

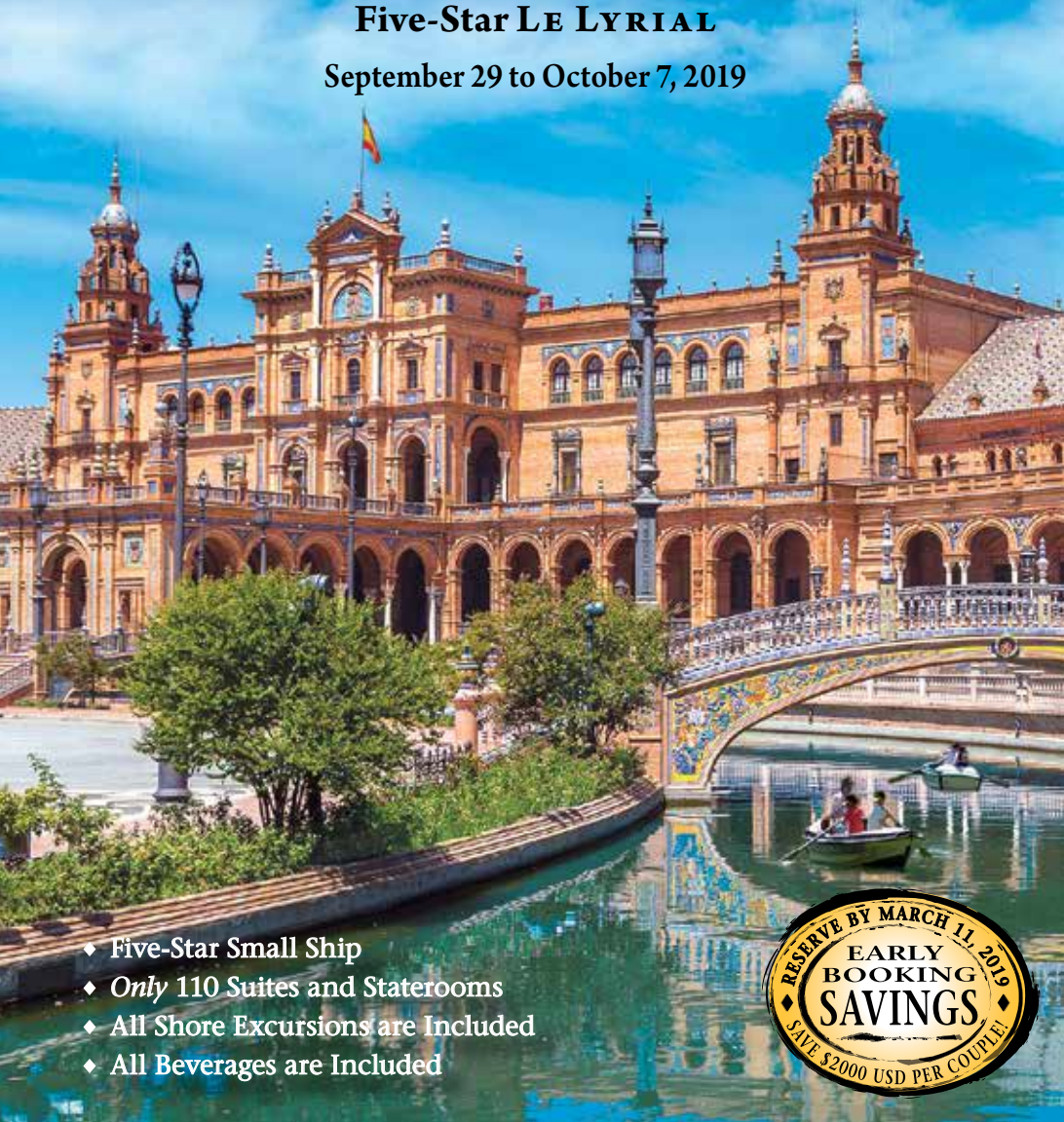
Gohagan & Company
presents to
University of Toronto Alumni and Friends



