

Terrapin Tours - Tour Reservation Terms and Conditions

Reservations and Payments: Reservations are subject to availability at the time of request. Terrapin Tours reserves the right to decline or accept any person as a traveler.

- **Day Tours:** Unless otherwise noted on the tour brochure, **full payment** is due at the time of reservation. Payments are refundable until 60 days prior to the tour.
- **Multi-Day Tours:** Unless otherwise noted on the tour brochure, a **deposit** of \$150 per person is due within 5 days to confirm your reservation. **Final payment** is due **90 days** prior to the tour departure date.
- **Signature Tours:** Unless otherwise noted on the tour brochure, a **deposit** of \$500 per person is due within 5 days to confirm your reservation. **Final payment** is due **120 days** prior to the tour departure date.

Travel Protection: *Travel Protection is highly recommended* and can be purchased through our preferred partner, **ALLIANZ TRAVEL INSURANCE**, or another vendor of your choice. *To qualify for a "Pre-Existing Condition Waiver", you must purchase coverage within 14 days of initial tour deposit.* Please contact us or the vendor of your choice for more information regarding optional travel protection.

Cancellation Charges: Unless otherwise noted on the tour brochure, if you cancel for **any reason** prior to tour departure, the tour cancellation fees are as follows:

- **Day Tours:** **60 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **Multi-Day Tours:** **90 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **Signature Tours:** Unless otherwise noted on the tour brochure, **120 days** or less prior to departure, your tour cost payment is **non-refundable**.

Methods of Payment: Check and credit card payments are accepted. **We request that tour payments be made by check**, payable to "Terrapin Tours" and mailed to: PO Box 111 N. Woodstock, NH 03262. **Credit card payments are subject to a 3% surcharge.**

Health & Safety Protocols: As travel continues to evolve due to the Covid-19 Pandemic, health and safety protocols will evolve. Travel restrictions and requirements vary by country and state, and may include vaccination requirement, testing requirement, pre-tour quarantine, etc. All passengers will be notified prior tour departure of current health and safety protocols for their tour. It is the passenger's responsibility to adhere to all federal, state, and local mandates, as well as any rules or regulations set forth by Terrapin Tours, or any of our vendors. In the event that a passenger fails to meet the requirements, refunds will not be given.

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. If unforeseen circumstances beyond our control make changes to the published itinerary and inclusions necessary, we reserve the right to vary the itinerary and to substitute elements of the tour. *Every effort will be made to carry out the tour as planned but alterations may occur.*

Tour Exclusions: All items and expenses of a personal nature and **gratuities to your coach driver** (*recommended \$4-6 per day*) and **tour director** (*recommended \$6-8 per day*) are **not** included in your package unless specified.

Parking & Departure Information: Departure locations and times are included in your confirmation letter. It is the traveler's responsibility to arrive at the departure point as noted, as the bus will not wait for late arrivals. **No refunds will be given if travelers arrive late and the tour has departed.** Parking is available at departure locations. Parking is at your own risk and Terrapin Tours is not responsible for vehicles or personal items left in vehicles parked at the departure point.

Special Requests: Special requests such as dietary requests, seating requests (for medical reasons), and rooming requests should be made at the time of booking. Special dietary or meal requests are subject to availability at the hotel or venue. Requests will be noted and while every effort will be made to fulfill such requests, no request can be guaranteed.

Travelers Requiring Special Assistance: Travelers needing special assistance must inform Terrapin Tours at the time of booking. In compliance with the Americans with Disabilities Act, Terrapin Tours will make reasonable efforts to accommodate the special needs of travelers. Terrapin Tours does not provide personal services or individual assistance (such as pushing a wheelchair, assisting with walking, administering of medications, etc.). A qualified and physically able companion should accompany travelers who need such assistance.

Not all sightseeing stops/sites can accommodate wheelchairs, and some locations and sightseeing activities require extended standing, sitting, or walking—sometimes on unpaved or cobblestone streets. Terrapin Tours will not refund or cover any cost or expense incurred for any missed activities due to a traveler's inability to fully participate with the group. The Americans with Disabilities Act is only applicable within the United States and does not apply to destinations outside of the U.S.

