



Terrapin Tours, LLC

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

Dear Travelers:

Thank you for your interest in our ***Discover Greenland Signature Tour ~ July 24-30, 2026.***

Enclosed is the tour registration packet – including the full tour brochure, 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 airlines, hotels, and suppliers of transportation. Therefore, we must strictly adhere to the policy below for all travelers – we hope you understand.

- **Passengers have 14 days from initial date of tour deposit payment to cancel their reservation and receive a refund. After that point, all passenger 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 must be purchased at the time of deposit.
- **Reservations will NOT be confirmed until the Participant Agreement is returned and deposit is received.**

PAYMENT SCHEDULE:

- **Upon Registration:** Non-refundable Deposit of \$2,500 per person
- **December 8, 2025:** 2nd Non-Refundable Deposit of \$2,500 per person
- **March 26, 2026:** Final Payment Due

Checks are the preferred method of payment. If you would like to use a credit card, please call our office to make payment (603-348-7141). *Please note a 3% surcharge will be applied to all credit card payments.* Please mail payments to:

Terrapin Tours
PO Box 111
North Woodstock, NH 03262

Basic emergency medical coverage is included in the trip cost, but it DOES NOT cover cancellation prior to the tour. Terrapin Tours highly recommends purchasing trip cancellation coverage and other trip interruption benefits through our Allianz Travel Group Advantage Plan, or another vendor of your choice. **Travel Protection plan information is included with this letter and the enclosed Travel Protection Notice & Enrollment Form MUST BE RETURNED**, along with premium payment if opting in for the Group Advantage Plan & Cancellation Coverage.

Do not hesitate to contact us at 603-348-7141 or via email at info@terrapintours.com if you have questions.

Best regards,

Kelly Cooke, Owner
Terrapin Tours



A Terrapin Tours Signature Experience

Discover Greenland

Small Group Adventure

July 24-30, 2026



Experience Summer in the Arctic Circle on this Hand-Crafted, Small Group Adventure!

Spend 5 nights in Ilulissat, Greenland discovering the “iceberg capital of the world”. From towering icebergs and massive glaciers, to frolicking whales, Greenlandic culture, and hikes that bring you to awe-inspiring views over the ice fjord – our visit to Western Greenland will amaze you at every turn.

Highlights of this Signature Tour include:

5 Nights in Ilulissat, Greenland at the Hotel Icefjord - all rooms have a sea view and vistas of Disko Bay with extraordinary views of the ever-changing constellations of icebergs • Travel to **Ilimanaq** and experience a **Greenlandic kaffemik** - a traditional social gathering where visitors can enjoy coffee and cakes with a local family to gain insight into their culture and way of life • Learn about 300 years of fascinating history and about local culture above the Arctic Circle on a 2-hour **Guided City Walking tour of Ilulissat** • Take a **Whale Safari Cruise** on Disko Bay - see whales feed and frolic in the Greenlandic waters • **Cruise through Ilulissat Icefjord** - a UNESCO World Heritage Site, where towering icebergs from the Sermeq Kujalleq Glacier provide amazing ice-sculpted scenery • Hike to **Sermermiut**, an ancient Inuit settlement dating back 4,400 years located within the protected UNESCO World Heritage Site near Ilulissat Icefjord - this remarkable place offers a unique blend of cultural history and stunning Arctic landscapes like nowhere else • Take a full-day boat excursion (*approx. 8 hours*) to **Eqip Sermia** – the Eqi Glacier, known as the “calving glacier” and one of the most active glaciers in Greenland, located 80km north of Ilulissat

This tour departs from Concord, NH and includes all transportation, accommodations, meals, and activities as noted (round-trip): Motorcoach from Concord to Boston; Commercial Flights – Boston to Ilulissat, Greenland; all hotel accommodations, taxes, activities, sightseeing and meals as indicated on brochure; emergency medical travel insurance; Terrapin Tours Tour Director for the duration of the tour. *Optional/additional tours (additional fees apply) may be available depending on weather and final schedule.*

Tour departs from Concord, NH ~ **SMALL GROUP ADVENTURE!** Maximum of 10 Passengers

TOUR COST	DURATION	MEALS	ACTIVITY LEVEL
\$8,950 per person double occupancy <i>*Double occupancy ONLY, no single rooms available. If two beds are required, they will be TWIN beds.</i>	 7 Days / 6 Nights (5 Nights Hotel + 1 Overnight Flight)	 All meals while in Greenland	 PLEASE NOTE: Due to the remote location and inclusions of this tour, participants must be in good physical health to participate. All excursions require walking on uneven surfaces and climbing stairs. Rooms are located on the 2 nd and 3 rd floor of the hotel without elevator access.
 All passengers MUST carry a valid U.S. Passport valid for a MINIMUM of 90 days from the date of our return to travel to Greenland.			



