

RIVER LIFE®

along the

Dutch Waterways





VIRGINIA MUSEUM OF FINE ARTS

Dear VMFA Members:

It is said that "God created the Heavens and the Earth, but the Dutch created Holland." Indeed, not only did they wrest a portion of their land from the sea, but they built upon it an enchanted realm carpeted by vibrant flowers and laced with storied waterways.

Join us on this exclusively chartered river cruise aboard the deluxe

AMADEUS BRILLIANT, one of the finest ships to ply the waterways of Europe and traverse the canals of this delightful land of polder. Celebrate the beauty of Holland and old-world Flanders in blissful springtime—the ideal season for this comprehensive itinerary, when the tulip fields are in full bloom.

Discover the true essence of river life in the Low Countries. Our expert-guided tours explore three UNESCO World Heritage sites: Amsterdam's 16th- and 17th-century house-lined canals, the medieval Flemish jewel of Bruges and four of the historic belfries included in the Belfries of Belgium serial property. Experience this sublime region's pastoral idyll and fascinating history with visits to "Golden Age" Hoorn, the world-famous Keukenhof Gardens, the old Hanseatic city of Kampen, seldom-visited ancient Maastricht, the mercantile town of Antwerp and medieval Ghent, home to the Van Eyck brothers' *Adoration of the Mystic Lamb*—the world's most coveted masterpiece. Walk through the poignant World War II American Military Cemetery in Margraten and discover the artistic legacy of the world-class Kröller-Müller Museum. Learn more about the modern life and cultural heritage of the Netherlands during an exclusive RIVER LIFE® FORUM with local residents and encounter the rich history of the Flemish-speaking county of Flanders in its main cultural centers.

Unpack just once and delight in specially arranged Cultural Enrichments, including a privately chartered small boat canal cruise and an exclusive organ concert. Enjoy an included, guided excursion in every port, deluxe accommodations and all meals—an excellent value. VMFA is proud to be sharing this departure with travelers from the University of Connecticut, MIT, Princeton, the National Trust for Historic Preservation and others. River Life* along the Dutch Waterways is a perennial favorite; reserve now while Early Booking Savings and space are still available.

Dank u wel!

Sincerely,

Adele "Hutch" Livingston

VMFA Coordinator of Member Travel

Older "Heetele" Livingston

Cover photo: Cruise through the Netherlands, where tulip blooms announce the arrival of spring. Photo below: Look out onto the storied River Meuse from the picturesque town of Maastricht.







Custom-designed and intimate, this hallmark travel program will immerse you in the daily life of the Low Countries. There is no better time to visit the Netherlands than during spring, when the legendary gardens of Keukenhof put on their glorious flower show, with over seven million tulips, daffodils, hyacinths and other flowers blossoming across 79 acres of woodland. The Golden Age of the Netherlands is alive in the iconic works of its master painters—from Vermeer to Brueghel—and in its flourishing landscapes and remarkably preserved medieval towns, where gabled homes line cobblestone streets and peaceful canals. During this comprehensive reis (cruise) along the great Dutch and Flemish waterways, experience firsthand the distinct heritage, cultural traditions and friendly people of Holland and Flanders.

Photo above: Discover Bruges's medieval architecture and look for the 13th-century UNESCO World Heritage-designated belfry, which houses a 47-bell carillon and employs a full-time carillonneur. Photo below: From 1532 to 1614, Hoorn's Hoofdtoren Tower defended the city and its harbor, the center of trade.

ITINERARY

Amsterdam® Pre-Cruise Option*

- 1 Depart the U.S.
- 2 Amsterdam, the Netherlands
 - Embark Amadeus Brilliant.

CULTURAL ENRICHMENTS:

- Private cruise of the canal district.
- ◆ Exclusive RIVER LIFE® FORUM.

3 Amsterdam/Hoorn

• Walking tour of charming Hoorn.

CULTURAL ENRICHMENT:

• Visit to the resplendent Keukenhof Gardens.

4 Hoorn/Kampen

Walking tour of medieval Kampen.

CULTURAL ENRICHMENT:

 Private organ concert in Kampen's Gothic Bovenkerk.

5 Nijmegen

Walking tour of Nijmegen.

CULTURAL ENRICHMENT:

 Exclusive early entrance and guided tour of the extraordinary, world-class Kröller-Müller Museum.

