

VMFA

VIRGINIA MUSEUM OF FINE ARTS

SCOTTISH ISLES AND NORWEGIAN FJORDS

Voyage aboard the Exclusively Chartered Small Ship
Five-Star LE DUMONT-D'URVILLE

May 26 to June 3, 2022



WELCOME BACK
SAVINGS
UP TO \$4000
PER COUPLE!
BOOK BY
JANUARY 11, 2022

BOOK WITH CONFIDENCE!

No land/cruise cancellation fees for new bookings until 96 days prior to trip departure.

VMFA

VIRGINIA MUSEUM OF FINE ARTS

Dear VMFA Members:

Across the mist-enshrouded peaks and hauntingly beautiful glens of Scotland and through the unsurmounted natural beauty of Norway's mighty fjords, the legacies of Viking and Celtic clans are entwined in rich traditions and compelling archaeological heritage.

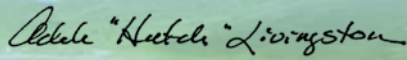
This custom-designed itinerary traces the cultural crossroads of Nordic and Scottish civilizations during the best time of year, when the weather is mild and the days are long—a rare voyage accomplished only aboard a small ship cruising into smaller ports where larger vessels cannot venture. Cruise for seven nights aboard the exclusively chartered, Five-Star LE DUMONT-D'URVILLE, featuring only 92 Suites and Staterooms, each with private balcony.

Cruise from charming Bergen—where rows of colorful, gabled houses on the historical Bryggen waterfront evoke the city's past as a center of Hanseatic League trade—to dynamic Glasgow. Immerse yourself in the Norse history of the tradition-steeped Shetland Islands, a staggeringly beautiful archipelago with remarkable archaeological sites, including the Bronze Age relics of Jarlshof. View the untamed shorelines, serrated sea stacks and crystal-clear waters of the Orkney Islands and learn more about the islands' fascinating Neolithic history from renowned archaeology expert, Nick Card.

Traverse the Tolkienesque lands of the Scottish Highlands where granite mountains loom over emerald pastures. Explore historical Glencoe and trace the emotive legacy of the famous Clan Donald, who ruled the western seaboard of Scotland for over 400 years. Visit the hamlet of Glenfinnan, where the Gaelic language is still spoken and a magnificent 21-arch viaduct speaks to Scotland's engineering prowess.

VMFA is proud to be sharing this departure with travelers from the National Trust for Historic Preservation, the Archeological Institute of America and other fine organizations. Join us on this extraordinary journey and experience some of the world's most unspoiled landscapes in Scotland and Norway, with opportunities to visit up to five UNESCO World Heritage sites. Navigate the ancient shipping lanes of the Vikings and gain an intimate perspective of Norway's spectacular mountain landscape aboard the Flåm Railway, one of the world's most scenic train rides. Reserve now while space and welcome back savings are available.

Sincerely,



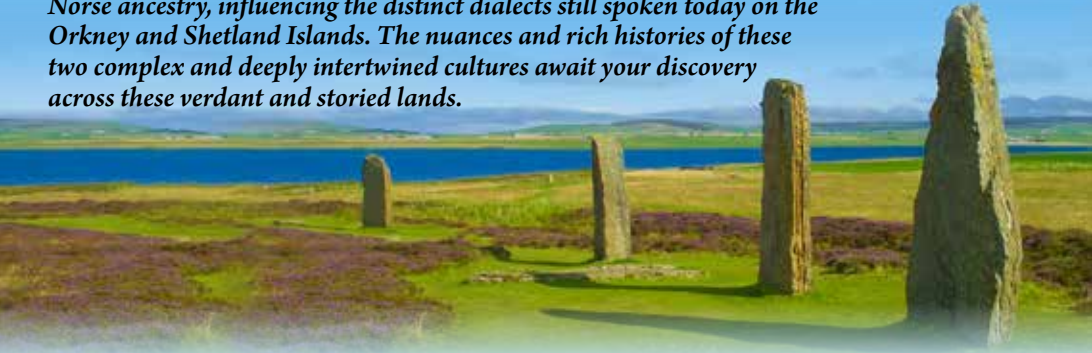
Adele "Hutch" Livingston
VMFA Coordinator of Member Travel

The safety and well-being of our travelers remains our highest priority. Cruise lines and some other providers of services (as well as, potentially, some countries) require all passengers traveling on our programs to present confirmation of a full COVID-19 vaccination, and, as well, passengers may have to produce evidence of a recent negative COVID test. All our staff are committed to adhering to all health and safety protocols from the start of your trip to the end as directed by the United States Centers for Disease Control and Prevention, overseas health officials as well as those protocols mandated by your cruise company (if applicable) and other suppliers of services. Detailed protocol information tailored to your travel program will be mailed to you along with additional pre-departure information.



