



presents

Waterways of Russia

ST. PETERSBURG • MOSCOW

Cruising aboard the
Deluxe VOLGA DREAM

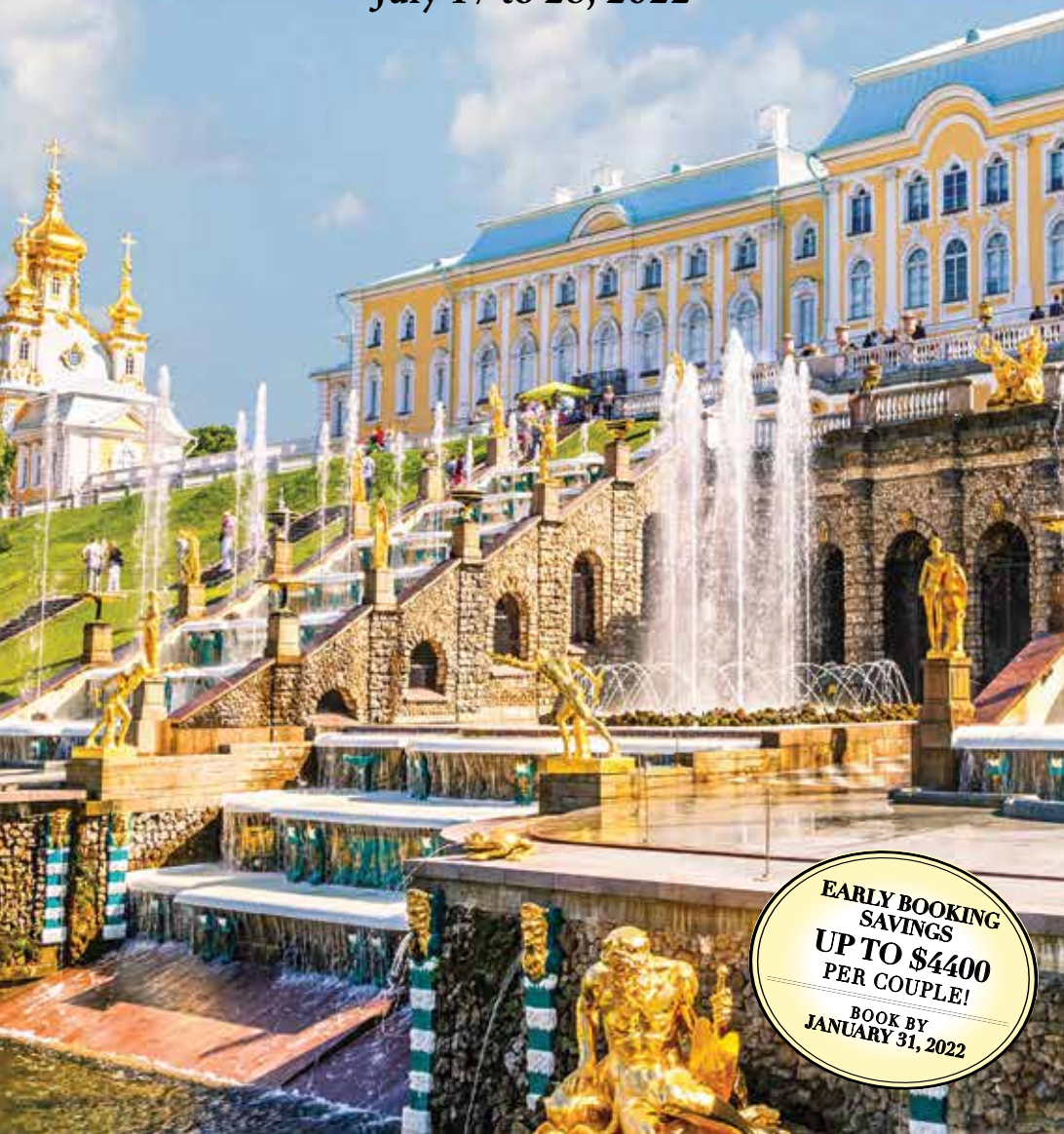
Featuring Guest Speaker

Pavel Palazhchenko

Interpreter and Advisor for
former Soviet President Mikhail Gorbachev

Featuring Penn Professor, André Dombrowski

July 17 to 28, 2022



**EARLY BOOKING
SAVINGS
UP TO \$4400
PER COUPLE!**
BOOK BY
JANUARY 31, 2022



Dear Penn Alumni and Friends,

Experience the pageantry and traditional folklore of Russia, revealed along the picturesque rivers, serene lakes and romantic canals that link St. Petersburg with Moscow. Between these grand cultural capitals lies a countryside seemingly untouched by the modern age where daily life unfolds according to generations-old rituals. Golden-domed churches rise up from the early morning mist, quaint wooden villages and old-world farms cover the meadowed landscape and the hypnotic light of lingering summer evenings reflects the breathtaking contrasts of Russia's inland waterways.

Cruise aboard the exclusively chartered, deluxe VOLGA DREAM, the premier small ship on Russia's waterways, accommodating only 100 guests in elegant, river-view Suites and Staterooms. The expert, English-speaking staff ensure you will enjoy an intimate atmosphere, personalized service and fine cuisine throughout your cruise.

Explore the preeminent artistic, historical and architectural treasures of classic Russian culture and several "Golden Ring" cities, including UNESCO World Heritage-designated Yaroslavl and enchanting Uglich, whose peaceful aura belies its stature as the backdrop for defining moments in Russian history. Stay in historical