6 Maastricht

- Visit to the Netherlands American Cemetery at Margraten.
- Walking tour of Maastricht.

7 Antwerp,[©] Belgium

- City tour featuring a visit to the Cathedral of Our Lady, housing masterpieces by Rubens.
- Optional excursion to one of the Delta Works engineering projects.*

8 Ghent[©]/Bruges[©]

- Walking tour of Ghent, including a visit to see the *Adoration of the Mystic Lamb*.
- City tour of whimsical Bruges.
- 9 Ghent/Disembark ship/Brussels/

Return to the U.S.

Delft ◆ Kinderdijk® ◆ The Hague Post-Cruise Option*

*Available at additional cost.





Admire Kampen's medieval gate, Koornmarktspoort, dominated by the Gothic spires of the stately Bovenkerk. the quaint buildings of Roode Steen Square and the city's photogenic harbor, overlooked by the 16th-century Hoofdtoren tower, one of Hoorn's last preserved defenses.

Amsterdam

In Amsterdam, one of Europe's most enchanting cities, a skein of canals weaves between handsome 17th-century merchant houses, charming houseboats and world-renowned museums and galleries.

CULTURAL ENRICHMENTS: A private cruise through the UNESCO-designated canal district offers a unique look at the integral role waterways have played in the life of this city, which began as a simple fishing village and flourished into the 17th century's foremost economic center. Meet and engage with locals during the specially arranged RIVER LIFE® FORUM. Stroll through a vivid tableau of blooming tulips as far as the eye can see in the beloved Keukenhof Gardens.

Hoorn

The "trumpet of the Zuider Zee," according to poet Joost van den Vondel, Hoorn formed the epicenter of the Dutch East India Company's trade routes during the 17th century. Golden Age wealth and grandeur prevail in

Kampen

Medieval gates, towers and walls crowned with whimsical spires and turrets grace the skyline of picturesque Kampen, a former Hanseatic League city that hosts one of the Netherlands' best-preserved town centers. See the Gothic masterpiece of the Old Town Hall, the leaning 17th-century New Tower—whose carillon of 48 bells is played on market days—and the aesthetic harmony of the IJssel drawbridge, built in 1998 to reflect the original 15th-century structure.

CULTURAL ENRICHMENTS: During a private, specially arranged concert in the Gothic Bovenkerk, or Upper Church, listen to the intonation of more than 3000 pipes resonating from the 18th-century Hinsz organ.

Keukenhof Gardens

Affectionately known around the world as the "Garden of Europe" for its paramount beauty, Keukenhof is a brilliant and breathtaking tapestry of color and fragrance when its over 1000 floral varieties reach full bloom between mid April and early May. Meticulously landscaped with tranquil ponds, placid streams and winding, tree-shaded paths, this vibrantly hued oasis was designed in 1857 by Jan David Zocher of Vondelpark fame. The gardens of Keukenhof ("kitchen garden") originally formed part of the Teylingen Castle Estate, where the early 15th-century Countess Jacoba of Bavaria tended an herb and vegetable garden.



Kröller-Müller Museum

Among the heathlands and dunes of the Netherlands' largest national park, De Hoge Veluwe, is the superlative Kröller-Müller Museum, lauded for its chronological collection of 90 Van Gogh paintings and 180 of his drawings.

CULTURAL ENRICHMENT: By specially arranged early entrance to the museum, see works by Picasso, Monet, Renoir and Manet, as well as captivating late 19th- to 21st-century pieces by Rodin, Moore and Dubuffet, wreathed in the idyllic woodland scenery of the 60-acre sculpture garden.

Nijmegen

A vibrant university town layered with history, attractive Nijmegen was originally settled by the Romans in the first century B.C. Explore a cornucopia of pristinely preserved buildings, including the turreted 15th-century town hall—plucked straight from a child's picture book—and the 17th-century, Renaissance-style De Waagh. Overlooking the River Waal, Valkhof Hill features the impressive Barbarossa Ruins and ninth-century Carolingian chapel.

Maastricht

Settled by the Romans around 50 B.C., the fabled city of Maastricht embraces its status as the cradle of the European Union and a hub of arts and culture. Visit the Romanesque Basilica of Our Lady, built in A.D. 1000, and the Basilica of St. Servatius, where Charlemagne is said to have attended Mass and where the 11th-century sarcophagus of the city's patron saint is enshrined. Stand on the 13th-century city wall for a scenic view across the River Meuse.