Scottish Clans and Norwegian Vikings

During the enigmatic Viking Age, which prevailed for almost 300 years between the eighth and 11th centuries, the Men of the North were cast as barbarians who plundered their way across the known world. They sailed on dragonships from Norway to settle in Scotland around A.D. 800—in Jarlshof on the Shetland Islands and in the Hebrides, where over one hundred villages are still known by their originally settled Norse names, solidifying the enduring historic link between Norway's Vikings and Scotland's clans. Some of Scotland's best-known clans—the Clan Donald and Clan MacLeod—came from Norse ancestry, influencing the distinct dialects still spoken today on the Orkney and Shetland Islands. The nuances and rich histories of these two complex and deeply intertwined cultures await your discovery across these verdant and storied lands.



U.S./Bergen, Norway

Day 1 and Day 2

Depart the U.S. The next day, arrive in Bergen, imbued with ancient Viking history, and embark the Five-Star LE DUMONT-D'URVILLE.



Indigenous Shetland ponies are a strong breed with heavy coats and a maximum height of only 44 inches.

Bergen

Day 3

Founded on a Viking settlement in 1070 and the Norwegian capital during the 12th and 13th centuries, Bergen was an important part of the Hanseatic League's trading empire from the 14th to mid-16th centuries.

The city's illustrious past can be felt in the beautifully preserved gabled buildings of Bergen's Bryggen, or the old wharf, a UNESCO World Heritage site surrounded by lushly carpeted hills and fjords. Stroll the grounds

of Troidhaugen, the summer home of famed Norwegian composer Edvard Grieg. Visit the reconstructed Fantoft Stavkirke, a traditional 12th-century wooden stave church, noted for its durable post and lintel construction.

Enjoy the afternoon at leisure in Bergen before the Captain's Welcome Reception on board the ship this evening.

Cruising the Norwegian Fjords/ Flåm Railway

Day 4







Norway's fjords and islands offer some of Europe's most profoundly beautiful coastal scenery, where sea mist and sunlight enhance the fjord's deep blues and the valley's lush greens. Cruise majestic Sognefjord, passing traditional farmsteads and villages flanked by soaring mountains and glaciers.

This morning, board the Flåm Railway, one of the world's most scenic train rides. This masterpiece of Norwegian engineering—the steepest standard-gauge railway track in



Cover photo: Nicknamed "the King of the Fjords" for its size and depth, Sognefjord showcases Norway's spectacular natural beauty.

Photo this page: The 13th-century Eilean Donan Castle stands proudly at the convergence of three great sea lochs.

-  UNESCO World Heritage Site
-  Cruise Itinerary
-  Air Routing
-  Land Routing
-  Train Routing
-  Extension Routing



Ruins at Jarlshof evoke thousands of years from the Neolithic to the Middle Ages.

Europe, spirals 2,835 feet—opened to the public in 1940, this legendary train travels 13 dramatic miles through 20 tunnels to Myrdal’s mountaintop station. Watch as snowcapped mountains, cascading waterfalls—including the awe-inspiring Kjøfossen—and intriguing hamlets unfold along this alpine branch of the world-renowned Bergen Line.

ponies grazing on the grass-covered knolls. Visit Jarlshof, a tentative UNESCO World Heritage site deemed the zenith of prehistoric architectural achievement in Northern Europe. Multi-period remains span over 4,000 years of human history, including late-Neolithic stone houses, a Bronze Age village, an Iron Age brooch and wheelhouse, Norse longhouses, a medieval farmstead and a 16th-century laird’s house.



The northernmost cathedral in the United Kingdom, St. Magnus Cathedral defines the Kirkwall skyline.

This evening, the director and head archaeologist of the Ness of Brodgar site, Nick Card, will provide his keen insights about this impressive ancient compound that lies outside of Kirkwall. His research and fieldwork are internationally regarded, both in the archaeology field and by the popular press.