If we are not notified at time of reservation of any medical condition requiring special attention, Terrapin Tours reserves the right to cancel your booking or terminate your tour if your needs or medical conditions are not suitable for the tour, pose a threat to the health and safety of other travelers, or if you are not traveling with a companion who provides all the assistance you require.

Medical and Health: At Terrapin Tours' discretion, travelers may be required to provide written confirmation of fitness for participation and/or release for participation by traveler's physician or medical provider. Terrapin Tours reserves the right to decline to accept any person as a traveler should we determine the person's health, mental condition, physical infirmity or general department may endanger the traveler or adversely affect the rights or welfare of other travelers. Further, Terrapin Tours reserves the right to require a traveler to withdraw from a trip or travel activity if the traveler's condition or behavior deteriorates while on a tour or that withdrawal is in the best interests of the health, safety and general welfare of the tour group and/or the traveler.

In the event that a traveler departs a tour early, it is the traveler's responsibility to make alternate travel arrangements to return home. Terrapin Tours will not refund any portion of the price paid by any traveler who is removed or departs the tour early, nor shall Terrapin Tours be responsible for expenses for lodging, medical care, meals, transportation, or any other expenses incurred by the traveler. It is the responsibility of the Tour Director to stay with the tour group and will not, under any circumstances, be expected to accompany a traveler that departs the tour early.

Photography: 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 travelers 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

TRAVEL PROTECTION NOTICE & ENROLLMENT FORM

WHY BUY TRAVEL PROTECTION?

TOP REASONS FOR PURCHASE

Travelers most often worry about...



CANCELLATION

If forced to cancel their trip, travelers want reimbursement for their pre-paid/non-refundable costs.



MEDICAL COVERAGE

Especially when traveling outside the United States, travelers may be concerned about potential medical expenses.

DURING THE TRIP



Can provide coverage for:

- Emergency/Accident Care
- Medical Evacuations
- Trip Interruption
- Travel Delays

BEFORE THE TRIP



Travel Protection begins while you are still home.

Risks might include last minute cancellation due to sickness, medical emergency, or severe weather.

Allianz Group Advantage Plan Pricing

REFER TO PLAN BROCHURE FOR PLAN BENEFITS, FEATURES, AND COVERED REASONS

TOUR COST Per Person	PREMIUM Per Person
\$1 - \$500	\$49
\$501 - \$1000	\$79
\$1001 - \$1500	\$113
\$1501 - \$2000	\$143
\$2001 - \$2500	\$172
\$2501 - \$3000	\$205
\$3001 - \$3500	\$236
\$3501 - \$4000	\$265
\$4001 - \$4500	\$295
\$4501 - \$5000	\$326

PLEASE NOTE: Group plan pricing is valid for passengers from all states except the following: FL, TX, WA, CA, CO, DC, IN, KS, MN, MO, PA, RI & VA. Please contact us for plan pricing if you reside in one of the states listed.



PLEASE REVIEW - The Enrollment Form MUST BE RETURNED with your deposit!

Traveling companions that do not live at the same address need to submit separate forms.

LEGAL NAME(S): _____

Traveler 1: _____ Date of Birth (mm/dd/yyyy): _____

Traveler 2: _____ Date of Birth (mm/dd/yyyy): _____

CITY/STATE/ZIP CODE: _____

NAME OF TOUR/DATES OF TRAVEL: _____ TOUR COST (per person): \$ _____

_____ YES, enroll me/us in the Group Advantage Plan. *Enclose check for premium made out to "Terrapin Tours"*

\$ _____ PREMIUM AMOUNT (per person) \$ _____ TOTAL ENCLOSED

_____ NO, do not enroll me/us in the Group Advantage Plan. *I understand that I am responsible for any cancellation penalties and out-of-pocket expenses incurred. I will also make my own provisions in the event of an emergency while I am traveling.*

By signing below, I agree that I have read and understand the Terrapin Tours Tour Reservation Terms & Conditions, AND the Group Advantage Plan Brochure from Allianz Partners.