For More Information or to Register

www.terrapiintours.com ~ 603-348-7141 ~ info@terrapiintours.com

\$2,500 per person, non-refundable deposit required at time of reservation. Trip Cancellation Travel Protection highly encouraged.

See Tour Participation Agreement for Complete Terms, Conditions, and Payment Schedule.

2026 Discover Greenland Signature Tour – Participant Agreement

To complete your reservation, the following information is required. EACH TRAVELER must complete a separate form.

Please review, sign and return within 5 days of receipt. Your reservation is not finalized until deposit payment has been made and this form has been received by Terrapin Tours.

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 GREENLAND. 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. **YOUR PASSPORT MUST BE VALID FOR A MINIMUM OF 90 DAYS AFTER OUR DATE OF RETURN.***

ROOMMATE: _____ ☐ One Bed Required ☐ Two Beds Required

Please see below for important notes about traveling with a roommate and Terrapin Tours' cancellation policies.

Please review the following information carefully! Initial in the space provided next to each statement to verify that you have read and understand the information; then sign and date on the bottom of page 2.

Return this form along with deposit(s) to finalize your registration.

_____ **WEATHER:** By registering for this tour, you understand that we are traveling to an arctic tundra climate. Average summer temperatures in Greenland range from 40-50 degrees Fahrenheit. While there generally is not snow on the ground and temps may be slightly warmer in Ilulissat, you must be prepared for cold weather.

_____ **ACTIVITY LEVEL:** ALL activities are outdoors or on small boats and require walking on uneven/unpaved surfaces and climbing stairs (boats do have indoor, covered seating areas). Hotel rooms may be located on the 2nd or 3rd floor without elevator access. Boarding flights to/from Greenland require climbing stairs (with carry-on luggage, if applicable). Activities will take place rain, snow, or shine.

_____ **PASSENGER HEALTH:** Due to the remote location we will be visiting, the fact that we will be traveling internationally, and limited health care facilities in the region, participants should be in good physical health to participate.

_____ **CANCELLATION POLICY:** All payments are **NON-REFUNDABLE** if the passenger cancels for **ANY REASON** (including, but not limited to, illness, injury, family engagements, financial or work-related issues, geopolitical concerns, etc.). If Terrapin Tours is forced to cancel or reschedule this tour, all payments are refundable.

_____ **PAYMENT SCHEDULE:** Failure to make payments as scheduled can result in cancellation of your reservation and refunds will not be given. We request that tour payments be made by check. Credit card payments are subject to a 3% surcharge.

- **Upon Registration:** Non-Refundable Deposit of \$2,500 per person
- **December 8, 2025:** 2nd Non-Refundable Deposit of \$2,500 per person
- **March 26, 2026:** Final Payment Due

_____ **BASIC EMERGENCY MEDICAL COVERAGE IS INCLUDED IN THE TRIP COST** (see registration documents for more information about coverage and limits). Most US health insurance companies do not provide coverage while traveling outside the US. We recommend that you speak with your health insurance provider regarding your coverage while traveling in Greenland.

_____ **TRIP CANCELLATION INSURANCE:** Basic emergency medical coverage is included in the trip cost, **BUT it does NOT cover cancellation prior to the tour.** Terrapin Tours highly recommends purchasing trip cancellation coverage and other trip interruption benefits through our Allianz Travel Group Advantage Plan, or another vendor of your choice. Review the enclosed **TRAVEL PROTECTION NOTICE** for more information and to ensure you understand your travel protection options.

_____ **SPECIAL NEEDS/REQUESTS:** Any special requests must be noted at the time of booking. You must advise us in advance if you have any medical, mobility, or dietary restrictions (see the **SPECIAL NOTES** on this form regarding health accessibility, and limited dietary accommodations). While every effort will be made to accommodate special requests, **no request can be guaranteed.**
Note: ADA/Accessible Hotel Rooms are not available. Please note any special requests here: _____



IF YOU ARE TRAVELLING WITH A ROOMMATE: *In the event that your roommate cancels his/her reservation, you will have the options of:* Finding a new roommate to take the place of your cancelled roommate's reservation; keeping your reservation on the tour as a single person in a double occupancy room and paying any remaining balance due to fulfill the double occupancy requirement; or cancelling your non-refundable reservation. In some circumstances, you may be eligible to cancel your reservation and file a claim for tour cost reimbursement through your travel protection provider. Contact the Terrapin Tours office for more information.

