 days prior to departure:	10% of selling price per person
59-30 days prior to departure:	65% of selling price per person
29-0 days prior to departure:	100% of selling price per person* (including no shows)
<i>Applicable to TCJ and TCR.</i>	

EUROPEAN RIVER CRUISE TOURS

Deposit:	\$500 per person
Final Payment Date:	90 days prior to departure
Cancellation Fee:	
121 days + prior to departure:	\$250 per person
120-90 days prior to departure:	\$500 per person
89-60 days prior to departure:	40% of selling price per person
59-30 days prior to departure:	65% of selling price per person
29-0 days prior to departure:	100% of selling price per person* (including no shows)
<i>Applicable to all Vantage Rhine, Main, and Danube River Cruises.</i>	

SMALL SHIP TOURS

Deposit:	\$500 per person
Final Payment Date:	90 days prior to departure
Cancellation Fee:	
121 days + prior to departure:	\$250 per person
120-91 days prior to departure:	\$500 per person
90-61 days prior to departure:	40% of selling price per person
60-31 days prior to departure:	65% of selling price per person
30-0 days prior to departure:	100% of selling price per person* (including no shows)
<i>Including but not limited to:</i> AMZ, CBG, CBY, GAL, JWN, PAT, RDS, RMS, RSM, YRC, and cruises on the <i>m/s Paul Gauguin</i>	

OCEAN CRUISE TOURS

Deposit:	\$600 per person
Final Payment Date:	95 days prior to departure
Cancellation Fee:	
121 days + prior to departure:	\$250 per person
120-95 days prior to departure:	\$600 per person
94-65 days prior to departure:	25% of selling price per person
64-45 days prior to departure:	50% of selling price per person
44-0 days prior to departure:	100% of selling price per person* (including no shows)
<i>Including but not limited to:</i> <i>Cunard, Holland America, Norwegian Cruise Line (NCL)</i>	

WORLD CRUISE TOUR

Deposit and cancellations for full world cruises or world cruise segments are different from those listed above. Please check before booking.

**Based on the full program price. See your tour advertisement for further details.*

Single Travelers

Vantage offers the best single supplements in the market with supplements as low as 25% of the Vantage per person double occupancy price on select programs. If your travel companion cancels and you are unable to secure another, you will be considered a single traveler and subject to the single supplement charge. This may be a covered reason under certain travel protection coverage. Please refer to your specific plan for details.

Pay No Single Supplement on "Guaranteed Share" Dates (Not applicable to optional extensions.) When you request a roommate, you'll pay just the per person, double occupancy rate on select dates — whether we find you a roommate or not. Most Vantage escorted land tours, small ship tours and Vantage European river cruise tours offer guaranteed share dates.

Exclusive Roommate Matching Service. If you reserve a trip with Vantage for which roommate sharing is possible, and you would like to share a twin-bedded room with another single traveler of the same gender, Vantage will do its best to match you with a roommate and you will be charged only 50% of the applicable Single Supplement. If Vantage is able to match you with a roommate, the Single Supplement amount that you paid will be refunded to you after you return from your trip.

Some of our small ship tours offer special single occupancy cabins at attractive rates. Please ask your Reservations Specialist for details.

Special Note

Every effort has been made to produce pricing information accurately. Mistakes do occur, however, and Vantage reserves the right to correct promotional or pricing errors at any time. Vantage retains the right to raise program prices in response to increases in government fees and taxes, including park fees. Hotels and other accommodations are subject to change. Vantage reserves the right to decline to accept or retain any person as a member of any tour or to cancel or alter the tour without notice, in which event your sole remedy shall be a prorated refund for any unused portion of the trip. Vantage further reserves the right to remove any person from a tour whose comportment is disruptive to other tour participants, to Vantage representatives or to third parties involved in the tour. Should this occur, you will forfeit the trip cost, and Vantage shall have no liability, financial or otherwise.

Vantage reserves the right to take photographic or film records of any of its trips, or to obtain the same from fellow passengers or other third parties, and to use such photographic or film records for promotional and/or commercial purposes. By traveling with Vantage, you consent to the use of your image and likeness for these limited purposes. If you prefer that your photo not be used in any marketing activities, please notify your Program Manager at the start of your tour.