In nearby Margraten, walk through one of Europe's largest American military cemeteries, where the brave U.S. soldiers who gave their lives for the liberation of the Netherlands during World War II rest in peace.





Discover the Netherlands' oldest city, Nijmegen, with its historic De Waagh, still a central gathering place.

Antwerp

The alluring Old Town of Antwerp preserves its distinct Flemish culture in a labyrinth of squares and cobbled streets, studded with museums, mansions and churches that lead to the vibrant Grote Markt, where the town hall's historic belfry, part of the Belfries of Belgium UNESCO World Heritage site, still stands tall.

Visit the Cathedral of Our Lady—with its UNESCO-inscribed belfry, the tallest church tower in Belgium—which preserves the 17th-century Baroque masterpieces of the city's native son, Peter Paul Rubens, including paintings of *The Assumption of the Virgin Mary*, *The Raising of the Cross* and *The Descent from the Cross*.

DELTA WORKS OPTIONAL EXCURSION: Gain insight into the complex Delta Works, hailed as one of the Seven Wonders of the Modern World by the American Society of Civil Engineers.

Ghent

The authentic city of Ghent is replete with medieval and classical architecture. The UNESCO-designated Belfry of Ghent serves as a historical testament to the winning of civil liberties across the region. Admire the elegant windows and fanciful steeples of St. Bavo's Cathedral, a Gothic masterpiece and the city's enduring symbol with origins that date back to the 10th century. Proceed to the chapel to see the Van Eyck brothers' magnificent altarpiece *Adoration of the Mystic Lamb*—this polyptych is the most frequently stolen artwork of all time; in fact, one panel is still missing.

Bruges

Built around a double ring of charming canals connected by arched footbridges and renowned for its handcrafted chocolates, fairytale Bruges is a UNESCO World Heritage site of virtually untouched medieval architecture, including another landmark Belfry of Belgium. Enjoy a walking tour from the Market Square to the magnificent Gothic-style Chapel of the Holy Blood to see the richly decorated stone guildhalls and opulent churches.



EXCLUSIVELY CHARTERED, DELUXE AMADEUS BRILLIANT

The elegant and meticulously crafted AMADEUS BRILLIANT features all the comforts of a refined and traditional hotel.

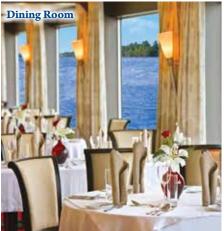
The 76 stylish Staterooms and Suites are among the most spacious of any European river ship at 161 to 237 square feet. Suites and select Staterooms feature a French balcony (floor-to-ceiling sliding glass doors). Accommodations have two twin beds or one queen bed, individual climate control, sitting area and private bathroom with shower. Suites have a minibar.

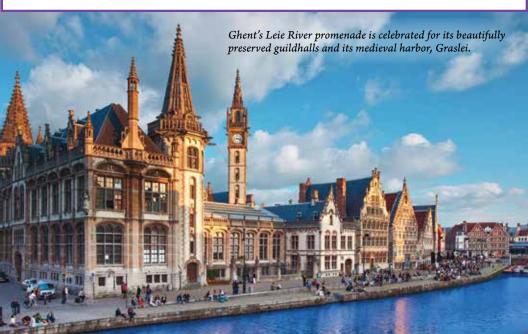
The stylish restaurant offers scenic views through panoramic windows. Continental cuisine featuring fresh, local ingredients is served. Daily meals include early-risers' coffee, buffet breakfast and lunch, afternoon tea, four-course dinner with complimentary wine and beer, and a late-evening snack.

For your leisure time on board there are two bars, an open-air lounge, complimentary Wi-Fi (conditions permitting), beauty salon, boutique, massage room, fitness studio and Sun Deck. An elevator serves all passenger decks except the Sun Deck. There is no doctor on board.

The Amadeus fleet has earned the important "Green Globe Certification" of environmental sustainability.