Lerwick, Shetland Islands

Day 5
Explore the remote Shetland Islands, declared a Global Geopark by UNESCO for their geologically diverse landscapes and seascapes carved by prehistoric ice. Here, nature’s colors and textures endlessly shift, and clamoring gannets and puffins crowd the dramatic rock cliffs. Dock in Lerwick, Shetland’s capital, and journey to the island’s southernmost point, scanning the landscape for Shetland’s famous

Kirkwall, Orkney Islands
Day 6
Steeped in Viking heritage, the largest Orkney Island, known as Mainland, has been designated a UNESCO World Heritage site for its concentration of prehistoric treasures defined as the Heart of Neolithic Orkney. Nearly 1,000 years before Giza’s pyramids were built and over 500 years before Neolithic humans raised Stonehenge, Stone Age inhabitants of this archipelago, dating from 3200 B.C., erected the Ness of Brodgar, a mysterious compound rivaling the scale of the Acropolis—demonstrating advanced technological prowess and Neolithic artistry. Walk among the nearby stone monoliths of the Ring of Brodgar, raised more than 4,000 years ago in the patterned circle of a henge. See the ceremonial Stones of Stenness en route to the settlement of Skara Brae,

Winding through the austere Scottish Highlands, the 21-arch Glenfinnan Viaduct frames Loch Shiel, where steep slopes reflect into the loch’s sparkling fresh water.





of civilization, Chromatic wooden buildings in Bergen's Bryggen (the old wharf), a UNESCO World Heritage site, hark back to the city's historical role as one of northern Europe's oldest trading ports.

where more than 5,000 years ago, it was inhabited by an early Orcadian culture known for decorative arts and sophisticated craftsmanship. Thousands of years later, the Vikings established the port town of Kirkwall on Mainland, leaving behind the towering 12th-century Saint Magnus Cathedral, known as the "Light of the North."



The coastal town of Lerwick was founded as a marketplace for 17th-century Dutch herring fleets.

Hear the classically haunting sounds of a Scottish bagpiper as you reboard the ship. This evening, a Scottish storyteller weaves traditional tales that have been handed down by word of mouth for generations.

Kyle of Lochalsh/ Isle of Skye

Day 7

Visit the soul-stirring 13th-century Eilean Donan Castle, named for a sixth-century Irish Saint. Colonel MacRae, of Clan MacRae, restored this icon in 1932 and established a clan museum. Travel across heather-covered moors and through the starkly beautiful Cullin Mountains en route to the scenic capital of Portree, situated along the unforgettable coastline of ethereal Isle of Skye.

Fort William

Day 8

The legendary Scottish Highlands and their striking, rugged scenery have inspired countless stories with their enchanting and mysterious allure. Begin your day in bucolic Glenfinnan and view the Glenfinnan Viaduct, immortalized by the Hogwarts™ Express in the Harry Potter film series. See the Glenfinnan Monument, commemorating the Jacobite Highlanders that Bonnie Prince Charlie rallied against King George II in 1745.

Stop along the Caledonian Canal to view Neptune's Staircase, an incredible feat of engineering when it was built in the early 1800s and the longest staircase lock in Britain. Travel along castle-dotted shores enshrouded with myth and legend to Glencoe, hailed as one of Scotland's most scenic glens, partially owned and preserved by the National Trust for Scotland.

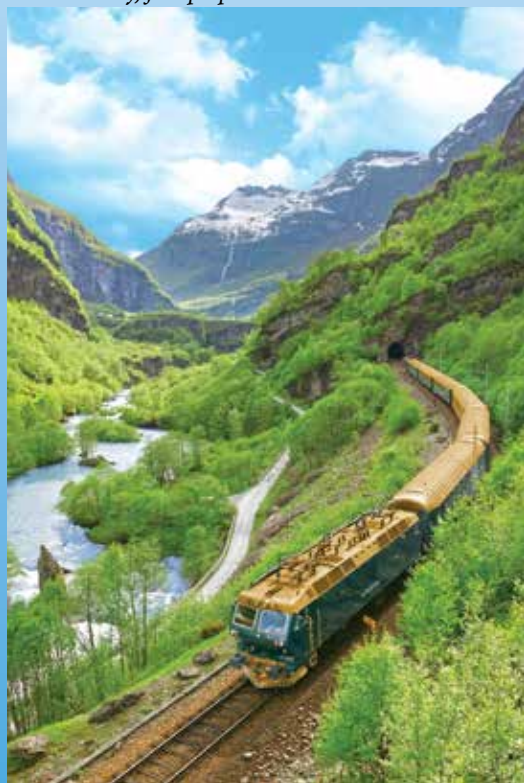
Attend the Captain's Farewell Reception on board the ship this evening.