Medical Issues

So that you may enjoy your Vantage tour to its fullest, we recommend that you select a trip that is suitable to your physical capabilities. Certain tours require considerable walking, often on uneven or cobblestone streets. Many sites along the itineraries can only be accessed on foot and involve stairs and inclines. Embarking and disembarking riverboats and cruise ships may involve negotiating steep gangways. We regret that we cannot provide individual assistance to passengers in wheelchairs or motorized scooters, or who otherwise require assistance in walking, dining or attending to other personal matters. In addition, we regret that a number of itineraries cannot accommodate wheelchairs or motorized scooters. Walkers and canes are permitted, however, you may find that your participation in certain tour features may be restricted. Upon request, we will endeavor to provide information regarding the specific accessibility features of a particular tour. If a tour is not feasible due to your specific physical limitations, please inquire about more accessible tours.

Pursuant to the Americans with Disabilities Act (the ADA), Vantage endeavors to "reasonably accommodate" disabled passengers on domestic tours by providing, to the extent possible, access to transportation, lodging and other places of public accommodation. However, the ADA does not apply to service providers outside of the United States. For these reasons, you are required to advise us at the time of booking or, if later, immediately upon your becoming aware of any physical, emotional or mental condition that may require professional attention or the use of special equipment during the trip. All passengers will be asked to complete and return a Passenger Questionnaire that includes space to identify any such conditions and the professional assistance and special equipment that may be required while on tour. Your failure to disclose any such condition, or your arrival at the place of departure with special equipment that cannot be accommodated on the tour, may result in our refusal to allow you to take the trip. In certain instances, this refusal may be at the direction of a third-party carrier, such as an airline, a river cruise operator or a cruise ship. Should this occur, you will forfeit the trip cost, and we shall have no liability, financial or otherwise. Furthermore, the failure to advise us of any such condition releases Vantage and all professional personnel from any liability related to such condition or its treatment.

Whether taking an international or domestic tour, **you must bring a capable traveling companion to assist you if you will have any difficulty attending to such basic needs as dressing, eating, moving about, or participating in safety**

drills. Neither the Program Managers nor the crew of any riverboat, ocean cruise or small ship will be able to provide this care for you.

Vantage reserves the right to decline any tour participant whose condition, in our opinion, or in the opinion of a third-party carrier, such as an airline, riverboat operator or cruise ship, may affect the health and safety of other passengers. We cannot accommodate women past their sixth month of pregnancy. Vantage is not responsible for the costs of any medical treatment you may require during the trip and thereafter. Under no circumstance is Vantage responsible for the quality of medical care, or lack thereof, you may receive while on the tour.

Tours Outside the United States: You must bring and be responsible for all necessary items related to your physical condition, including any special equipment that is permitted on tour. Because the tour accommodations and transportation facilities, including the riverboats, are not owned or operated in the U.S., they are not required to meet the standards established by U.S. law for the physically challenged.

Certain tour features, including third party transfer services, hotel accommodations, and other land excursion facilities, and certain trips, are not wheelchair or scooter accessible, and may be difficult for the physically challenged. In particular, riverboats and small ships are not equipped with wheelchair or scooter accessible cabins, and therefore, safety reasons preclude allowing wheelchairs or scooters on board. If you have limited mobility, you may find it difficult to embark or disembark the riverboats, ocean cruise or small ships at certain times due to steep gangways and steps, particularly during low or high tide. Situations may occur in which you may not be able to go ashore at the desired time, and possibly not at all, in certain ports.

Furthermore, if an ocean cruise package includes a non-U.S. land tour either before or after the cruise, it may not be possible to accommodate wheelchairs or scooters on the entire tour (even if the cruise line has the on-board capacity to do so) since as a general matter, accommodations and transfer services outside the U.S. are not handicap accessible. Please let our Reservations Specialist know when booking if you require the use of this equipment so that they can work with you to select an alternative tour.

For the safety of all concerned on ocean, river, and small ship cruises, the Captain will make the final determination regarding your ability to embark or disembark the vessel with or without the assistance of your equipment, taking into account all appropriate circumstances, including but not limited to, weather conditions, ship's location, and your physical condition at the time.

Tours Within the United States: You must bring and be responsible for all necessary items related to your condition, including any special equipment that is permitted on tour. In accordance with the laws of the U.S., including the Americans with Disabilities Act, Vantage seeks to accommodate the physically challenged to the extent possible and consistent with the specific tour itinerary. Nevertheless, you may find that certain tour features may not be accessible to the extent that you require a wheelchair, scooter, or other special equipment to participate. U.S. riverboats may have available a limited number of cabins that are wheelchair or scooter accessible. You will not be allowed to take a wheelchair or scooter on the riverboats unless a wheelchair or scooter accessible cabin is available, specifically requested at the time of booking, and subsequently confirmed by Vantage. For safety reasons, all wheelchairs or motorized scooters allowed on board must be small and collapsible.