St. Petersburg—Russia's "window on the West" and its cultural capital—the legacy of the most visionary of tsars, Peter the Great. Cruise along the shores of majestic lakes broken by fjord-like inlets and wind through the heart of Russia where emblematic Byzantine-style churches and fortified monasteries testify to the abiding faith of the Russian people. Visit Kizhi Island, a treasured UNESCO World Heritage site for its fairy-tale distillation of 18th-century Russian architecture. Conclude with one night in the fabled city of Moscow, the political and commercial capital of the world's largest country.

This unique travel program features the best ship in Russia and a thoughtfully crafted, comprehensive itinerary with opportunities to experience nine UNESCO World Heritage sites. This popular program is an excellent value—reserve your space today while early booking savings are still available.

With warm regards from Penn,

Emilie C. K. LaRosa

Assistant Director, Alumni Education and Alumni Travel
Penn Alumni Relations
PATravel@pobox.upenn.edu

Participation in tour packages by The Trustees of the University of Pennsylvania ("UPenn"), through its Penn Alumni Travel program, is limited solely to educational sponsorship of the tour. UPenn is not affiliated with the third party tour operator, Gohagan & Co., ("Tour Operator") that operates and manages the tour advertised here. UPenn disclaims any responsibility or liability for any acts or omissions of the Tour Operator.

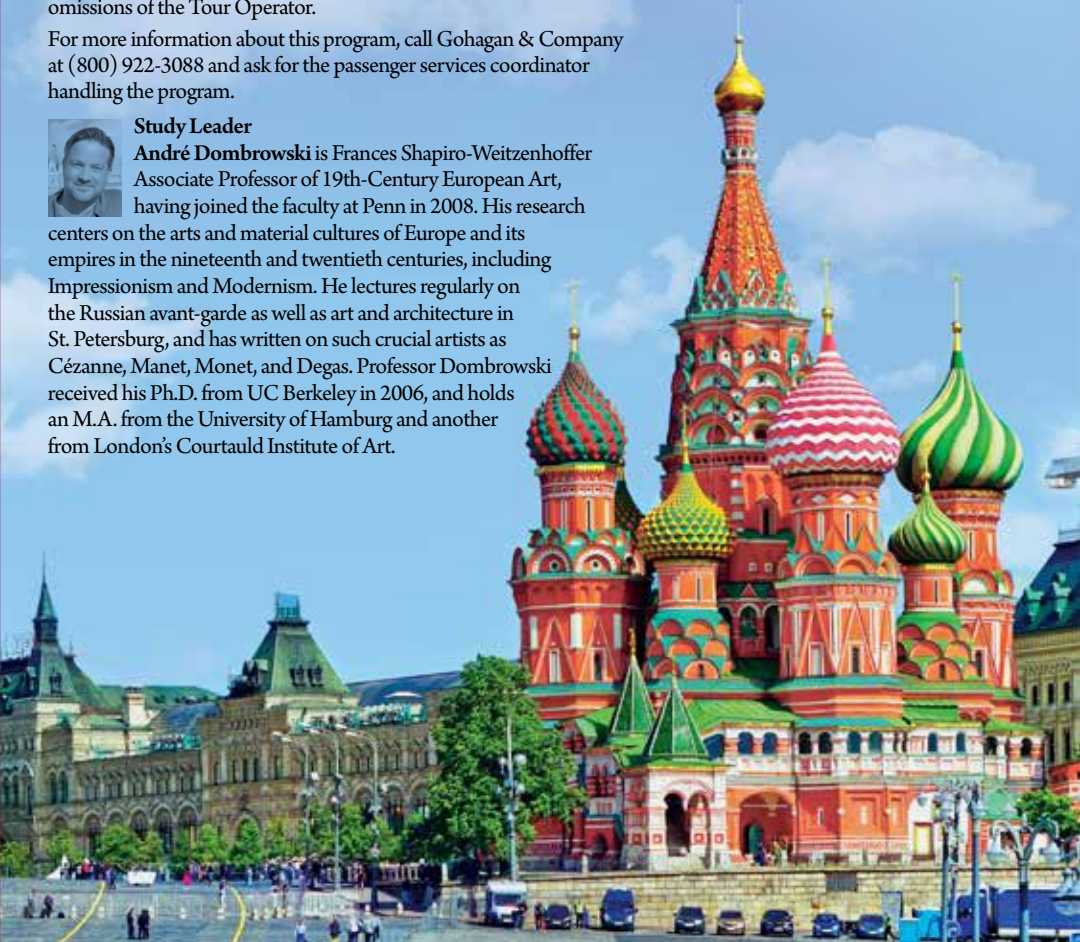
For more information about this program, call Gohagan & Company at (800) 922-3088 and ask for the passenger services coordinator handling the program.