Glasgow/U.S.

Day 9

Disembark in Glasgow and continue on the Scotland's Cultural Capitals Post-Program Option or transfer to the airport for your return flight to the U.S.

Journey through the fjordlands of Norway aboard the Flåm Railway, first proposed in 1871.





Stateroom with Balcony



Panoramic Restaurant

EXCLUSIVELY CHARTERED, FIVE-STAR LE DUMONT-D'URVILLE

Luxury Small Ship, Innovative Design

LE DUMONT-D'URVILLE ushers in a new generation of Five-Star small ships, combining revolutionary design and a new standard of luxury for unparalleled cruising. Dock in smaller ports inaccessible to larger ships, where authentic cultural experiences and majestic scenery await you.

Respect for the Environment

A new addition to the Ponant "Clean Ship" fleet, an important distinction among ocean-cruising vessels, LE DUMONT-D'URVILLE is energy efficient and eco-friendly, protecting fragile marine ecosystems.

Elegant Suites and Staterooms, 100% with Private Balconies

Each of the 92 Five-Star Staterooms and Suites (up to 484 square feet) features a private balcony. Grand Deluxe Suites have a bay window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control, a private bathroom with shower and luxury hotel-style amenities.

Chic and Casual Dining

Dine indoors or al fresco on international and regional cuisine served in the stylish, spacious indoor-outdoor restaurant, at the casual pool deck grill or from 24-hour room service. Daily meals include continental breakfasts, lunch, afternoon tea and four-course dinner.

Life on Board

Experience the *Blue Eye*, the world's first underwater, multisensory Observation Lounge. Enjoy sweeping views from the upper lounges—which open to the outdoors—and lectures, cultural performances or film screenings in the state-of-the-art theater. Relax in the spa, sauna or infinity-style swimming pool. The ship has a beauty salon, a fitness room and three elevators. Complimentary Wi-Fi access is available.

World-Class Service

The highly trained, English-speaking crew is personable and attentive, and the ship has a medical center staffed with a doctor and a nurse.

Observation Lounge



Sun Deck




Included Features

On Board the Exclusively Chartered, Five-Star, Small Ship

LE DUMONT-D'URVILLE

- ◆ Seven-night voyage from Bergen, Norway, to Glasgow, Scotland, featuring a cruise of Norway's fjords.
- ◆ Elegantly appointed, Five-Star Suite or Stateroom.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ **Complimentary alcoholic and nonalcoholic beverages available throughout the cruise.**
- ◆ All meals aboard ship.
- ◆ **Complimentary Wi-Fi.**
- ◆ Visit to captivating **Bryggen**, Bergen's historical waterfront, a UNESCO World Heritage site, and a tour of Troidhaugen, the summer home of composer Edvard Grieg.
- ◆ Round-trip journey with stunning mountain and fjord views on the **Flåm Railway**, one of the world's most memorable train rides.
- ◆ Cruise through the picturesque **Sognefjord**, Norway's longest and deepest fjord.
- ◆ Excursion to the 5,000-year-old prehistoric site of Jarlshof on Scotland's **Shetland Islands**, a UNESCO Global Geopark.
- ◆ Scenic excursion to the **Heart of Neolithic Orkney**, the UNESCO World Heritage sites of the **Ness of Brodgar**, the **Ring of Brodgar** and **Skara Brae**.
- ◆ **Exclusive, specially arranged lecture by esteemed expert Nick Card**, the director and head archaeologist of the Ness of Brodgar archaeological site.
- ◆ Visit to medieval **Kirkwall** to see St. Magnus Cathedral.
- ◆ Traditional Scottish storytelling and the distinctive melodies of Scotland's iconic bagpipes.
- ◆ Visit 13th-century **Eilean Donan Castle** and enjoy a scenic excursion across the Isle of Skye.
- ◆ Excursion through the **Scottish Highlands**, featuring **Glencoe**, Scotland's most famous glen, and the bucolic village of Glenfinnan.

Always Included

- ◆  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 and transfers.
- ◆ Complimentary bottled water in your Suite or Stateroom and on excursions.
- ◆ Hospitality desk aboard the ship.
- ◆ Experienced Gohagan & Company Travel 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.