Responsibilities & Liability

The responsibility of Vantage, its affiliated companies, officers/directors, employees, sponsoring organizations, and agents is strictly limited. As a tour operator, Vantage organizes, promotes and sells tour programs consisting of certain travel services, including surface, air and water transportation, sightseeing excursions, and cruise/hotel accommodations, that Vantage purchases or reserves from various suppliers (collectively, "Suppliers"). Vantage does not own or operate any of these Suppliers. The Suppliers providing travel services for Vantage's tour programs are independent contractors, and are not agents or employees of Vantage. As such, Vantage is not responsible for direct, indirect, consequential, or incidental damage, injury, loss, accident, delay, or irregularity of any kind occasioned by reason of any act or omission beyond its control, including, without limitation, any negligent or willful act or failure to act of, or breach of contract by, any Supplier or any other third party. Some tours include visits to shops and merchants. Vantage is not responsible for any purchases you make during your trip, whether or not that merchant is part of the scheduled itinerary. By utilizing the travel services of the Suppliers, you agree that you will look only to such Suppliers in respect of any accident, injury, property damage, or personal loss to you or to those traveling with you, and that neither Vantage nor any representative of Vantage shall be liable.

Without limiting the foregoing, Vantage is not responsible for any losses or expenses due to delays or changes in schedules, overbooking or downgrading of accommodations, defaults by any third parties, including Suppliers, mechanical or other failure of airplanes or other means of transportation, or the failure of any

transportation mechanism to arrive or depart on time. Vantage is not responsible for acts of God or force majeure events, sanitation problems, lack of medical care, sickness, weather conditions, strikes and other labor activities, acts of terrorism, acts of war (declared or undeclared), quarantines, embargoes, blockades, criminal activities or any other act or event beyond the direct control of Vantage.

To the extent that Vantage is involved in booking air and/or cruise transportation for you, Vantage acts only as your agent. For all other purposes, Vantage does not act as an agent for any party whatsoever.

Vantage assumes no financial responsibility for any cancellations or delays resulting from invalid passports, visas, or other travel document requirements, or for ticket or other travel documents that do not reflect your name exactly as it appears on your passport. Vantage reserves the right to change the itinerary of the tour without prior notice. If the tour is canceled by Vantage for any reason, Vantage shall have no liability beyond the prompt refund of all tour participants' payments received by it. The common carriers used are not responsible for any act, omission or event occurring when tour participants are not aboard their conveyances. The cost of Optional Passenger Travel Protection and visa fees (when applicable) are not refundable. **The prices advertised in each catalog are effective as of the respective catalog publication date identified on the back cover, and their availability is limited. At the time you reserve your tour, prices may be higher. For current prices, please see our website at www.vantagetravel.com.**

Vantage reserves the right to change the departure date of any tour, as well as to cancel a trip or extension that does not attain a minimal level of participation. If Vantage changes a departure date to a date within 14 days of the original departure date, cancellation penalties as described in this Tour Participation Agreement still apply should you subsequently decide to cancel. If Vantage cancels any optional extension for which you are booked, cancellation penalties as described in this Tour Participation Agreement still apply should you subsequently decide to cancel the base portion of your tour.

Vantage, like most tour operators, overbooks its tours. We do this because historically, people cancel their tour when they book with us. Overbooking is done in the best interest of our customers and Vantage. With the revenue produced by filling spots on our tours that would otherwise go empty, we maintain exceptional value on our tours. This allows us to accept more reservations rather than to decline them when customers call to make a booking. This does not necessarily mean that if you have a reservation, you will not be accommodated on your tour.

If between 60 and 7 days prior to your departure, more customers are confirmed than can be accommodated, a Vantage Customer Service Representative will contact volunteers who are willing to give up their seats in exchange for compensation and a confirmed spot on a future departure date. On rare occasions, customers may be involuntarily moved to another departure date if a sufficient number of volunteers do not step forward. We may take into consideration at that time factors such as President's Club membership, fare paid and severe hardship. With few exceptions, passengers denied their trips involuntarily are entitled to compensation.

Vantage is registered as a Seller of Travel with the California Seller of Travel Program, Office of the Attorney General (Registration No. 2071428-40). California law requires certain Sellers of Travel to have a trust account or bond. Vantage has a trust account. However, Vantage is not a participant in the California Travel Consumer Protection Plan. Registration as a Seller of Travel does not constitute approval by the State of California.

