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HARDIN-SIMMONS
UNIVERSITY
ALUMNI & FRIENDS TRAVEL

VILLAGE LIFE®

around the

ITALIAN LAKES

LAKE COMO ♦ LAKE MAGGIORE ♦ LAKE ORTA

September 18 to 26, 2021



WELCOME
BACK
SAVINGS
SAVE \$600
PER COUPLE!

BOOK WITH CONFIDENCE!

No land/cruise cancellation fees for new bookings until 51 days prior to trip departure.

One of the world's most captivating destinations, northern Italy's fabled Lake District beckons with its shimmering glacial waters, soaring Alpine peaks, charming waterfronts and bijou towns overflowing with Mediterranean flora. The region's ancient history echoes through towns filled with lavish Renaissance and Gothic architecture and imbued with the distinct *bella figura* Italian style that has inspired poets, composers, musicians, artists and philosophers for centuries.

Join our small group of travelers in the quintessentially Italian *città di Como*—your picturesque home for a full week—for this one-of-a-kind VILLAGE LIFE® around the Italian Lakes *soggiorno*. Our expert-guided excursions explore the artistic and architectural treasures commissioned by Roman aristocrats, medieval lords and Renaissance princes, including a specially arranged viewing of Leonardo da Vinci's renowned masterpiece, *The Last Supper*, in the UNESCO World Heritage-designated Santa Maria delle Grazie. Trace the legacy of Milan's artistic heritage and tour the enchanting town of Bellagio. Visit the romantic Borromean Island, Isola Bella, famed for its lavish ornamentation, priceless artworks and terraced Italianate gardens.

Learn about Lombardy's cultural heritage and contemporary life at the exclusive VILLAGE LIFE® FORUM, featuring local residents. Enjoy the bold flavors of northern Italy's acclaimed cuisine.

Your accommodations for this comprehensive program are in the heart of charismatic Como in the ideally located, lakeside PALACE HOTEL, just steps away from the city's Gothic-style Duomo. This historical hotel overlooks stunning Lake Como and welcomes guests with warm Italian hospitality and impeccable service.

Indulge in the refined traditions of the Italian Lake District on this unique program, where you unpack only once in one of Italy's loveliest settings.

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.



Cover photo: Enjoy a private boat ride across Lake Orta, an Italian Lake District hidden gem.

The epitome of Lombardy's old-world charm, Bellagio enchants with its authentic Italian ambiance.



VILLAGE LIFE®

around the

ITALIAN LAKES

Experience the authentic character and fairy-tale landscapes of Italy's romantic Lombardy and Piedmont regions from the shores of picturesque Lake Como. During this specially designed small group itinerary, explore the alluring lakeside *città* and *villaggi* that dot the coasts of Lake Como, Lake Maggiore and Lake Orta. Stay in the center of medieval Como, fall into the daily rhythms and centuries-old traditions of Italy's ancient towns and enjoy custom-designed CULTURAL ENRICHMENTS. Visit the UNESCO World Heritage-designated Sacro Monte di Orta, the exquisite Italian Villa del Balbianello and secluded Isola Bella—the summer residence of the aristocratic Borromeo family. Savor the architectural riches and artistic verve of Milan and enjoy a specially arranged viewing of Leonardo da Vinci's unrivaled painting, *The Last Supper*, a fixation for scholars since its inception. Engage with local Lombardi during the exclusive VILLAGE LIFE® FORUM, gain keen insights from a Como scholar and lifelong resident and sample savory regional specialties. This signature VILLAGE LIFE® program will immerse you in an intimate travel experience at just the right pace and includes ideally located accommodations, specially arranged meals and all excursions—truly an excellent value.

Photo above: *The Teatro Massimo boasts the extravagant beauty of the Isola Bella gardens.*

Photo below: *Como's world-class architecture includes the Duomo di Como, financed by a prospering silk industry.*



ITINERARY

- 1 Depart the U.S.
- 2 **Milan,® Italy/Como**
 - ◆ Check into the PALACE HOTEL in Como.
- 3 **Como**
 - ◆ Walking tour of Old Como.

