



## Terrapin Tours, LLC

PO Box 111, N. Woodstock, NH 03262  
603-348-7141 // info@terraptours.com

Dear Tour Participants:

Thank you for your interest in our **Ultimate Polar Bear Adventure Tour ~ October 16-23, 2020.**

Enclosed is the tour registration packet – including the full tour brochure and itinerary overview, special notes, and terms and conditions. PLEASE review all of the enclosed information carefully and contact us if you have any questions.

**PLEASE NOTE: Due to high demand and limited space available for this tour, special terms apply:**

While we understand how disappointing it is for travelers in the event that they are forced to cancel a tour, especially one which they have been looking forward to for a long time, we have a strict cancellation policy for this tour. We, too, have been planning this adventure for a long time and have signed contracts requiring non-refundable payments to hotels and suppliers of transportation. Therefore we must strictly adhere to the policy below for all travelers – we hope you understand.

- **All payments are NON-REFUNDABLE.** Cancellation for **ANY REASON** (including, but not limited to, illness, injury, family engagements, work-related issues, or geopolitical concerns, etc.) will result in the forfeit of payments made.
- **Please understand that there will be no exceptions to our cancellation policy.** Optional Travel Protection is highly recommended for this tour and should be purchased at the time of deposit.
- **Reservations will NOT be confirmed until the enclosed registration form is returned and first deposit is received.**

### PAYMENT SCHEDULE:

- **Upon Registration:** \$1,500 per person
- **October 16, 2019** – 2<sup>nd</sup> Deposit of \$2,000 per person
- **January 16, 2020** – 3<sup>rd</sup> Deposit of \$2,000 per person
- **June 16, 2020** - Final payment due
- **Optional Travel Protection is available and highly encouraged for this tour.** Plans include insurance benefits and non-insurance worldwide assistance services. Travel Protection is non-refundable after the 14 day free look period. **Travel Protection plan information is included with this letter and the enclosed form MUST BE RETURNED** with your signature whether you are accepting or declining the optional coverage.
- **Checks are the preferred method of payment. Please mail payments to:**  
Terrapin Tours  
PO Box 111  
North Woodstock, NH 03262  
  
**\*\*\* If you would like to use a credit card, please call our office to make payment (603-348-7141). A 2% surcharge will apply for the use of credit cards on this tour. We apologize for the inconvenience, but in order to keep the cost of the tour as low as possible for all participants it is necessary.**

Please feel free to contact us at 603-348-7141 or via email at info@terraptours.com if you have questions.

Best regards,  
Kelly Cooke, Owner  
Terrapin Tours

## ULTIMATE POLAR BEAR ADVENTURE TOUR REGISTRATION FORM

To complete your reservation, the following information is required. Please review, sign and return with your deposit.

In accordance with the Transportation Security Administration's (TSA) Secure Flight program, for all international tours, passport information is required, including the following:

**Full Legal Name:** (as it appears on your passport) \_\_\_\_\_

**Gender:** Male / Female      **Date of Birth:** \_\_\_\_\_      **Nationality:** \_\_\_\_\_

**Passport Number:** \_\_\_\_\_

**Date of Issue:** \_\_\_\_\_      **Date of Expiration:** \_\_\_\_\_

*Please note: If you provide incorrect information to us, or if you use a different passport than originally cited, you will be responsible for charges associated with the ticket's reissue.*

*If you are not a U.S. Citizen, it is your responsibility to obtain the required travel documents to enter Canada. Please contact your embassy or consulate to ensure you obtain the proper documentation. **Reminder:** U.S. Passport Cards and Enhanced Driver's Licenses are not valid for international air travel, a Passport Book is required.*

Please review the following information carefully, initial and sign where indicated to secure your reservation.

Initial in the space provided next to each statement to verify that you have read and understand the information.

\_\_\_\_\_ **Special Needs/Requests:** Any special requests must be noted at the time of your reservation. You must advise us in advance if you have any medical, mobility, or dietary restrictions. While every effort will be made to accommodate special requests, no request can be guaranteed.

\_\_\_\_\_ **Health:** Due to the remoteness of the locations we will be visiting and nature of some of the activities included in this tour, participants should be in good physical health to participate. During this tour several locations, and outdoor activities require walking on uneven surfaces and/or snow-covered pathways.

\_\_\_\_\_ **Weather:** By registering for this tour, you understand that we are traveling to the Arctic region. **Average** temperatures range from 15-40 degrees Fahrenheit in Churchill during the month of October.

\_\_\_\_\_ **Wildlife Sightings:** While every effort will be made to see polar bears, it is understood that we are going to a wilderness area and wildlife sightings cannot be guaranteed. While it would be highly unlikely not to see polar bears on this tour, there are no guarantees and no refunds will be given in the event that we do not see bears in the wild.