Study Leader

André Dombrowski is Frances Shapiro-Weitzenhoffer Associate Professor of 19th-Century European Art, having joined the faculty at Penn in 2008. His research centers on the arts and material cultures of Europe and its empires in the nineteenth and twentieth centuries, including Impressionism and Modernism. He lectures regularly on the Russian avant-garde as well as art and architecture in St. Petersburg, and has written on such crucial artists as Cézanne, Manet, Monet, and Degas. Professor Dombrowski received his Ph.D. from UC Berkeley in 2006, and holds an M.A. from the University of Hamburg and another from London's Courtauld Institute of Art.

The safety and security of our travelers remains our highest priority. Our staff engaged domestically and overseas and aboard cruise ships 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 CDC (Centers for Disease Control and Prevention), overseas local health protocols as mandated by the respective countries/destinations included in your travel program and in addition the health and safety protocols mandated by the cruise company with whom you will be cruising (if applicable). Protocol information tailored specifically to your travel program will be mailed to you along with additional pre-departure information.





Visit Pushkin's Catherine Palace, former summer home of the Russian tsars and a jewel of Russian Baroque architecture.

U.S./St. Petersburg, Russia **Sunday, July 17 and Monday, July 18**

Depart the U.S. and arrive in regal St. Petersburg, Peter the Great's elegant urban achievement and Russia's cultural capital, and transfer to the centrally located, Five-Star BELMOND GRAND HOTEL EUROPE.

This evening, attend the Welcome Reception in the hotel.

St. Petersburg **Tuesday, July 19**

Explore the city's UNESCO World Heritage-designated historic center, where legendary landmarks are scattered across more than 30 islands and linked by 342 bridges. See exquisite examples of Russian Baroque and neoclassical architecture along the main thoroughfare, including Nevsky Prospekt; the ornate Church of the Savior on Spilled Blood (Church of the Resurrection of Christ), built on Emperor Alexander II's assassination site; and the golden spire of the Admiralty.

Visit 19th-century St. Isaac's Cathedral, whose striking gilded cupola crowns the city's skyline. Tour St. Petersburg's oldest edifice, the Peter and Paul Fortress, built in 1703 to guard the country's only outlet to the Baltic Sea.

Later, enjoy an excursion by hydrofoil to the UNESCO World Heritage-designated site of Peterhof, commissioned by Peter the Great to rival Versailles, and tour the Grand Palace and the elaborately landscaped grounds of the Peterhof Gardens. Savor lunch in the Lower Park where the Grand Cascade comprises a symphony of over 150 gilded fountains.