CULTURAL ENRICHMENT:

 - ◆ Lectures by a Como scholar and a resident art historian.
- 4 **Lake Maggiore/ Borromean Islands/Stresa**
 - ◆ Private cruise on Lake Maggiore around the Borromean Islands.
 - ◆ Explore the charming *strade* of Stresa at your own pace.

CULTURAL ENRICHMENT:

 - ◆ Tour of Isola Bella's magnificent 17th-century palazzo and gardens.
- 5 **Milan**
 - ◆ Guided tour of Milan.

CULTURAL ENRICHMENT:

 - ◆ Visit to the UNESCO World Heritage site of Santa Maria delle Grazie to see Leonardo da Vinci's *The Last Supper*.
- 6 **Lake Como/Villa del Balbianello/ Bellagio**
 - ◆ Private scenic cruise on Lake Como.
 - ◆ Explore charming Bellagio at your own pace.

CULTURAL ENRICHMENTS:

 - ◆ Specially arranged tour of the Italian National Trust's Villa del Balbianello.
 - ◆ Exclusive VILLAGE LIFE® FORUM.
- 7 **Lake Orta**
 - ◆ Private boat ride across Lake Orta to visit the beautiful Isola San Giulio.
 - ◆ Walking tour of medieval Orta San Giulio.

CULTURAL ENRICHMENT:

 - ◆ Guided tour on Sacro Monte di Orta.®
- 8 **Como**
 - ◆ Day at leisure. Opt to stroll Como's colorful market and mingle with local Lombardi.
- 9 **Como/Milan/Return to the U.S.**

Treasures of Verona and Venice
*Post-Program Option***

**Available at additional cost.



The Palazzo Borromeo showcases the works of Giulio Cesare Procaccini and Luigi Pellegrini Scaramuccia.

Como

Founded by the Romans in 196 B.C., Como has been internationally known for its silk-weaving industry since silkworms were first imported here in the 14th century. At one time, Como was the largest European silk producer—dyeing, weaving and designing fabrics to be shipped to the fashion houses of Milan, Paris and London. Enjoy ideally located accommodations in the PALACE HOTEL on the shores of Lake Como and in the *centro storico* of this timeless Italian *città*. Stroll past medieval towers and defensive walls, Renaissance palaces and churches, Neoclassical 19th-century villas and small family-owned shops on your way to Piazza Cavour and the tranquil lakeside promenade. See the magnificent Duomo di Como, which took nearly 400 years to complete. Now considered the most beautiful cathedral in Lombardy, this 15th-century masterpiece reflects a seamless blend of Gothic and Renaissance styles. Visit the 12th-century Romanesque Basilica di San Fedele, with stunning frescoed naves and apses and an exquisitely sculptured choir, carved by Comacini masters. Peruse the fresh fruit and vegetables in the colorful outdoor market, a tradition for centuries.

CULTURAL ENRICHMENTS: A local scholar of Como from the Roman era to the present, resident art historian Giuseppina Lucini will present a private expert lecture.

Cruise past Isola Madre, the largest of the Borromean Islands, home to an array of plants from every continent.

During the exclusive VILLAGE LIFE® FORUM, residents will discuss contemporary life in the dazzling and historic Italian Lake District. Savor an Italian dinner in a local *ristorante*.

Lake Maggiore

Beloved by Lombardy's nobility, Lake Maggiore is Italy's second-largest lake and a natural boundary between the regions of Lombardy and Piedmont. A close rival to Lake Como as the most spectacular in the Lake District, Lake Maggiore's mild climate allows gardens to cultivate rare and exotic plants beneath the Alps, particularly on the remarkable Borromean Islands. Enjoy a private boat cruise amidst the charming islands that inspired Gustave Flaubert, Richard Wagner and Johann Wolfgang von Goethe.

Borromean Islands

Cruise among Lake Maggiore's enticing islands, graced with elegant villas and striking natural beauty. Isola Bella, Isola di San Giovanni, Isola Madre and Isola dei Pescatori are collectively known as the Borromean Islands, named after the powerful Borromeos—a dynasty of counts, cardinals and warriors.