Included Features

On Board the Exclusively Chartered, Deluxe Amadeus Brilliant

- Seven-night cruise from Amsterdam, the Netherlands, to Ghent, Belgium.
- Deluxe, river-view accommodations.
- ◆ All meals aboard ship.
- Complimentary wine and beer served with lunch and dinner.
- Captain's Welcome and Farewell Receptions.
- Complimentary Wi-Fi (conditions permitting).

Expert-Guided Excursions and Exclusive Cultural Enrichments

- ◆ Private cruise along Amsterdam's UNESCO World Heritage-designated canal district.
- ◆ Exclusive RIVER LIFE® FORUM with local residents who will discuss life in the Low Countries.
- Excursion to the magnificent Keukenhof Gardens to see the world's largest and most colorful display of spring flowers in bloom, weather permitting.
- ◆ Walking tour in the charming former "Golden Age" trading town of Hoorn, made famous during the 17th-century era of the Dutch East India Company.
- Walking tour of historic Kampen.
- Specially arranged, private organ concert featuring an 18th-century Hinsz organ in Kampen's Bovenkerk.
- ◆ Exclusive early entrance and guided tour of the world-class Kröller-Müller Museum for exploration of the Low Countries' rich artistic heritage.
- Walking tour of Nijmegen, granted city status by the Roman Empire in A.D. 104.
- ♦ Visit to the Netherlands American Cemetery, honoring Allied World War II operations, in Margraten, near Maastricht.
- ◆ Tour of idyllic Maastricht, a city of intriguing history, contemporary art and charming culture.
- City tour of Antwerp featuring a visit to see three of Peter Paul Rubens' masterpieces in the 16th-century Cathedral of Our Lady.
- ♦ Walking tour of Ghent, featuring St. Bavo's Cathedral.
- Walking tour of the medieval, fairytale city of Bruges, a UNESCO World Heritage site.
- Time at leisure to explore Kampen and Antwerp.
- Opportunity to learn useful Dutch phrases.



Enhanced Travel Services

- ◆ Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- Experienced, English-speaking local guides for included excursions.
- Gratuities to local guides and drivers on included excursions.
- Complimentary bottled water in your Suite or Stateroom and on excursions.
- Hospitality desk aboard ship.
- Optional Delta Works excursion at additional cost.
- Experienced Gohagan & Company Program Directors at your service.
- Complimentary use of an audio headset during guided excursions.
- Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.



In the world-class Rijksmuseum, view Dutch Golden Age masterpieces, including Rembrandt's The Night Watch.

The Golden Age of Amsterdam Pre-Cruise Option

In historic Amsterdam, enjoy a guided walking tour of the tree-shaded canals and gabled 17th-century merchant houses of Jordaan, a vibrant center for artists, musicians and antique collectors. View the Rijksmuseum's Dutch Master collection, including works by Rembrandt, Vermeer and Van Gogh. Visit the Our Lord in the Attic—a museum and exquisite 17th-century house with an entire clandestine church in the attic. Spend two nights in the Five-Star Renaissance Amsterdam Hotel, ideally located in the city center.

Delft • Kinderdijk • The Hague De Juwelen van Zuid-Holland

Post-Cruise Option

Conclude your Dutch Waterways experience in a center of resistance to the Spanish Habsburgs, headquarters of the International Court of Justice and seat of the Dutch government.

The Hague showcases stately municipal buildings, elegant residences and picturesque

cobblestone courtyards.
Walk through Mauritshuis,
a 17th-century neoclassical
mansion featuring a world-renowned

including a World Flemish art, including Vermeer's *Girl with a Pearl Earring* and a late-period Rembrandt self-portrait. Visit canal-ringed Delft to watch traditional craftspeople create the iconic "Delft Blue" porcelain and in Kinderdijk, tour an 18th-century windmill—a remarkable innovation of Dutch engineering and part of a network that is a UNESCO World Heritage site. Spend two nights in the deluxe, historic HOTEL DES INDES.

Pre- and Post-Cruise Options are available at additional cost. Details will be provided with your reservation confirmation.