SIGNATURE: _____

DATE: _____

Online Services

You can modify your policy, file a claim, and track its progress at www.allianztravelinsurance.com/partner.

Download our free, award-winning TravelSmart™ app to view your policy on the go, file a claim with ease, get help with the touch of a button, and more—all on your mobile device.

Insurance benefits underwritten by Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel Insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. Any Non-Insurance Assistance services purchased are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company or Jefferson Insurance Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com.

Purchasing your travel insurance is fast and easy.

Contact Terrapin Tours at:
603-348-7141
www.terrapintours.com

ACCAM NUMBER

F204509

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SR

PID 5125

Exclusions

This is a named peril plan and contains exclusions. This means that not every situation or event will be covered under your plan. A full list of exclusions is available in your plan documents. Exclusions may include, but are not limited to, pre-existing medical conditions (unless you qualify for a waiver of this exclusion), known and foreseeable events such as certain weather and political events/situations, mental or nervous health disorders, the use or abuse of drugs and alcohol, and participation in extreme high risk sports. Other exclusions apply. Questions? Contact us at **800.284.8300**.

Pre-Existing Medical Conditions Coverage & Exclusions

A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: A) Your policy was purchased on or before final payment; B) You were a U.S. resident when the policy was purchased; C) You were medically able to travel when the policy was purchased; and D) On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non-refundable or subject to cancellation penalties between the policy purchase date and the departure date. Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$10,000.

Please be Advised: This plan contains insurance benefits (which may include disability and/or health insurance benefits) that only apply during the covered trip. This optional coverage may duplicate coverage already provided by your personal auto, home, renter's, health, life, personal liability, or other insurance policy or source of coverage but may be subject to different restrictions. You should review the terms of this policy with your existing coverage. If you have any questions about your current coverage, call your insurer/health plan or insurance agent/broker. This insurance is not required to purchase any other products/services. Unless licensed, travel retailers and their employees may provide general information about the insurance, including a description of coverage and price, but are not qualified/authorized to answer technical questions about terms, benefits, exclusions, and conditions of the insurance or evaluate the adequacy of existing coverage. Plans are intended for U.S. residents only and may not be available in all jurisdictions. Rental Car Protector is not available to NY and TX residents, except when purchased as a separate policy and is not available in all countries or for all cars. This coverage does not provide liability insurance or comply with any financial responsibility law, or any other law mandating motor vehicle coverage and does not cover you for any injury to another party.

California Residents: We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 800.927.4357.


Maryland Residents: The purchase of travel insurance would make the travel insurance coverage primary to any other duplicate or similar coverage. The Commissioner may be contacted to file a complaint at: Maryland Insurance Administration, ATTN: Consumer Complaint Investigation Property/Casualty, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.

Texas Residents: Before deciding whether to purchase this insurance plan, you may wish to determine whether your own automobile insurance or credit card agreement provides you coverage for rental vehicle damage or loss and determine the amount of deductible under your own insurance coverage. The purchase of this insurance plan is not mandatory. This coverage is not all inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for damages to other vehicles or property. It does not cover you for any injury to any other party.



TRAVEL PROTECTION GROUP ADVANTAGE PLAN

INCLUDING

-  Epidemic-related covered reasons
-  SmartBenefitsSM

See inside for additional details.

Not available to residents of NY.



Effective March 2021

Allianz  **Travel**

Allianz Global Assistance is the licensed producer and administrator for this plan.
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Travel Insurance

Trip Cancellation **Up to 100% of Trip Cost**

Reimburses your prepaid, non-refundable trip expenses if you must cancel your trip due to a covered reason. Maximum insured trip cost: \$25,000.

Trip Interruption **Up to 150% of Trip Cost**

Reimburses the unused, non-refundable portion of your trip expenses and the increased transportation costs it takes you to continue your trip or return home if you need to interrupt your trip for a covered reason. Maximum insured trip cost: \$37,500.