CULTURAL ENRICHMENT: Visit the crown jewel of the Borromean archipelago, Isola Bella, occupied entirely by the 17th-century Palazzo Borromeo. Walk through its splendid Italianate gardens, a Baroque botanical masterpiece ablaze with roses,





Experience the beauty of Bellagio, the “Pearl of Lake Como,” beloved by many for its colorful houses, exquisite gardens and lovely villas set against a scenic Alpine backdrop.

gardenias, azaleas and rhododendrons, described by Edith Wharton as a work of “Renaissance poetry.”

Commissioned by Count Carlo Borromeo III in 1632, this secluded Baroque retreat is dedicated to his wife, Isabella, and its extravagant halls and opulent salons are filled with priceless masterpieces by Old Masters such as Peter Paul Rubens, Titian and Anthony Van Dyck. See the Sala di Napoleone, where Napoleon Bonaparte and Josephine slept in 1797, and the island’s unforgettable grotto, decorated entirely with marble- and lava-studded mosaics of marine life.

Stresa

Any 18th- and 19th-century “Grand Tour” of Europe would be considered incomplete without visiting 10th-century Stresa to experience its spectacular mountain views, tropical gardens and the sparkling waters of Lake Maggiore. The quintessential *dolce vita* town, Stresa’s inviting piazzas, cobblestone streets and lakeside promenade are dotted with *Belle Époque* mansions. A young Ernest Hemingway, recuperating in Stresa during World War I, was inspired to make it the setting for Frederic Henry and Catherine Barkley’s famed reunion in *A Farewell to Arms*.

Milan

The recognized capital of the design and fashion worlds, Milan’s cultural heritage blends ornate palaces, Gothic churches and venerable museums with vibrant contemporary life, a wealth of modern art, an abundance of haute cuisine and outstanding operatic traditions.

Visit Milan’s exquisite late-Gothic Duomo, which dates to 1386, and the world-famous Teatro alla Scala opera house, a Neoclassical jewel of sumptuous gilt boxes and glittering chandeliers, founded in 1778 by Empress Maria Theresa of Austria.

CULTURAL ENRICHMENT: By special arrangement, visit the UNESCO World Heritage site of Santa Maria delle Grazie to experience the enduring genius of Leonardo da Vinci’s masterpiece, *The Last Supper*.

Lake Como

Composer Franz Liszt romanticized, “When you write the story of two happy lovers, place them on the shores of Lake Como.”

Cruise by private boat across the sparkling waters of Italy’s deepest—and perhaps most spectacular—lake while learning more about its fascinating history and allure. Survey the quaint coastal village of Bellagio, a favorite retreat since the time of the Caesars, and grand Renaissance villas built on the slopes of snowcapped mountains.

Villa del Balbianello

Across Lake Como from Bellagio is the magnificent Villa del Balbianello and its unique terraced gardens. Built in 1787 by Cardinal Angelo Maria Durini, this consummate Italian lake villa was renovated in the early 20th century by an American veteran of World War I. The villa was then purchased by Italy’s first explorer to summit Mount Everest, Guido Monzino, who bequeathed it to the Italian National Trust. A paragon of authentic Italian luxury, the villa is a repository of 18th-century French and English furniture and an exquisite collection of Monzino’s Chinese, pre-Columbian and African art.

Admire the 14th-century Piazza del Duomo which marks Milan’s geographic, social and cultural heart.



THE PALACE HOTEL

The ideally located, classic *Belle Époque* THE PALACE HOTEL is a prestigious establishment with a majestic setting overlooking Lake Como, just steps away from Como's beautiful marble Duomo and the medieval, pedestrian-only town center. Venetian stucco artistry, Italian marble and antique furniture provide subtle touches of 19th-century elegance throughout the hotel.

Its expertly landscaped gardens are the perfect setting to admire enchanting views across Lake Como. The Garden Bar Ceccato, with its terrace overlooking the lake, is an excellent place to enjoy the hotel's renowned homemade ice cream or a cappuccino.

Each of the hotel's 94 recently renovated guest rooms is tastefully appointed with a private bathroom, air conditioning, satellite television and hair dryer. Meals feature fresh seasonal Italian ingredients, local specialties and international cuisine. The hotel staff provides exceptional service.