\_\_\_\_\_ **Itinerary or Tour Modifications:** If unforeseen circumstances beyond our control make changes necessary, we reserve the right to vary the itinerary and to substitute elements of the tour. These elements include, but are not limited to: hotels, activities, transportation, and services stated in the itinerary. Every effort will be made to carry out the tour as planned but alterations may occur. Please note that weather and other conditions that are out of our control may force changes to the schedule.

\_\_\_\_\_ **PAYMENT SCHEDULE:** Failure to make payments as scheduled will result in cancellation of your reservation and refunds will not be given. Checks are the preferred method of payment. A 2% surcharge will apply to credit card payments on this tour.

- **Upon Registration: \$1,500 per person**
- **October 16, 2019 – 2<sup>nd</sup> Deposit of \$2,000 per person**
- **January 16, 2020 – 3<sup>rd</sup> Deposit of \$2,000 per person**
- **June 16, 2020 - Final payment due**

\_\_\_\_\_ **CANCELLATION POLICY:** All payments are **NON-REFUNDABLE**. Cancellation for **ANY REASON** (including, but not limited to, illness, injury, family engagements, work-related issues, or geopolitical concerns, etc.) will result in the forfeit of payments made. **Please understand that there will be no exceptions to our cancellation policy.**

\_\_\_\_\_ **TRAVEL PROTECTION/TRIP CANCELLATION INSURANCE** is available and highly encouraged for this tour. Plans include insurance benefits and non-insurance worldwide assistance services. Travel Protection is non-refundable. **Travel Protection plan information is included with this letter** and **the enclosed form MUST BE RETURNED** with your signature whether you **ACCEPT** OR **DECLINE** the optional coverage (and premium payment if applicable).

\_\_\_\_\_ Please note that most U.S. health insurance companies do **NOT** provide coverage in Canada and the remote region we are visiting is not accessible by car. In the event of a medical emergency, you could incur major expenses if you do not purchase travel insurance and need medical assistance or evacuation. We recommend that you speak with your local insurance provider regarding your coverage while traveling in Canada.

\_\_\_\_\_ All passengers **MUST** carry a valid U.S. Passport to travel between the United States and Canada. Passengers without proper documentation will be denied boarding and refunds will not be given. Travelers convicted of a felony or misdemeanor will not be allowed to cross the border.

**SPECIAL REQUESTS** – Please note any special requests below, including medical, dietary or mobility restrictions that we should be aware of:

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**Name of Tour:** Ultimate Polar Bear Adventure

**Tour Dates:** October 16-23, 2020

**Tour Cost:** \$7,895 per person (Double/Sharing a Room) Single Rate: \$9,495

**Tour Inclusions:** Transportation, services, meals, sightseeing and entrance fees to attractions, as stated in the itinerary, along with taxes and gratuities for included services, unless otherwise indicated, are included in your tour package. Luggage handling at the Lazy Bear Lodge, and checked baggage fees (1 bag per person) are included.

**Tour Exclusions:** All items and expenses of a personal nature, gratuities to your tour director, and gratuities to your local guides are not included.

**Travelers with Special Needs:** In compliance with the Americans with Disabilities Act, Terrapin Tours will make reasonable efforts to accommodate the special needs of tour participants. Travelers needing special assistance must inform Terrapin Tours at the time of booking to determine what assistance might reasonably be made available.

**Notes:** By signing up for this tour, consent is given to use photographs taken of you during the tour for marketing purposes including, but not limited to, the Terrapin Tours website, social media sites and in print advertising.

**Responsibility Statement:** Terrapin Tours, LLC herein referred to as Terrapin Tours; acts only as an agent on behalf of its tour patrons in arranging transportation, accommodations, sightseeing and other services. Terrapin Tours cannot be held responsible for deficiencies on the part of hotels, restaurants, airlines, cruise lines or any other company providing tour inclusions. Terrapin Tours, nor any of its representatives, shall not become liable or responsible in any way in connection with means of transportation or other services for any loss, injury or damage to, or in respect of, person or property however caused or arising. Terrapin Tours reserves the right to change any arrangements herein set forth should conditions necessitate, offering substitutes of equal value, or to cancel any scheduled tour. Terrapin Tours is not responsible for delays, extra expenses or any other inconveniences to passengers due to weather conditions, other "Acts of God," and acts of terrorism. The right is reserved to decline, to accept or retain any person as a member of a tour at any time.