This evening, choose to attend an optional Russian folklore performance in Nicholas Palace.

St. Petersburg **Wednesday, July 20**

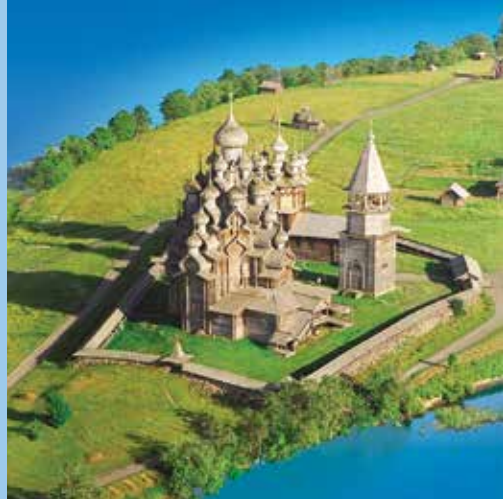
Enjoy a specially arranged early entrance to the UNESCO World Heritage-designated State Hermitage Museum, the former tsarist palace of Catherine the Great and among the largest and most respected museums in the world. Its prestigious collections form a comprehensive history of Western and European art, with over three million artifacts. Tour the new halls of the State Hermitage Museum's General Staff Building to view priceless 19th- and 20th-century French

Photo this page: Appreciate the architecture of Red Square in Moscow, including the Kremlin and St. Basil's Cathedral.

Cover photo: Stroll along the majestic Grand Cascade at Peterhof, a UNESCO World Heritage site often referred to as the "Russian Versailles."



FINLAND



Tour Kizhi Island's Church of the Transfiguration, an architectural wonder built without a single nail.

Impressionist and Post-Impressionist works, including 74 masterpieces presumed "lost" in a storeroom during World War II.

This evening, choose to attend an optional ballet performance.

St. Petersburg Thursday, July 21

Visit the imperial compound of Tsarskoye Selo (Pushkin) and the elaborate Baroque Catherine Palace, a UNESCO World Heritage site. See the jewel-encrusted Amber Room, laden with six tons of solid amber, deftly carved and framed in gold leaf and said to be the "Eighth Wonder of the World." Stripped and confiscated by the Nazis in 1941 during the siege of Leningrad, it was meticulously reconstructed over 25 years to honor St. Petersburg's 300th anniversary.

Embark the deluxe VOLGA DREAM this afternoon and attend the Captain's Welcome Reception this evening.

Neva River/Lake Ladoga/ Svir River/Svirstroy Friday, July 22

Admire serene meadows and forests lining the banks of the mighty Neva River and along the shores of Lake Ladoga, Europe's largest lake. This afternoon, call at charming Svirstroy, a riverside village evoking a pastoral way of life. See the historic Lodeynoe Pole, where Peter the Great established the Olonets Shipyard, birthplace of the Baltic Fleet.

Visit the home of a local village resident to enjoy tea and Russian pies before continuing along the gleaming Svir River between Lake Ladoga and Lake Onega.

This evening, attend a lecture on board the ship by Pavel Palazhchenko, acclaimed interpreter for former Soviet President Mikhail Gorbachev and former Soviet Foreign Minister Eduard Shevardnadze.

Lake Onega/Kizhi Island Saturday, July 23

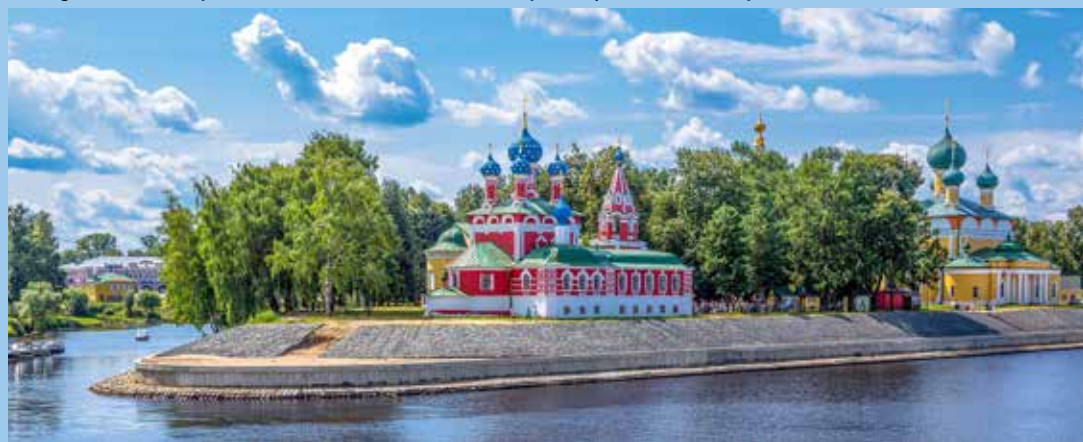
Early this morning, be on deck for the unforgettable approach to Kizhi Island, then tour UNESCO World Heritage-designated Kizhi Pogost, a remarkable open-air museum of Karelian and north Russian wooden architecture. Admire the 120-foot-tall Church of the Transfiguration, considered the world's tallest entirely wooden building and an architectural masterpiece, featuring 22 cupolas notched together without a single nail.