PASSENGERS MUST CARRY A VALID U.S. PASSPORT TO TRAVEL TO GREENLAND AND TO BE GRANTED ENTRY BACK INTO THE UNITED STATES. Passengers without proper documentation will be denied boarding and refunds will not be given. **Your Passport must be valid for a MINIMUM of 90 days after our return.**

ITINERARY OR TOUR MODIFICATIONS: *If 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.

Name of Tour: Discover Greenland Signature Tour

Tour Dates: July 24-30, 2026

Tour Cost: Double/Sharing a Room: \$8,950 per person; *plus the cost of optional Travel Protection & Trip Cancellation Coverage*

Tour Inclusions: *This tour departs from Concord, NH and includes all transportation, accommodations, meals, and activities as noted (round-trip):* Motorcoach from Concord to Boston; Commercial Flights – Boston to Ilulissat, Greenland; all hotel accommodations, taxes, activities, sightseeing and meals as indicated on brochure; emergency medical travel insurance; Terrapin Tours Tour Director for the duration of the tour.

Tour Exclusions: Meals while traveling to/from Greenland (in airport), pre-trip cancellation insurance, and all items of a personal nature.

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. ***Please note: ADA requirements do not apply in Greenland.*** Travelers needing special assistance must inform Terrapin Tours at the time of booking to determine what assistance might reasonably be made available. All activities on this tour require walking on uneven ground and climbing stairs.

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.

SPECIAL NOTES ABOUT THIS TOUR: *By registering for this tour, you understand the following:*

- Traveling to Ilulissat requires flying on a 36-passenger plane *(we are on a larger plane for the trans-Atlantic portion).*
- Greenland is an island in the arctic, surrounded by water. In July, the average high temperature will be about 50 degrees.
- There will be a boat ride almost every day of the tour (ranging from 2 hours to 9 hours), most on 12-passenger boats.
- The food is DELICIOUS and fresh - IF you like (or are willing to try) fresh fish, reindeer, and muskox. Vegetables and other proteins are limited! While some dietary accommodations can be made, options are limited and no request can be guaranteed.

To Secure Your Reservation, Please Return:

- Signed Participant Agreement Form
- Tour Deposit Payment *(as per the schedule outlined above)*
- Signed Travel Protection Form, accepting or declining the optional Travel Protection & Trip Cancellation Coverage *(include check payment for plan premium if opting in)*

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

Signature: _____ Date: _____

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



DISCOVER GREENLAND - 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.

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.

DURING THE TRIP

Can provide coverage for:

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

Emergency Medical Coverage & Emergency Transportation	Optional Group Advantage Plan & Cancellation Coverage
INCLUDED IN TOUR COST \$50,000 Emergency Medical Coverage \$250,000 Emergency Transportation <i>Reminder: This does NOT include trip cancellation coverage, or any travel delay or trip interruption benefits.</i>	PREMIUM AMOUNT <i>Per Person</i>
	\$686

PLEASE NOTE: Refer to plan brochure for full plan benefits and coverage limits. Plan pricing and coverage is valid for passengers from all states except NY and WA. Please contact us for plan pricing if you reside in either one of these states.



PLEASE NOTE: You must be medically able to travel at the time your policy is purchased. If you have any questions regarding eligibility or coverage, please contact Allianz Travel Insurance at 866-884-3556. To opt into our Group Advantage plan through Allianz, you MUST purchase the insurance at the time of your initial tour deposit. **All travel protection payments are non-refundable once purchased.**

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): _____

ADDRESS/CITY/STATE/ZIP CODE: _____

PHONE: _____ EMAIL: _____

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"

\$686 PREMIUM AMOUNT (per person) \$ _____ NON-REFUNDABLE PREMIUM AMOUNT 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: _____

Group Advantage Plan

INCLUDES:  SmartBenefits™




Whatever kind of vacation you're planning, the whole point is to relax and enjoy your trip. Allianz Travel Insurance gives you the confidence to focus on the experience, knowing you are protected in case of many common travel mishaps by a reputable company with a global network and award-winning customer service.

Travel Insurance Benefits

Trip Cancellation | Up to 100% of insured trip cost
Reimburses your prepaid, non-refundable trip expenses if you must cancel your trip due to a covered reason. Maximum purchasable coverage: \$25,000.


Trip Interruption | Up to 150% of insured trip cost
Reimburses the unused, non-refundable portion of your trip expenses and the additional transportation costs required to continue your trip or return home if you need to interrupt your trip for a covered reason.
Maximum purchasable coverage: \$37,500.