Emergency Medical and Dental **\$50,000**

This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. \$750 maximum for emergency dental care.

Emergency Transportation **\$250,000**

Provides medically necessary transportation to the nearest appropriate facility following a covered illness or injury. Also covers the cost of your transportation back home following a covered illness or injury.

Travel Delay **\$750**

Reimburses up to \$150 per day per person for additional travel and lost prepaid expenses if your trip is delayed for five or more hours for a covered reason. Can also reimburse additional transportation expenses if you miss your cruise or tour because of a covered delay.



Smart benefit: No receipts required to qualify for a \$100 payment per day per person—just proof of covered delay.

Baggage Loss/Damage **\$1,500**

Covers loss, damage, or theft of baggage and personal effects.

Baggage Delay **\$500**

Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 12 hours or more. Receipts for emergency purchases are required.



Smart benefit: No receipts for expenses required to qualify for a \$100 payment—just proof of baggage delay.

Covered Reasons for Trip Cancellation and Trip Interruption

Allianz Global Assistance can pay trip cancellation and interruption claims when you cancel or interrupt your trip due to certain unforeseen situations. These situations are called “covered reasons.” For this plan, these covered reasons include:

Cancellation and Interruption

Covered illness, injury, death
Legal proceeding
Home uninhabitable
Traffic accident
Terrorism
Military duty
Supplier financial default[□]
Destination uninhabitable
Loss of accommodations
Quarantine*
24-hour delay by travel carrier[†]

[□]Requires purchase within 14 days of initial trip deposit.

Covered Reasons for Epidemics

The following benefits now include epidemic-related illness as a covered reason: Trip Cancellation, Trip Interruption, Emergency Medical and Emergency Transportation.

Denied Boarding due to suspicion of illness is now a covered reason for Travel Delay benefits.

* Benefits for quarantine due to an epidemic only apply when an eligible traveler is specifically named and individually ordered to quarantine (not including generally or broadly applicable quarantines). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.

[†] Must be employed with your current employer for 12 continuous months.

[‡] Travel carrier can't get you to your destination for 24 hours from the scheduled arrival due to natural disaster, severe weather, strike or FAA shutdown.

Cancellation Only

Normal pregnancy
Witness birth
Legal Separation and Divorce[□]
Employer termination[†]

Interruption Only

Travel delay resulting in loss of 50% of trip length
Hijacking



Assistance

24-Hour Hotline Help

Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

Included



Our Promise to You

Since your satisfaction is our priority, we are pleased to give you 15 days to review your plan. If, during this 15-day period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund. Please note that this refund is only available if the trip has not started and if a claim has not been initiated. After this 15-day period, your premium is non-refundable. Some states allow a longer period or provide different terms for refunds. See the full terms and conditions of your plan for details.

Terms, conditions and exclusions apply.

This is a brief description of the benefits this plan provides. Plan(s) only available to U.S. residents and may not be available in all jurisdictions. Plan pricing includes the cost of insurance and assistance benefits. Pricing breakdown is available on request and will be provided upon purchase. A complete description of coverage is found in the plan documents or www.allianztravelinsurance.com/partner. If you do not receive this document, please call 800.284.8300.

Plans include insurance benefits and assistance services. Call for pricing details.

Frequently Asked Questions

Are limits for each benefit per person, or for everyone on my plan?

Each benefit limit is per person—meaning each person on the plan can qualify for up to the maximum amount.

When should I purchase my travel insurance plan?

You should protect your trip within 14 days of your initial trip deposit to be eligible for legal separation/divorce coverage, and supplier financial default protection coverage. A list of covered suppliers can be found at www.allianztravelinsurance.com/partner.

What if I'm taking an extended trip?

For trips over 30 days, an additional daily rate of \$5.00 applies, regardless of age. The maximum trip length is 180 days.

Why should I choose Allianz Global Assistance?

We're the gold standard in the travel insurance industry. Every year, more than 21 million people choose us to protect their travel plans, registration fees, event ticket purchases, and more. We have a 97% customer satisfaction rating, and our award-winning assistance team is available to help anytime, anywhere.