Trade Routes of COASTAL IBERIA

Barcelona ♦ Mallorca ♦ Valencia ♦ Granada
Gibraltar ♦ Seville ♦ Andalusia ♦ Lisbon

Aboard the
Exclusively Chartered Small Ship
Five-Star LE LYRIAL
September 29 to October 7, 2019



- ♦ Five-Star Small Ship
- ♦ Only 110 Suites and Staterooms
- ♦ All Shore Excursions are Included
- ♦ All Beverages are Included





Dear Alumni and Friends,

Cruise the ancient trade routes of Phoenician, Roman and Moorish mariners aboard the Five-Star LE LYRIAL on this comprehensive itinerary to the unique coastal jewels found only along the Iberian Peninsula.

The exclusively chartered LE LYRIAL embodies the advantages of small ship cruising for you to enjoy: elegant accommodations, an exclusive itinerary specially created with a carefully arranged excursion in each port, the ability to dock in small ports of call inaccessible to larger vessels and no long lines for tenders and touring. This state-of-the-art small ship features only 110 Suites and Staterooms with a distinctive French ambiance and sophistication. You will travel in style during the special cruise into the heart of Seville on Spain's legendary Guadalquivir River.

En route from Barcelona to Lisbon, admire four UNESCO World Heritage sites and experience Portugal's lesser-travelled Algarve region. Call on the enchanting Balearic Island of Mallorca and visit the vibrant capital city, Palma de Mallorca. Explore the colourful, historic city of Valencia and walk through spectacular La Lonja de la Seda, the city's UNESCO World Heritage-designated 15th-century former Silk Exchange. Visit the regal city of Granada and tour the magnificent Alhambra Palace, a UNESCO World Heritage site. Stand on Gibraltar's "Top of the Rock" to see the Pillars of Hercules spanning the scenic Strait of Gibraltar. Experience the spectacular sights that inspired works by Gaudí and Picasso, and enjoy the lively beat of authentic flamenco. Onboard lectures enhance your journey and promote engagement in the history, legends and contemporary life of these beautiful cities and villages.

We invite you to join us on this exclusive itinerary, which sells out quickly each year. I encourage you to reserve now while Early Booking Savings and space are still available!

Sincerely,

Daphne Tao

Daphne Tao
Manager, Alumni Travel
University of Toronto

The University of Toronto respects your privacy, your personal information remains confidential and is never released to our travel partners. The promotional information in this mailing is provided by an official travel partner of the University of Toronto. Revenue generated through travel programs supports student and alumni events and initiatives. If you prefer not to receive information regarding the university's travel programs, please contact:

address.update@utoronto.ca or write to
"Alumni Records - attn.: no travel mailings,"
21 King's College Circle, Toronto, ON M5S 3J3.

Cover photo: *Stroll over the colourful, storied bridges in Seville's Plaza de España.*

Photo this page: *Explore Granada's impressive Alhambra and stroll through the breathtaking gardens.*





Iberia's Coastal Towns, Traditions and Trade Routes to Discovery

Discover the dynamic cultures, architectural and artistic treasures, and compelling history of the Iberian Peninsula, revealed throughout its fortified medieval towns and coastal cities. From these shores, the diversity of Greco-Roman, Judeo-Christian and Moorish cultural influences ushered in great wealth, advances in math, science, medicine, horticulture and philosophy, and created the catalyst for the Golden Age of Discovery and global trade of the 15th through the 18th centuries. Ships sailing from Iberian shores to the New World brought back riches to Iberia, creating great wealth among the unique mélange of cultures, giving rise to the advancement of art and architecture. Discover the distinctly Mediterranean tradition of these idyllic seaside cities, towns and villages as you embrace and enjoy your voyage of ancient mariners.