Travel Delay | \$800
If your trip is delayed for four or more hours due to a covered reason, this benefit reimburses up to \$200 per person, per day for incidental or lost prepaid expenses. If this benefit is used to rejoin your cruise/tour, the daily limit does not apply.

 **SmartBenefit:** No receipts required for non-monitored flights to qualify for a \$100 payment per day—just proof of covered delay.

Baggage Loss/Damage | \$1,500
Benefits for the loss, damage, or theft of baggage and personal effects. \$500 maximum for high-value items.

Baggage Delay | \$500
Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a travel supplier for 12 hours or more. Receipts for emergency purchases are required.

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

Emergency Medical and Dental | \$50,000
This primary benefit provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. No deductible. \$750 maximum for emergency dental care.

Emergency Transportation | \$250,000
Provides benefits for the cost of medically necessary transportation to the nearest appropriate facility and can also provide benefits for the cost of your transportation back home following a covered illness or injury.

Assistance Services

24-Hour Hotline Help | Included
Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

When Travel Insurance Benefits Can Help

Trip Cancellation and Trip Interruption Benefits: Covered Reasons

This plan can provide coverage for many common causes of loss that may impact your trip. However, travel insurance doesn't cover everything, even if it's unforeseen. For a loss to be covered, it must be included as a "covered reason" under your plan.° See plan details for full list. Below are some examples.

Cancellation and Interruption

Covered illness, injury, death of insured, family member, or traveling companion
24-hour delay by travel carrier[†]
Travel supplier financial default[#]
Traffic accident en route or theft/breakdown of vehicle
Home or destination uninhabitable, including mandatory evacuations
Legal requirement to attend legal proceeding during your trip
Terrorism
Attending immediate family birth
Military or first responder duty
Quarantine[°]

Cancellation Only

Employment change, transfer*, or termination[‡]
Legal separation/divorce[#]
Normal pregnancy or adoption
Visa Refusal
Unable to receive vaccinations

Interruption Only

Travel delay resulting in missing 50% or more of your trip[†]
Hijacking
Denied boarding due to medical reasons

Terms, conditions, and exclusions apply. This is an overview of benefits provided by this plan. Unless stated otherwise, benefit limits are per person. Availability of benefits and covered reasons may vary by state, and sublimits may apply. This plan is only available to U.S. residents and may not be available in all jurisdictions. Plan includes insurance benefits and assistance services. Plans are offered and sold only as a single pay, single term, indivisible package of benefits and services for the purpose of covering risks associated with a trip. Plan charge includes pricing for insurance benefits and assistance services. A pricing breakdown is provided at purchase. For more information, or to see this information before purchasing, call 800-284-8300. A complete description of coverage can be found in the plan documents or at www.allianztravelinsurance.com/partner.

See page two for footnotes.

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

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Effective June 2024

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Purchasing your travel protection is fast and easy.

Contact Terrapin Tours
Primary Phone: (603) 348-7141
Website: www.terrapiintours.com

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Allianz Travel Insurance includes the all-new Allyz® TravelSmart app—the ultimate travel companion that helps you make the most of your trip and your plan with quick access to destination-specific safety tools and alerts, policy and trip details, simplified claims, 24/7 expert assistance, and more.

Insurance benefits underwritten by Jefferson Insurance Company (NY, Administrative Office: 9950 Mayland Drive, Richmond, VA 23233), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. 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. AGA Service Company compensates its suppliers or agencies for allowing AGA to market or offer products to customers of the supplier or agency. Non-Insurance Assistance services purchased as part of your plan 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 at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or CustomerService@AllianzAssistance.com.

Exclusions

Travel insurance doesn't cover everything, and terms, conditions, and exclusions apply to all benefits under this plan. An "exclusion" is something expressly not covered by this plan. Generally, unless specifically excepted, a loss resulting from an excluded cause is not covered. Exclusions may include, but are not limited to: pre-existing medical conditions (unless you qualify for a waiver of this exclusion); losses, conditions or events that were known, foreseeable, intended, or expected when you purchased your plan (for example, a named storm, an announced strike, or an event identified by a Coverage Alert posted on our website at azcontent.us/coverage-alerts); the use or abuse of drugs or alcohol; epidemics/pandemics; war (declared or undeclared); nuclear reaction/radiation; pollution or threat of pollution; acts, travel alerts/bulletins, or prohibitions of a government or public authority; acts committed with intent to cause loss; participation in extreme or high risk sports/activities; criminal acts (unless you are the victim of the act); and others. This is not an exhaustive list, and other exclusions apply. Exclusions may vary by state and may be subject to exceptions (for example, an insured's illness may be covered even if caused by an epidemic or pandemic disease). A complete list of exclusions can be found in your plan details.