Cruise scenic Lake Onega, with over 1,600 small islands, in view of the beautifully untouched Karelian countryside.

Lake Belye/Goritsy/Sheksna River Sunday, July 24

Along the shores of Lake Belye, admire rural communities steeped in the long-standing traditions of Old Russia. From tranquil Goritsy, transfer to the 14th-century Kirillo-Belozersky Monastery and see its collection of paintings,

See Uglich's Church of Prince Dimitri-on-the-Blood, site of the mysterious death of Ivan the Terrible's son.





Enjoy a specially arranged tour of the remarkable State Hermitage Museum, the second largest repository of artwork in the world and a UNESCO World Heritage site.

early printed books and pictorial embroidery. It is said that Vasily III prayed here for an heir, and soon after, his wife Elena gave birth to the future Ivan the Terrible, Russia's first tsar.

Catch glimpses of a bygone era along the Sheksna River as you pass rustic family farms and traditional wooden cottages. This evening, enjoy a dinner of Russian delicacies followed by a specially arranged Russian vodka tasting.

Lake Rybinskoye/ Volga River/Yaroslavl Monday, July 25

Cruise Lake Rybinskoye, surrounded by scenic wilderness. Dock in UNESCO-designated Yaroslavl, the oldest city on the Volga River and one of the "Golden Ring" of fortified 11th- to 15th-century cities and villages built to encircle Moscow. Stroll along the river to the exquisite Church of Elijah the Prophet, an architectural masterpiece in the heart of the Old Town, built by local fur trappers in 1650 and replete with well-preserved frescoes. See the elegant 12th-century Monastery of the Transfiguration, which later became Russia's richest and most fortified monastery.

Uglich/Volga River Tuesday, July 26

Arrive in the "Golden Ring" city of Uglich and walk to the magnificent Church of Prince Dimitri-on-the-Blood, built in 1692 on the site where Ivan the Terrible's young son met his tragic demise. See the stately five-domed Cathedral of the Transfiguration, built along the Volga River in 1713. This afternoon, cruise the great Volga River, the main artery of the Russian heartland for over a millennium, and into the Moscow Canal, which provides Moscow access to the White, Baltic, Caspian, Azov and Black Seas.

This evening, attend Pavel Palazhchenko's second lecture on board followed by the Captain's Farewell Reception.

Moscow Wednesday, July 27

Arrive in Russia's illustrious capital city, which has embodied the nation's heart and soul for over 850 years. Disembark the ship

for a tour of Moscow to see the Cathedral of Christ the Redeemer, the monument of Peter the Great, the renowned Bolshoi Theater and expansive views of the city from University Square.

Explore Moscow's cultural and historical treasures during a visit to the UNESCO World Heritage-designated Kremlin, the historic heart of the city and home of Russia's present-day parliament. Visit the cathedrals of Cathedral Square, a monument to 15th and 16th-century Russian architecture, and see the tombs of Russia's rulers from Ivan I (1328-41) to Tsar Ivan V (1682-96), Peter the Great's predecessor. Walk through magisterial Red Square, a UNESCO World Heritage site where both Romanov tsars and Soviet commissars have flexed their power, and admire the grandeur of 16th-century St. Basil's Cathedral, one of Russia's most striking Orthodox monuments and a national symbol.

Check into the Five-Star MARRIOTT ROYAL AURORA HOTEL and enjoy dinner in the hotel this evening.