ALL-INCLUSIVE ITINERARY

Day

BARCELONA® Pre-Cruise Option

- 
- 1 Depart Canada
 - 2 **BARCELONA, SPAIN/**
Embark LE LYRIAL
 - 3 **PALMA DE MALLORCA®,**
BALEARIC ISLANDS
 - 4 **VALENCIA®**
 - 5 **MOTRIL for GRANADA®,**
ANDALUSIA
 - 6 **GIBRALTAR,**
BRITISH OVERSEAS TERRITORY
 - 7 Cruise the **GUADALQUIVIR RIVER**
into **SEVILLE®, ANDALUSIA, SPAIN**
 - 8 **PORTIMÃO, the ALGARVE,**
PORTUGAL, for LAGOS
 - 9 **LISBON®/Disembark ship/**
Return to Canada

LISBON Post-Cruise Option

Barcelona, Spain

The lively quarters of Barcelona's beautiful Mediterranean metropolis are filled with the artistic wonders of Gaudí, Picasso and Dalí. The city centre has the greatest concentration of Gothic architecture in Europe, and proudly displays its heritage and roots as a Roman seaport since before the 11th century.

Palma de Mallorca

Enjoy a scenic drive past the almond groves that are emblematic of Palma to the beautiful estate of Son Marroig, a medieval mansion with amazing panoramic views of the dazzling azure Mediterranean waters.

View the UNESCO World

Heritage-designated terraced farms and water mills of Serra de Tramuntana en route to the traditional village of Valldemossa to visit the famous Carthusian Monastery, former temporary residence of composer Frédéric Chopin. Here, see one of the composer's pianos and enjoy a piano recital by a local musician.





the last Moorish kingdom in Spain, and home to the priceless architectural legacy of the extravagant Alhambra Palace, a UNESCO World Heritage site. Walk through its outer precincts and enjoy a dinner in Granada followed by a specially arranged tour of the Alhambra, and admire the genius of medieval Moorish craftsmen within the Nasrid Palace.

Gibraltar, British Overseas Territory

The near southernmost tip of the Iberian Peninsula,

In Palma, visit the Gothic 14th-century Bellver Castle, the only castle in Spain with a circular design. Enjoy spectacular views 137 metres above the city, the History Museum and an impressive sculpture collection. Tour the magnificent Palma Cathedral, the landmark of the city constructed over the course of 300 years, beginning in 1230, and representing the apex of Catalan Gothic architecture.

Valencia

Located on the Costa del Azahar (Orange Blossom Coast) of Spain, the vibrant sun-kissed city of Valencia was founded as a Roman colony in 138 B.C. amid a fertile plain of orange groves. Walk along the historic cobblestone streets of colourful Plaza de la Reina in the city centre and visit the UNESCO World Heritage-designated La Lonja de la Seda (Silk Exchange), a masterpiece of splendid 15th-century Gothic architecture, and the elaborate 13th-century Valencia Cathedral, home to the Holy Grail, known for its impressive 50-metre-tall Miguelete Bell Tower.

Granada, Andalusia

Granada, scenically located atop three hills framed by the snow-capped Sierra Nevada mountains, was ruled for 250 years by the Nasrid dynasty,

the Rock of Gibraltar was considered by the ancient Greeks and Romans to be one of the two Pillars of Hercules that marked the boundary of the known world. Drive to the “Top of the Rock,” the nearly 427 metre-high limestone promontory, to enjoy an expansive view from Europa Point across the strait separating Europe and Africa, and visit the Great Siege Tunnels, excavated by British Army engineers in the late 18th century to provide defense for the colony.

Observe up close the amusing antics of Barbary macaques, the only colony of wild monkeys in Europe, and see the impressive geological wonders in St. Michael’s Cave. The afternoon is at leisure to explore pedestrian Grand Casemates Square in Gibraltar’s city centre.

Seville, Andalusia, Spain

Cruise into the heart of extraordinary Seville, Andalusia’s lively capital on the Guadalquivir River, with a rare docking directly in the city’s centre. Drive through this historic area, and see the neoclassical Maestranza Bullring—the largest in Spain—and the riverfront Tower of Gold, a remnant of Seville’s Moorish fortifications. Stroll through delightful Maria Luisa Park and the majestic Plaza de España, built for the Ibero-American Exposition of 1929.