**Tour arrangements by: Terrapin Tours, LLC · PO Box 111 · North Woodstock, NH 03262 · 603-348-7141**

Please return this form along with the following to secure your reservation:

- Tour Deposit (as per the above deposit schedule)
- Signed Travel Insured form, accepting or declining the group travel protection plan (*and plan premium payment if opting in*)
- Signed Tour Registration Form

**By signing below, you acknowledge that you have reviewed all of the information provided including, but not limited to, the itinerary overview, travel protection/insurance information, payment schedule and cancellation policy.**

Name: \_\_\_\_\_ Nickname: (if used) \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# GROUP DELUXE

## GROUP TRAVEL PROTECTION PLAN



**TRAVEL INSURED INTERNATIONAL**  
A CRUM & FORSTER COMPANY

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Cancel for Work Reasons	
Coverage for cancellation due to work-related reasons in addition to job loss	
Trip Interruption**	150% of Trip Cost*
Travel Delay - 6 hours	\$750 (\$150/day)
Missed Connection - 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay - 24 hours	\$400
Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation	\$250,000
Non-Insurance Worldwide Emergency Assistance Services	Included
Cancel for Any Reason (CFAR)***	Optional

\* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$20,000  
 \*\* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only  
 \*\*\* CFAR coverage is 75% of the nonrefundable trip cost. CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. **This benefit is not available to residents of New York State.**

### PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$21	N/A	\$7,001-\$7,500	\$519	\$778.50
\$1-\$300	\$33	\$49.50	\$7,501-\$8,000	\$537	\$805.50
\$301-\$500	\$39	\$58.50	\$8,001-\$8,500	\$561	\$841.50
\$501-\$1,000	\$58	\$87.00	\$8,501-\$9,000	\$595	\$892.50
\$1,001-\$1,500	\$93	\$139.50	\$9,001-\$9,500	\$623	\$934.50
\$1,501-\$2,000	\$115	\$172.50	\$9,501-\$10,000	\$665	\$997.50
\$2,001-\$2,500	\$145	\$217.50	\$10,001 - \$11,000	\$734	\$1101.00
\$2,501-\$3,000	\$172	\$258.00	\$11,001 - \$12,000	\$802	\$1203.00
\$3,001-\$3,500	\$194	\$291.00	\$12,001 - \$13,000	\$870	\$1305.00
\$3,501-\$4,000	\$242	\$363.00	\$13,001 - \$14,000	\$938	\$1407.00
\$4,001-\$4,500	\$276	\$414.00	\$14,001 - \$15,000	\$1,006	\$1509.00
\$4,501-\$5,000	\$319	\$478.50	\$15,001 - \$16,000	\$1,074	\$1611.00
\$5,001-\$5,500	\$353	\$529.50	\$16,001 - \$17,000	\$1,142	\$1713.00
\$5,501-\$6,000	\$388	\$582.00	\$17,001 - \$18,000	\$1,210	\$1815.00
\$6,001-\$6,500	\$422	\$633.00	\$18,001 - \$19,000	\$1,278	\$1917.00
\$6,501-\$7,000	\$485	\$727.50	\$19,001 - \$20,000	\$1,346	\$2019.00

The above rates are for trips up to 30 days - for each day over 30 add \$5.00 per person per day.  
 All of the above rates are for the plan which includes insurance and non-insurance services.  
 \*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.



### PAYMENT INFO:

To purchase the Travel Insured Group Deluxe Protection Plan with or without Cancel for Any Reason please mail this form with a check to:

Terrapin Tours  
 P.O. Box 111  
 N Woodstock, NH 03262  
 (603) 348-7141

### APPLICATION:

Applicant Name(s): \_\_\_\_\_

Trip Name: \_\_\_\_\_

Trip Dates/Tour #: \_\_\_\_\_

Phone: \_\_\_\_\_

Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Trip Cost: \_\_\_\_\_

Optional CFAR\* (please circle): YES NO

Premium Amount: \_\_\_\_\_

I decline Coverage: \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Travel Insured International®

P: 844-440-8113

www.travelinsured.com

## GENERAL LIMITATIONS AND EXCLUSIONS

**Insurance benefits are not payable for any loss due to, arising or resulting from:** 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

### **Purchase up to final Trip Payment for Pre-Existing Condition Waiver!**

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased before final trip payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2016. The plan also contains non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions.

## DETAILS OF COVERAGE

Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking or completing Your Covered Trip due to:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible.

**Travel Delay:** The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of insurance and other coverages, if You are delayed en route to or from the Covered Trip for 6 or more hours due to a covered reason.

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of insurance and other coverages for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

**Emergency Accident and Sickness Medical Expense:** The Insurer will pay benefits up to the maximum shown on the Schedule of insurance and other coverages, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the Covered Trip or a Sickness which first manifests itself during the Covered Trip.

**Emergency Medical Evacuation:** The Insurer will pay, subject to the limitations set out herein, up to the maximum shown on the Schedule of insurance and other coverages, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip.

**Cancel For Any Reason Protection:** Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure Date. This benefit is not available to residents of New York State.