Scotland's Cultural Capitals Glasgow ♦ Edinburgh

Stroll through 12th century Edinburgh Castle, a powerful national symbol with curving ramparts that define the city's romantic silhouette. Explore the history of fascinating clans, medieval knights and royal intrigue in two of Scotland's great cities. Your tour of Glasgow includes a visit to its 12th-century cathedral, the only medieval church in Scotland to survive the 1560 reformation. In Edinburgh, discover the UNESCO-designated Old Town, a labyrinth of medieval passageways, the Royal Mile and the Neoclassical New Town, laid out in the 18th century. Spend two nights in the ideally located, Five-Star WALDORF ASTORIA EDINBURGH – THE CALEDONIAN.

Wonders of Norway ♦ Copenhagen Fjordlands ♦ Stalheim ♦ Oslo via Bergen Railway and Coastal Ferry

Immerse yourself in Norwegian landscapes and traditional Scandinavian culture on this exclusive five-night journey. Experience the majesty of the Norwegian highlands and ride through the stunning scenery of Europe's highest mountain plateau on the Bergen Railway. In vibrant Oslo, explore the stately Opera House and the unique Vigeland Sculpture Park. In the Danish town of Roskilde, visit its 12th-century, Gothic-style cathedral, a UNESCO World Heritage site. Enjoy an exclusively chartered cruise along Copenhagen's idyllic canals to see Christiansborg Palace, the Old Stock Exchange, Amalienborg Palace and the "Little Mermaid" statue. Accommodations are for four nights in historic hotels and one night aboard an award-winning Seaways ferry from Copenhagen to Oslo.

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



MV LE DUMONT-D'URVILLE



Deck 6
Deck 5
Deck 4
Deck 3

Category ¹	LAND/CRUISE TARIFF <i>excluding taxes*</i> <i>Per person, based on double occupancy</i>	Welcome Back Savings* through Jan. 11, 2022	Tariff* after Jan. 11, 2022
8	Picture window, single door onto private, partial-wall balcony. Deck 3, forward. (limited availability)	\$4995	\$5745
7	Picture window, single door onto private, partial-wall balcony. Deck 3, midship.	\$5495	\$6320
6	Expansive sliding glass door, private balcony . Deck 4, forward.	\$5995	\$6895
5	Expansive sliding glass door, private balcony . Deck 4, midship.	\$6395	\$7355
4	Expansive sliding glass door, private balcony . Decks 5 and 6, aft. (limited availability)	\$6995	\$7995
3	Expansive sliding glass door, private balcony . Deck 5, forward. (limited availability)	\$7395	\$8495
2	Expansive sliding glass door, private balcony . Deck 5, midship.	\$7995	\$9195
1	Expansive sliding glass door, private balcony . Deck 6, midship.	\$8895	\$10230
Deluxe Suite	Suite with expansive sliding glass door, large private balcony , sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability)	\$10395	\$11955
Prestige Suite	Two-room Suite, expansive sliding glass door, larger private balcony , two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability)	\$11695	\$13450
Privilege Suite	Large Suite with expansive sliding glass door, larger private balcony , sitting area with sofa. Decks 5 and 6. (limited availability)	\$11995	\$13795
Grand Deluxe Suite	Extra-large, one-bedroom Suite, expansive sliding glass door, spacious private terrace , full bathroom with tub and separate shower, additional half bath, sitting room with sofa. Deck 6, aft. (limited availability)	\$13395	\$15395
Owner's Suite	Extra-large, one-bedroom Suite, expansive sliding glass door, spacious private terrace with outdoor Jacuzzi, full bathroom with tub and separate shower, additional half bath, sitting room with sofa. Deck 5, aft. (limited availability)	\$13995	\$15995

Single supplements apply across all categories at 160% of the per person double price.*

*Taxes are an additional \$445 per person and are subject to change.

¹LE DUMONT-D'URVILLE has been specially contracted for this program, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

SCOTTISH ISLES AND NORWEGIAN FJORDS REGISTRATION FORM

Send to: Virginia Museum of Fine Arts
c/o Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, Illinois 60604-1446
126-05/26/22-346

Title Surname (exactly as it appears on your passport) Sex: M F

Given Names (exactly as it appears on your passport) Date of Birth

Title Surname (exactly as it appears on your passport) Sex: M F

Given Names (exactly as it appears on your passport) Date of Birth

Street Mailing Address (no P.O. Box number please)

City State Zip Code

Home Telephone Cell Phone

Email Address Business Telephone

Program reservations require a deposit of \$800 per person.

Enclosed is my/our check(s) for \$ _____ as deposit.
Make check(s) payable to **Gohagan & Company**.