Moscow/U.S. Thursday, July 28

Continue on the Iconic Moscow Post-Program Option, or transfer to the airport for your return flight to the U.S.

Admire the Church of Our Savior on Spilled Blood, an iconic symbol of St. Petersburg.





EXCLUSIVELY CHARTERED, DELUXE VOLGA DREAM

The deluxe VOLGA DREAM sets the standard for ships cruising the waterways of Russia. Its meticulous design, elegant appointments and richly deserved reputation for impeccable service provide you with an unprecedented level of comfort on Russia's waterways.

Each Suite and Stateroom features a wood-and-marble-accented private bathroom, one queen bed, one double bed or two twin beds, individual climate control, telephone, satellite television, minibar, safe, radio and plush robes.

Onboard chefs specialize in the preparation of savory continental and Russian cuisine for breakfast, lunch, afternoon tea and dinner. Complimentary house wine and soft drinks are included with lunch and dinner. Coffee and tea are available 24 hours. You will also experience an authentic Russian tea ceremony on board.

While cruising Russia's tranquil rivers and lakes, you may enjoy the ship's inviting lounge offering live music and a bar with panoramic windows, a library with Internet access or the full-length Sun Deck, which recreates the ambiance of an oceangoing yacht with teak planking and deck chairs. The ship also has a boutique, a fitness room, a sauna and laundry service. There is a doctor on board.

Deluxe Stateroom



Neva Lounge



Restaurant



Iconic Moscow Post-Program Option

Continue your exploration of the jewels of Russia's capital and delve into its Cold War and pre-revolutionary past. Ride the Moscow Metro, where stained glass, marble pillars and ornate sculptures make the train stations unlike any others in the world. Tour the fascinating Cold War Museum at Bunker-42 on Taganka, a former secret military complex. Visit the acclaimed State Tretyakov Gallery; the Kremlin Armoury Museum—the oldest museum in Russia—to see the world's largest collection of Imperial Fabergé eggs; and the Tolstoy House Museum, where author Leo Tolstoy lived in 1882. Spend two nights in the Five-Star MARRIOTT ROYAL AURORA HOTEL.



A national treasury of Russian fine art, the State Tretyakov Gallery features more than 180,000 works by Russian artists.

The Post-Program Option and Optional Excursions are available at additional cost. Further details will be provided with your reservation confirmation.

Always Included

- ◆ Acclaimed Guest Speaker **Pavel Palazhchenko**, who served as interpreter and advisor for former Soviet President Mikhail Gorbachev.

In St. Petersburg and Moscow

- ◆ Three nights in the centrally located, Five-Star **BELMOND GRAND HOTEL EUROPE** in St. Petersburg.
- ◆ One night in the Five-Star **MARRIOTT ROYAL AURORA HOTEL** in Moscow.
- ◆ Two lunches in St. Petersburg.
- ◆ One dinner in the hotel in Moscow.


On Board the Exclusively Chartered, Deluxe VOLGA DREAM

- ◆ Six-night cruise from St. Petersburg to Moscow on Russia's legendary waterways—the Neva River, Lake Ladoga, the Svir River, Lake Onega, Lake Belye, the Sheksna River, Lake Rybinskoye and the Volga River.
- ◆ Deluxe, river-view Suite or Stateroom.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ All meals aboard ship.
- ◆ Complimentary house wine and soft drinks included with lunch and dinner; coffee and tea available 24 hours.
- ◆ Specially arranged Russian vodka tasting.
- ◆ Exclusive traditional Russian tea ceremony.
- ◆ Visit to the 14th-century Kirillo-Belozersky Monastery near **Goritsy**.
- ◆ Walking tour of historic **Uglich**, with a visit to see the frescoes of the storied Church of Prince Dimitri-on-the-Blood.

UNESCO World Heritage Site Highlights

- ◆ City tour of St. Petersburg, featuring visits to the impressive **Peter and Paul Fortress** and the neoclassical, golden-domed **St. Isaac's Cathedral**.
- ◆ Exclusive early entrance and guided tour of the **State Hermitage Museum** in St. Petersburg.
- ◆ Visits to the elaborate **Peterhof Palace and Gardens** and Catherine Palace in **Tsarskoye Selo** (Pushkin).
- ◆ Walking tour of fascinating **Kizhi Pogost**.
- ◆ City tour of medieval **Yaroslavl**.
- ◆ Visit to Moscow's imposing **Kremlin**, including Cathedral Square, the Tsar Bell and Tsar Cannon.
- ◆ Tour of Moscow's city center to see **Red Square** and the brightly hued domes of **St. Basil's Cathedral**.