Bellagio

Perched on a promontory punctuated by stands of cypress trees, Bellagio is one of the Italian Lake District's most internationally well-known communes. In the 18th and 19th centuries, Milanese nobility flocked here to build elaborate villas and cultivate subtropical gardens. Cobblestone alleyways draped with bougainvillea wind above an idyllic waterfront promenade that affords spectacular Alpine vistas.

Lake Orta

Serene Lake Orta, nestled in the captivating Piedmont region of northwestern Italy, is the Lake District's best-kept secret. An ethereal mist rises above Lake Orta's forested shores which are imbued with a permeating stillness. Enjoy a walking tour of Orta San Giulio's medieval village center, a cinematic tableau of gracefully aging ochre-hued houses woven with arabesques of decorative wrought iron and flamboyant Baroque palazzos built by Italian nobility.

CULTURAL ENRICHMENT: Visit several small chapels dedicated to St. Francis of Assisi, decorated with elaborate frescoes built between the 16th and 18th centuries, amidst a picturesque landscape of forested hills atop the summit of Sacro Monte di Orta—one of nine sacred mountains in northern Italy and a UNESCO World Heritage site.

San Giulio Island

Cruise across Lake Orta in a private boat to petite San Giulio Island, taking in stunning views of picture-perfect Italian villas and gardens along the way. Robert Browning, Honoré de Balzac and Lord Byron all wrote of this intimate island's sublime beauty. Visit the 12th-century Romanesque-style Basilica di San Giulio, which has an opulent interior adorned with richly detailed frescoes painted upon the nave, chapel, vaults and aisles, and stroll the monastery's lush grounds.



Treasures of Verona and Venice Post-Program Option*

Few cities have the power to enchant quite like Verona and Venice, each a UNESCO World Heritage site. Verona is renowned for its well-preserved Romanesque and Gothic cathedrals, delightful piazzas and magnificent Roman monuments immortalized in William Shakespeare's timeless 16th-century tragedy, *Romeo and Juliet*. See star-crossed Juliet's famous balcony, the crenellated 14th-century Castelvecchio and the spectacular 2,000-year-old Roman Arena.

Discover the glories of centuries woven through a romantic tapestry of shimmering waterways crisscrossed by stone bridges that lead to Venice's extraordinary confection of architectural treasures, including the Gothic-style Doge's Palace. Cross the lagoon to the charming archipelago's island of Burano, known for its skilled fishermen and colorful houses. Enjoy three nights in the HOTEL BONVECCHIATI, an 18th-century palazzo ideally located just a short walk from Venice's famous Piazza San Marco.



**The Post-Program Option is available at additional cost. Details will be provided with your reservation confirmation.

Included Features


In Como

- ◆ Seven nights in the charming **THE PALACE HOTEL**.
- ◆ Full breakfast each morning.
- ◆ Three dinners in the hotel and one dinner in a traditional restaurant.
- ◆ Welcome Reception.
- ◆ Opportunities to explore local markets in Como at your own pace.

Expert-Guided Excursions and Exclusive Cultural Enrichments

- ◆ Walking tour of Old Como.
- ◆ Specially arranged lectures by a Como scholar and a resident art historian.
- ◆ Scenic tour of **Lake Maggiore**, featuring a private cruise of the **Borromean Islands** and time to experience **Stresa's** tropical gardens at leisure.
- ◆ Visit to Lake Maggiore's **Isola Bella** for a tour of the 17th-century Palazzo Borromeo and its luxuriant gardens.
- ◆ Excursion to **Milan** to visit the world-famous Teatro alla Scala and the exquisite Duomo, with time at leisure to visit the historical Galleria.
- ◆ Visit to UNESCO World Heritage-designated Santa Maria delle Grazie in Milan, with a specially arranged viewing of **Leonardo da Vinci's *The Last Supper***.
- ◆ Private boat cruise across **Lake Como** to medieval **Bellagio**, including time at leisure to explore this romantic and most famous village on Lake Como.
- ◆ Specially arranged guided tour of the Italian National Trust's 18th-century **Villa del Balbianello**.
- ◆ Specially arranged **VILLAGE LIFE® FORUM** with *Lombardi*.
- ◆ Excursion by private boat to **Lake Orta's** island of **San Giulio**, including a visit to the 12th-century basilica, renowned for its Romanesque pulpit made of black Oira marble and a walking tour of the beautiful medieval village.
- ◆ Guided tour of the fresco-adorned chapels dedicated to St. Francis of Assisi on **Sacro Monte**, a UNESCO World Heritage site overlooking Lake Orta.
- ◆ Opportunities to savor northern Italy's traditional cuisine during included meals and on your own.