I/We authorize you to charge my/our deposit of \$ _____ to:

American Express Discover MasterCard Visa

I/We request that you contact me/us via telephone or email for deposit via ACH or wire transfer.

Card Number Exp. Date

Signature as it appears on credit card

By reserving and depositing on this program, I/we agree to the Release of Liability, Assumption of Risk and Binding Arbitration Agreement as printed on the outside back cover of this brochure.

First participant's signature Today's date

Second participant's signature Today's date

Please make my/our reservation(s) :

Category: _____
1st Choice 2nd Choice

- Double occupancy (two twin beds).
- Double occupancy (one queen bed).
- Single accommodations.
- Single but prefer to share and will allow you to select my roommate (shares cannot be guaranteed).

Wonders of Norway • Copenhagen Pre-Program Option

- Double at \$2595 per person.
- Single at \$2995 per person.
- I am reserving as a single but prefer to share accommodations.

Scotland's Cultural Capitals Post-Program Option

- Double at \$995 per person.
- Single at \$1495 per person.
- I am reserving as a single but prefer to share accommodations.
- I/We want you to book my/our air, at an additional cost to be advised, from:

(fill in departure city)

- I/We will make my/our own air arrangements.

FINAL PAYMENT due February 18, 2022; make by check, ACH, wire transfer or credit card. No land/cruise cancellation fees until 96 days prior to May 26, 2022!

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.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, the Virginia Museum of Fine Arts, 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 provide goods or services for your program 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, failure to act, financial failure or other defaults of any such person, entity, supplier or any other third party.

In addition and without limitation, Gohagan is not responsible for any injury, financial or other 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 or orders of government, denial or delay of entry into any country, 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 transportation mechanism to arrive or depart timely or safely. Further, I release Gohagan from its own negligence and assume all risk thereof.

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 program participant, or remove from a program, 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 program participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the program by others. Specific room/cabin assignments are within the sole discretion of the hotel or cruise line.

Gohagan reserves the right to change the itinerary or program features at any time and for any reason, with or without notice, and Gohagan shall not be liable 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 or postpone a program (or an option) for any reason whatsoever. If so, for cancellations based upon acts of God or force majeure, acts or orders of government, epidemics or the threat thereof, terrorism or the threat thereof, strikes or labor disturbances, demonstrations, riots or civil unrest, criminal activity, supplier default or insolvency, or other similar circumstances, its sole obligation is to issue credits in the full amount of moneys paid to Gohagan to the extent its suppliers are crediting Gohagan with those monies paid by Gohagan to them. Under no circumstances is Gohagan obligated to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any program for any reason including without limitation, United States Department of State, Centers for Disease Control, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for fees assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the program. 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; COVID-19 related expenses and associated fees; personal expenses such as laundry, telephone calls and Internet access or any other expenses unless specifically otherwise described; 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 as included in the travel program; 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 as included in the travel program.

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.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by **January 11, 2022**. 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.

CANCELLATION FEES: Final payment is due at least 95 days prior to departure. Cancellation fees and penalties apply as follows:

PRIOR TO DEPARTURE	FEЕ
96 days or more prior	Full refund
95-61 days prior*	50% of program price
60-45 days prior*	75% of program price
44-0 days prior	100% of program price

*All cancellations must be submitted in writing to Gohagan & Company. In the event of a cancellation between 45 and 95 days prior to departure, the refund will be by credit, usable on a future Gohagan & Company trip which commences on or before December 31, 2023. In addition, for all bookings, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

PHYSICAL ACCESSIBILITY: 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

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Gohagan &
Company

VMFA
200 N Arthur Ashe Boulevard
Richmond, VA 23220-4007

make your reservation. Participants 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 without assistance. Participants requiring assistance must travel with a companion who will be responsible for handling equipment.

TRAVEL 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. An application will be sent to you 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 full payment, Gohagan reserves the right to increase the program 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 program 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.

REGISTRATION: CST#: 2031868-40, WST#: 601 767 666, OST#: TA 0905.

CHOICE OF LAW: This agreement and any issues regarding the program will be governed by substantive Illinois law.

BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the program, or the program itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive (but not procedural) Illinois law and will take place in Chicago, IL. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury. Any arbitration commenced against Gohagan must be on behalf of only the signatory to this Agreement and his or her immediate family members who traveled with signatory, such as a spouse or child. Under no circumstances can participant be part of a class or other joint action.

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 for this program or for any program to which he/she may transfer.

TRAVEL ARRANGEMENTS BY: Gohagan & Company.

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