Your Agreement

This relationship shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts without consideration of the conflict of laws principles thereof. Venue for all disputes arising under or in respect of this Tour Participation Agreement shall lie before any court of competent jurisdiction located in (A) Boston, Suffolk County, Commonwealth of Massachusetts, or (B) Miami, Dade County, State of Florida, or (C) Reno, Washoe County, State of Nevada, to the exclusion of the courts of any other state or country, with the choice given to the party initiating the action. Any action for damages, whether arising from contract, tort, or otherwise must be brought within one year from the date of departure or shall be irrevocably waived. The sole exception to the foregoing shall be for any claim or dispute arising out of or relating to the ownership and/or operation of any riverboat or cruise ship, for which the law and the venue shall be in accordance with the Passenger Ticket Contract governing passage on the applicable riverboat or cruise ship. See your Passenger Ticket Contract for specific details.

The payment of a deposit for this tour by the person or persons making such deposits shall be deemed to be an acceptance by each of them of all of the terms and conditions of this Tour Participation Agreement. Changes in the terms of this Tour Participation Agreement can be made only in a writing signed by an officer of Vantage.

In addition to the terms and conditions stated in this Tour Participation Agreement for Rail, River Cruises, Small Ship and Ocean Cruise tours, you will be bound by all of the terms and conditions of the applicable Passenger Ticket Contract, copies of which will be provided to you prior to tour departure.

Vantage Passenger Travel Protection Program

You may wish to protect your investment with the purchase of our optional Guaranteed Full-Value Travel Protection Programs — among the most comprehensive programs available anywhere. Please see the rates and a brief description of the offered programs below.

Protect the Full Value of Your Investment

You can feel confident that with the Vantage Passenger Travel Protection Programs, the **full value** of your investment is protected. Now that's peace of mind!

If you must cancel your Vantage trip prior to departure:

For Vantage Land Tours, European River, Australian River, *Paul Gauguin* Cruises and other specifically designated small ship charters, if you purchase Vantage's Guaranteed Full-Value Travel Protection Program and must cancel your trip before your scheduled departure date for: 1) a covered reason under the Pre-Departure Trip Cancellation Benefit, you will be reimbursed in cash for the cancellation penalty amount (the balance of the refund, if applicable, will be made either by check or credit card credit); or 2) for any reason under the Cancel For Any Reason benefit, you will receive a Vantage Travel Certificate for the cancellation penalty amount (the balance of the refund, if applicable, will be made either by check or credit card credit).

For most other Vantage Programs, principally Ocean Cruises (other than 2009 Holland America Grand World Voyage-HWC), Yangtze River Cruises, Russian River, and Trans-Canada Rail programs, if you purchase Vantage's Guaranteed Full-Value Travel Protection Program and must cancel your trip before your scheduled departure date for **any reason**, you will receive a Vantage Travel Certificate for the cancellation penalty amount (the balance of the refund, if applicable, will be made either by check or credit card credit).

For the Holland America Grand World Voyage (HWC), you are covered if you must cancel your trip before your scheduled departure date for any "Covered Reason" as defined in the Certificate of Coverage for Plan W. In that event you will be reimbursed in cash for the cancellation penalty amount, with the balance of the refund (if applicable) payable either by check or credit card credit.

Please note that the Vantage Travel Pre-Departure Cancellation Waiver does not cover penalties associated with air or other travel arrangements not directly provided by Vantage. Vantage Travel Certificates are non-

transferable and non-refundable, are valid for one year from the date of issuance, but not to exceed 15 months after the date of trip cancellation, and may not be redeemed for cash. For more details, please ask your travel consultant or visit our web site at <http://www.vantagetravel.com/StaticPages/TravelProtection.aspx>

With the Vantage Guaranteed Full Value Passenger Travel Protection Programs, you're covered for any reason should the unexpected happen!

During your tour: If something unexpected happens on tour — you're covered for that, too! You're covered for medical expenses even overseas where Medicare doesn't cover you.

Conditions & Limitations: All Travel Protection Program fees are non-refundable. Travel Protection Program payment rates are subject to change. Certain exclusions and limitations apply to the Travel Arrangement Protection and Travel Insurance Benefits, all of which are detailed in the Certificate of Coverage, which will be sent to you after you make your reservation and is also available to you upon request at any time prior to your purchase. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion or an Immediate Family Member traveling with you that existed during the 60 days prior to the effective date (this exclusion is waived if your Travel Protection Program payment is received within 14 days of the initial invoice for your trip and you are not disabled from travel at the time your payment is received), suicide, normal pregnancy, war or any act of war, mental or nervous disorders. Other Covered Events, as defined, include the following events or their consequences: 1) Post-Departure Trip Interruption due to a cancellation of arrangements by an airline due to bad weather, organized labor strike or mechanical breakdown (maximum of \$150 per day/\$750 in total); or 2) cancellation or interruption of your trip due to: a documented traffic accident while en route to departure; jury duty; destruction of your residence by a natural disaster; or a documented theft of passports or visas. A Traveling Companion is defined as a person booked to share accommodations in the same room or cabin with you during your trip. Sickness or injury must commence while the Travel Protection Program is in effect for you. A loss that results from an illness, disease, or other condition (of you, an Immediate Family Member, Traveling Companion or Business Partner), event or circumstance, which occurs at a time when coverage is not in effect for you, is not covered under the provisions of the Travel Arrangement Protection and Travel Insurance Benefits sections.