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.
- ◆ Gratuities to local guides and drivers on included excursions and transfers.
- ◆ Hospitality desk aboard ship and in the hotels.
- ◆ Experienced Gohagan & Company Travel Directors.
- ◆ Complimentary use of an audio headset during guided excursions.
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.



Russia's Cultural Capitals



Among the world's prodigious capitals of culture, the two extraordinary Russian cities of St. Petersburg and Moscow are held in the highest regard. The very creation of St. Petersburg was a cultural statement

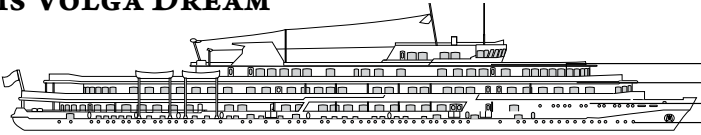
by Peter the Great, whose vision was to "open a window on the West" to rival Europe's greatest cities. This epicenter of art and architecture is highlighted during a specially reserved, early entrance and tour of the UNESCO World Heritage-designated State Hermitage Museum, allowing you to view the incomparable treasures of Catherine the Great's spectacular art collections. True to Peter the Great's vision, St. Petersburg, the artistic, literary and musical center of Russia, has engendered universally revered ballets, novels and classical compositions.

An important center of trade long before Ivan the Terrible declared it Russia's capital in 1547, Moscow is a medieval city in its layout and original architecture. Today, this sophisticated city is a showcase of three UNESCO World Heritage sites and continues to be the heart of Russian finance, commerce, education and research. Here, you will visit the renowned Kremlin Territory and Red Square to see stunning, 16th-century St. Basil's Cathedral and experience firsthand one of the most dynamic cities in the world.

Marvel at the grand interior and art collection within St. Petersburg's renowned State Hermitage Museum.



MS VOLGA DREAM



Sun Deck
Promenade Deck
Main Deck
Cabin Deck

Category [†]	LAND/CRUISE TARIFF <i>excluding taxes*</i> Per person, based on double occupancy	Early Booking Tariff* through Jan 31, 2022	Tariff* after Jan 31, 2022
7	Stateroom with two twin beds and one or two portholes. <i>Cabin Deck.</i>	\$5995	\$6895
6	Stateroom with two twin beds and two windows. <i>Main Deck, aft.</i> (limited availability)	\$6595	\$7585
5	Stateroom with two twin beds and two windows. <i>Main Deck.</i>	\$7395	\$8495
4	Stateroom with one double bed and one or two windows. <i>Promenade Deck, aft.</i>	\$7795	\$8965
3	Stateroom with one double bed and one or two windows. <i>Promenade Deck, midship and forward.</i>	\$8395	\$9655
2	Stateroom with one double bed and one or two windows. <i>Promenade Deck, midship.</i>	\$8595	\$9885
1	Stateroom with two twin beds and one or two windows. <i>Sun Deck.</i>	\$8795	\$10115
Junior Suite	Suite with one queen bed, two windows, chair and desk. <i>Sun Deck and Promenade Deck, midship.</i> (limited availability)	\$9495	\$10920
Owner's Suite	Large Suite with one queen bed, eight windows and sitting area with sofa, chair and desk. <i>Promenade Deck.</i> (limited availability)	\$9995	\$11495

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

[†]VOLGA DREAM 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.

WATERWAYS OF RUSSIA REGISTRATION FORM

Send to: Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, Illinois 60604-1446
(312) 609-1140 / Fax (312) 609-1141

033-07/17/22-083

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

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

Title Surname (exactly as it appears on your passport) Class Year _____ 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 **2022 Waterways of Russia.**
- 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 shown 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).

Iconic Moscow Post-Program Option

- Double at \$895 per person.
- Single at \$1145 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 April 13, 2022; make by check, ACH, wire transfer or credit card. No land/cruise cancellation fees until 96 days prior to July 17, 2022!

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, 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 moneys 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 31, 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	FEE
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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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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