Visit the windmills of UNESCO-inscribed Kinderdijk, where hydraulic installations have existed since the Middle Ages.



ms Amadeus Brilliant	— Sun Deck
	—Mozart Deck
A	Strauss Deck
	— Haydn Deck
	- III, un Deck

Category †	LAND/CRUISE TARIFF excluding taxes* Per person, based on double occupancy	Early Booking Tariff* through Nov. 7, 2019	Tariff* after Nov. 7, 2019
6	Stateroom with window. Haydn Deck, aft. (limited availability)	\$2795	\$3795
5	Stateroom with window. Haydn Deck, forward. (limited availability)	\$3495	\$4495
4	Stateroom with French-balcony (floor-to-ceiling sliding glass doors). Strauss Deck, aft. (limited availability)	\$3995	\$4995
3	Stateroom with French-balcony (floor-to-ceiling sliding glass doors). Strauss Deck, forward. (limited availability)	\$4595	\$5595
2	Stateroom with French-balcony (floor-to-ceiling sliding glass doors). Strauss Deck, midship.	\$5195	\$6195
1	Stateroom with French-balcony (floor-to-ceiling sliding glass doors). Mozart Deck, aft and midship.	\$5795	\$6795
Junior Suites	Suite with French-balcony (floor-to-ceiling sliding glass doors), armchair, minibar. Mozart Deck, midship and forward.	\$6595	\$7595

Singles are available in category 5 at 5895^* and in category 2 at 8795^* on or before November 7, 2019. Add 1000 for reservations made after November 7, 2019.

*Taxes are an additional \$130 per person and are subject to change.

[†]Amadeus Brilliant has been specially contracted for this tour, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

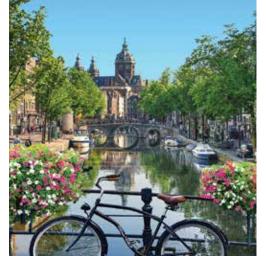
RIVER LIFE ALONG THE DUTCH WATERWAYS RESERVATION FORM

Send to: Virginia Museum of Fine Arts c/o Gohagan & Company 209 South LaSalle Street, Suite 500 Chicago, Illinois 60604-1446			Please make my/our reservation(s) in category: 1st choice 2nd choice	
			Double occupancy (two twin beds).Double occupancy (one queen bed)	
Title Full Name (exactly as it appears on your passport)			☐ Single accommodations.☐ I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).	
Title Full Name (exactly as it appears on your passport)			Please make my/our reservation(s)	
Street Mailing Address (no P.O. Box number please)			The Golden Age of Amsterdam Pre-Cruise Option	
City Telephone:	(Home)	State (Mobile)	Zip Code	 □ Double at \$945 per person. □ Single at \$1545 per person. □ I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).
Email Addre	ess	(Business)		Delft • Kinderdijk • The Hague Post-Cruise Option
Program re \$200 per p \$200 per p By reserving a	erson The Golden Age person Delft • Kinderd and depositing on this progra	eposit of \$600 per per of Amsterdam Pre-Cr ijk • The Hague Post-0 m, I/we agree to the Release	uise Option and/or Cruise Option. of Liability, Assumption	 □ Double at \$995 per person. □ Single at \$1395 per person. □ I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).
of Risk and Binding Arbitration Agreement as printed on the outside back cover of this brochure. □ Enclosed is my/our check(s) for \$ as deposit. Make checks payable to Gohagan & Company.			☐ I/We want you to book my/our air, at an additional cost to	
	athorize you to charge		to:	be advised,‡ from: (fill in departure city)
Card Numb	er		Exp. Date	☐ Economy Class ☐ Upgraded Econom ☐ Business Class ☐ First Class
	Signature as	it appears on credit card		[‡] Note: Airfare is subject to change and availability and is nonrefundable.
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Requirement: VMFA travel opportunities are open to all members of the Virginia Museum of Fine Arts. For additional information about joining the museum, please call 804-340-1519.

air arrangements.

wire transfer by January 15, 2020.



Amsterdam's bridges and canals bring the intimacy of a small town to one of Europe's most celebrated cities.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, the sponsoring associations/organizations, and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, and assigns (collectively "Gohagan"), do not own or operate any entity which is to or does rowide goods or services for your trip including, for example, lodging facilities, airline, vessel, or other transportation companies, guides or guide services, local ground operators, providers or organizers of optional excursions, food service or entertainment providers, etc. All such persons and entities are independent contractors. As a result, Gohagan is not liable for any negligent or willful act or failure to act of any such person or entity or of any other third party.

willful act or failure to act of any such person or entity or of any other third party. In additition and without limitation, Gohagan is not responsible for any injury, loss, death, inconvenience, delay, or damage to person or property in connection with the provision of any goods or services whether resulting from, but not limited to, acts of God or force majeure, acts of government, acts of war or civil unrest, insurrection or revolt, bites from or attacks by animals, insects or pests, strikes or other labor activities, criminal or terrorist activities of any kind or the threat thereof, sickness, illness, epidemics or the threat thereof, the lack of availability of or access to medical attention or the quality thereof, overbooking or downgrading of accommodations, mechanical or other failure of airplanes, vessels, or other means of transportation, or for any failure of any

of airplanes, vessels, or other means of transportation, or for any failure of any transportation mechanism to arrive or depart timely or safely.