The Travel Insurance Benefits of this plan (and for New York residents only, the Travel Arrangement Protection Benefits) are underwritten by: Stonebridge Casualty Insurance Company, Columbus, OH. All Inquires & Claims should be reported to the Plan Administrator: Trip Mate, Inc. (In CA, dba Trip Mate Insurance Agency), 9225 Ward Parkway, Suite 200, Kansas City, MO 64114 1-800-888-7292.

Vantage Passenger Travel Protection Program

Schedule of Coverages

Maximum Benefit Amount

Pre-Departure Cancellation Waiver

Cancel For Any Reason Benefit* Up to Trip Cost

Travel Arrangement Protection**

Pre-Departure Trip Cancellation Benefit*** Up to Trip Cost
 Post-Departure Trip Interruption Up to Trip Cost
 Travel Delay (maximum of \$150 per day) \$750

*This benefit is not available on the Holland America Grand World Voyage.

**The Travel Arrangement Benefits are provided by Vantage Deluxe World Travel in all states except New York. For New York residents, the Travel Arrangement Benefits are underwritten by Stonebridge Casualty Insurance Company.

***This Pre-Departure Trip Cancellation benefit is **only available** for Vantage Land Tours, European River, Australian River, Paul Gauguin Cruises and other specifically designated small ship charters, as well as Holland America Grand World Voyage (HWC), and **specifically not included** in the Travel Protection Program available for other Vantage programs, principally Ocean Cruises, Yangtze River Cruises, Russian River, and Trans-Canada Rail.

Travel Insurance Benefits

Accidental Death & Dismemberment \$25,000
 Medical Expense / Emergency Assistance \$50,000
 Accident and Sickness Medical Expense \$50,000
 Emergency Evacuation and Repatriation \$100,000
 One Call 24-hour Assistance Services **Included**
 Baggage and Personal Effects \$1,500
 Travel Delay Expense up to \$750

Access your medical records online — With our exclusive Free Global XPI Service, you can ensure that your important medical records are available to you or any physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. Register at www.globalxpi.com or call, toll free: 1-800-379-9887. Use Program Code 427V for Plans L and O; Program Code 399V for Plan C; and Program Code 435W for Plan W.

Cost of Travel Protection Program (Applicable to 2009 Departures)

Per-Person Trip Cost:	Plan L Plan Cost Is:	Plan C Plan Cost Is:	Plan O Plan Cost Is:	Plan W Plan Cost Is:
Up to \$2,000	\$199	\$199	\$199	NA
\$2,001 - \$2,500	\$249	\$249	\$259	NA
\$2,501 - \$3,000	\$289	\$289	\$289	NA
\$3,001 - \$3,500	\$319	\$339	\$339	NA
\$3,501 - \$4,000	\$349	\$389	\$389	NA
\$4,001 - \$5,000	\$379	\$459	\$469	NA
\$5,001 - \$6,000	\$459	\$539	\$569	NA
\$6,001 - \$7,000	\$539	\$629	\$659	NA
\$7,001 - \$8,000	\$619	\$719	\$759	NA
\$8,001 - \$9,000	\$659	\$799	\$849	NA
\$9,001 - \$10,000	\$699	\$879	\$929	NA
\$10,001 and over	7.25% of paid trip cost	8.5% of paid trip cost	8.50% of paid trip cost	8.9% of paid trip cost

Find the TPP cost of your Vantage travel program. Trip codes below correspond to the TPP plan cost schedules above.

Plan L: ANZ, CRG, CRO, DUB, ECA, ICE, IND, ITL, KTN, MER, MOC, NPG, NPK, PER, PIR, PMO, SAF, SEA, SOA, THA, TKH, TUN

Plan C: AMZ, CBG, CBY, CFN, CIN, GAL, HAS, HAZ, HFS, HMB, HMR, HRM, HSF, HSR, HVS, HXM, HZA, JWN, LCP, NSB, NSC, NVB, PAT, RMS, RSM, TCJ, TCR, YRC

Plan O: All Vantage Rhine, Main and Danube River & Paul Gauguin cruises, plus HLC, RDS

Plan W: Applies to Holland America Line Grand World Voyage (HWC)



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