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 all included excursions.
- ◆ Gratuities to local guides and drivers on included excursions and transfers.
- ◆ Complimentary bottled water provided on motorcoaches during excursions.
- ◆ Hospitality desk in the hotel.
- ◆ Experienced Gohagan & Company Program Director 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.



The Romantic Allure of the Italian Lake District



Lombardy
Coat of Arms
1815-1866

Through the centuries, Italy's Lake District has seduced the hearts, minds and souls of artists and writers, including Lord Byron, William Wordsworth, Edith Wharton, Giuseppe Verdi, Giacomo Puccini and Ernest Hemingway. Long before the Romans annexed the

region 2,000 years ago and began to build their well-ordered towns, it was settled by Etruscans and invaded by Celts. Following the Romans through the Renaissance, nobility built palatial holiday villas, filled them with priceless art and laid out extraordinary gardens. European aristocrats of the 18th and 19th centuries considered the Italian Lake District an essential stop on their "Grand Tour" of Europe.

Lombardy became one of the richest and most economically developed areas of Italy and Europe due to its agricultural production, trade and banking activities that extended throughout the continent. To this day, the region remains of paramount importance to Italy. The mild climate and the snowcapped Alpine peaks descending to serene lake shores continue to lure the wealthy, as well as celebrities and elite travelers from around the world. From the deep-blue glacial lakes of Como, Maggiore and picturesque Orta to the enchanting Villa del Balbianello; from colorful Bellagio—the "Pearl of Lake Como"—to the modern sophistication of Milan, discover the exquisite gem that is the Italian Lake District.

The beautiful town of Stresa is a quintessential and cherished destination in the Italian Lake District.





Nestled on the shores of Lake Como and surrounded by majestic Alpine peaks, the legendary Villa del Balbianello has one of the most dramatic settings in all of Italy.

BOOK WITH CONFIDENCE! No land/cruise cancellation fees for new bookings until 51 days prior to trip departure.

LAND TARIFF <i>excluding taxes*</i>	Welcome Back Tariff*	Full Tariff*
Per person, based on double occupancy	\$3795	\$4095

Singles are available upon request for an additional \$1300.*

*Taxes are an additional \$195 per person and are subject to change.



AROUND THE ITALIAN LAKES RESERVATION FORM

Send to: Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, Illinois 60604-1446

For further information, call the offices of Gohagan & Company at (800) 922-3088 or (312) 609-1140. 068-09/18/21-532

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 \$600 per person \$200 per person Treasures of Verona and Venice Post-Program Option

- 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:
 - Visa MasterCard

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):

- 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).

Treasures of Verona and Venice Post-Program Option

- Double at \$1745 per person.
- Single at \$2495 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 July 30, 2021; make by check or wire transfer only. No land cancellation fees until 51 days prior to September 18, 2021!

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, Hardin-Simmons University, 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. **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 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.

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

CANCELLATIONS: CANCELLATIONS for all or any part of the program including pre-/post-program(s) reservation(s) will not be effective until received in writing in the offices of Gohagan. For New Bookings: All cancellation fees will be waived from the time of booking through 51 days prior to departure for main program and pre-and/or post-program option bookings. Thereafter, cancellation fees apply as follows: 50 days or less prior to departure: A cancellation fee of 100% of the tariff paid, including fees paid for pre- and/or post-program options. In the event of a travel program cancellation 50 days or less prior to departure, the refund will be by credit, usable on a future Gohagan trip which commences on or before December 31, 2023.

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These cancellation fees are applicable only for new bookings. For bookings which have been transferred, the original cancellation fee as stated in the original brochure applies. In addition, for all bookings any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

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.

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