If due to weather, flight schedules or other uncontrollable factors, you are required to spend an additional night(s), you will be responsible for your own hotel, transfers and meal costs. Baggage is entirely at owner's risk. The right is reserved to decline to accept as a trip participant, or remove from a trip, without refund, any person Gohagan judges to be incapable of meeting the rigors and requirements of participating in the activities, or who is abusive to other trip participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the trip by others. Specific room/cabin assignments are within the sole discretion of the hotel or cruise line.

Gohagan reserves the right to change the iting-ray or trip features at any

Gohagan reserves the right to change the itinerary or trip features at any time and for any reason, with or without notice, and Gohagan shall not be liable time and for any reason, with or without notice, and conagan shain not be nable for any loss of any kind as a result of any such changes. Ship schedules, port calls, hours of arrival and departure, sightseeing events, special programs and guest lecture series (if applicable), are subject to change or cancellation. Gohagan reserves the right to substitute motorcoach transportation using hotels, inns or lodges for cruise accommodations if necessary due to weather, water conditions or levels, other events of force majeure, mechanical or other conditions beyond the control of Gohagan. Gohagan is not responsible therefor and is not required to compensate passengers under these circumstances. Gohagan may cancel a trip (or an option) for any reason whatsoever; if so, its sole responsibility is to refund monies paid by the participant to it. Gohagan, however, is not required under these circumstances the participant to it. Gohagan, however, is not required under these circumstances to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any trip for any reason including without limitation, United States Department of State, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for penalties assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the trip. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. NOT INCLUDED: Taxes; passport, visas and associated fees; personal expenses such as laundry, telephone calls and Internet access unless otherwise specified; accident/sickness, trip cancellation, and baggage insurance; gratuities to ship and hotel personnel; optional sightseeing excursions; baggage charges on aircraft; local departure air/airport tax(es); airfare and associated local taxes. airport facility and security taxes and federal inspection fees not listed in the "Included Features" section of the brochure; transfers and baggage handling "Included Features" section of the brochure; transfers and baggage handling to/from airport/hotel/ship on day(s) of arrival and/or departure if you are arriving earlier or later than and/or departing earlier or later than the scheduled group transfer(s); any overnight on land due to flight schedule(s); meals, alcoholic or other beverages and all other services not specifically mentioned in the "Included Features" section.

AIRFARE: Airfare is subject to change and availability and, depending on the fare basis, likely is nonrefundable. Your airline ticket constitutes a contract between you and the airline, even if purchased through Gohagan.

LUGGAGE: Luggage allowance policies are set by the airlines and may change without notice.

PHYSICAL ACCESSIBILITY: All programs require physical independence and mobility. Any physical or mental condition that may require special medical attention or physical asistance (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 motorcoaches alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds

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.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by November 7, 2019. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply.

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TRIP INSURANCE: We strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. Trip cancellation insurance is available through Gohagan and others for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. We will send you an application upon receipt of your reservation.

RATES: Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. On land and/or cruise programs, even after are subject to change at any time. On land and/or cruise programs, even after full payment, Gohagan reserves the right to increase the tour price in the event of cost increases due to changes in supplier costs, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the tour participant of such increases. On programs which include Gohagan purchased interstate or international air (which originates or returns to the United States), no increased costs will be passed on after final payment except

for subsequently imposed governmental tax increases.

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the participant and conagan are waving the right to a tran by jury.

ACCEPTANCE OF CONTRACT: By forwarding of deposit, the participant certifies that he/she does not have any mental, physical or other condition of disability that would create a hazard for him/herself or other participants and accepts the terms contained in this Release of Liability, Assumption of Risk and Binding Arbitration Agreement.

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