See your plan for details.

Questions? Contact us at **800-284-8300**.



Our Promise to You

Since your satisfaction is our priority, we are pleased to provide you 15 days (or more, depending on your state of residence) to review your plan. If, during this period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund of the plan price. After this period, the plan price is nonrefundable.

Please note: No refund is available if the trip has started, a claim has been filed, or the policy has ended. Some states allow a longer period or provide different terms for refunds. See your plan for details.

If you have any questions, call us at: **800-284-8300**.

Online Services

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

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.

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

Footnotes:

⁰⁰ Certain conditions must be met in order for any claimed reason to satisfy requirements for coverage, and exclusions may apply—even when listed as covered reasons. See plan documents for full details.

[†] 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.

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

⁰ Benefits for quarantine based on exposure to an epidemic disease only apply when an eligible traveler is specifically named and individually ordered to quarantine by order or official directive of a government, public regulatory authority, or ship's captain (not including generally or broadly applicable restrictions on movement). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.

^{*} You or a traveling companion's primary residence is permanently relocated by at least 100 miles due to a transfer by your, your cohabitant's, or traveling companion's current employer.

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

[†] Due to one of the following: travel carrier delay (except for the financial condition of the travel carrier), strike (unless threatened or announced prior to purchase), natural disaster, roads closed or impassable due to severe weather, lost or stolen travel documents, civil disorder, or being involved in or delayed by a traffic accident.

Terrapin Tours - Tour Reservation Terms and Conditions

Reservations, Payments, & Cancellation fees: *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: Full payment** is due at the time of reservation. Tour payments are refundable until 60 days prior to the tour departure date. **59 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **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, and **final payment** is due **90 days** prior to the tour departure date. **89 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **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, and **119 days** or less prior to departure, your tour cost payment is **non-refundable**.
- **IF YOU ARE TRAVELLING WITH A ROOMMATE:** In the event that your roommate cancels his/her reservation, your reservation will be changed to single occupancy and you may be responsible for paying the difference in the tour cost.

PLEASE NOTE: Due to a variety of reasons, including contractual obligations with our vendors, **Terrapin Tours is unable to issue a refund OR credit for cancellations received within the cancellation penalty window noted above. Please understand there will be no exceptions to this policy.** See below for Travel Protection options.

OPTIONAL TRAVEL PROTECTION: **Please note: All travel protection payments are non-refundable once purchased.**

- **Day Tour Cancel for Credit Protection** - Day tour reservations are eligible for Terrapin Tours' **Day Tour Cancel for Credit Protection**. Passengers must opt-in and pay the \$25 per person NON-REFUNDABLE fee at the time of booking. The program provides the following customer credit benefit for cancellation for ANY REASON received within 59 days of the tour departure:
 - **Reservation Cancellation from 14-59 Days Prior to Departure:** 100% Customer Credit of tour cost/reservation
 - **Reservation Cancellation from 2-13 Days Prior to Departure:** 50% Customer Credit for tour cost/reservation
 - **Reservation cancellation received within 48 hours of tour departure:** **Not eligible for customer credit.**
 - *Please note: Cancel for Credit Protection is ONLY available on Day Tours. The non-transferable credit remains on customer account and can be applied to any reservation. Credits do not expire.*
- **Multi-Day/Signature Tour Travel Protection:**
 - **Travel Protection is highly recommended** and can be purchased through our preferred partner, **ALLIANZ TRAVEL INSURANCE**, or the vendor of your choice for any of our Multi-Day or Signature Tours. **To opt into our Group Advantage plan through Allianz, you MUST purchase the insurance at the time of your initial tour deposit.** Please contact us or the vendor of your choice for more information regarding optional travel protection.

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: 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.

Itinerary Modification: While every effort will be made to carry out the tour as planned, 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.

Parking & Departure Information: It is the traveler's responsibility to arrive at the tour departure point on time, 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 the departure location, and is at your own risk. Terrapin Tours is not responsible for vehicles or personal items left in vehicles while parked at the departure point.

Special Requests: Special requests such as dietary requests, handicapped seating requests, 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. Terrapin Tours follows an open seating policy, seats on the motorcoach are not assigned nor can they be requested, with the exception of when required by law to accommodate handicapped accessibility.

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 deportment 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.