Visit Gibraltar, settled by the Moors in A.D. 711, and the massive Rock of Gibraltar, with peaks nearly 427 metres above sea level.





Tour the beautiful Palma Cathedral, “Le Seu,” dedicated in 1230 by King James I on New Year’s Day to honour his safe landing.

Continue through charming Santa Cruz, the old Jewish quarter, with its gleaming white houses, flower-filled patios and orange trees lining the checkered stone streets.



See the dramatic Ponta da Piedade along the Algarve coast.

Tour the legendary UNESCO World Heritage site of Alcázar, the distinctive 14th-century, Mudéjar-style former residence of Seville’s Moroccan and Spanish rulers and the city’s magnificent cathedral, Europe’s second-largest Christian house of worship after St. Peter’s Basilica in Rome. Inside, view the imposing monument to Christopher Columbus, whose remains were transported here in 1902 from Havana, Cuba, and the world’s largest altarpiece, a masterful gilded woodcarving created over the course of 44 years by Flemish craftsman Pierre Dancart. Enjoy a traditional flamenco performance on board the ship.

Enjoy the glorious green ribbon of park winding through Valencia, its beautiful historic architecture, Modernista buildings and the charming old quarter.



The Algarve, Portugal

Basking on Portugal’s sun-washed southern coast, the province of the Algarve was settled by the Phoenicians and Romans, and later ruled by the Moors. Today, their heritage remains in its distinctive architecture and flavourful regional cuisine. Intrepid 15th- and 16th-century Portuguese mariners, including Vasco da Gama, set sail from the Algarve’s shores on voyages of discovery to Asia around Africa before triumphantly returning to Lisbon.

En route to Lagos, stop to admire Ponta da Piedade, a group of famous coastal limestone rock formations and cliffs known for both their size, some as tall as 18 metres, and beauty, their canyon colouring a stunning contrast against the translucent waters of Lagos Bay. Enjoy stunning views of sea arches, sea caves and the Algarve coast from the lookout point atop the cliffs.

In the former Algarve capital, the port town of Lagos was once the centre of trade between Moorish Portugal and Africa. Visit the baroque Church of St. Anthony, with its intricate, gilded carved wood interior.

Lisbon

Lisbon’s rich cultural heritage is reflected in its well-preserved palaces, magnificent churches and impressive castle.



Stateroom with Balcony



Gastronomique Restaurant



EXCLUSIVELY CHARTERED, FIVE-STAR MS LE LYRIAL

Five-Star, State-of-the-Art, Small Ship

Join us aboard the exclusively chartered, Five-Star LE LYRIAL, where distinctive French sophistication meets innovative nautical design. The ship's efficient electrical propulsion system and custom stabilizers provide an exceptionally smooth, quiet and comfortable voyage.

Respect for the Environment

With advanced eco-friendly features and operations, the ship has earned the "Clean Ship" certification.

With Our Compliments

Indulge in these complimentary onboard amenities—alcoholic and nonalcoholic beverages available throughout the cruise and in your Suite or Stateroom minibar, Wi-Fi access throughout the ship and 24-hour room service.

Chic and Casual Dining

The stylish dining room and casual alfresco restaurant feature international and regional cuisine and serve continental and buffet breakfasts, buffet lunch, afternoon tea and dinner in four courses or buffet. Wine is served at your table with lunch and dinner.

Only 110 Suites and Staterooms

These elegant ocean-view accommodations range from 18 to 55 square metres, and most have a private balcony. Your Five-Star Suite or Stateroom features individual climate control, two twin beds or one queen bed, a private bathroom with shower and luxurious hotel amenities, including flat-screen television, safe, full-length closet, plush robes and slippers.

Life on Board

Whether you seek educational and cultural presentations, panoramic views, nightly entertainment or quiet retreat, the ship's spacious public areas can accommodate all passengers comfortably. Enjoy two lounges, a theatre, library, Sun Deck with open-air bar, swimming pool, beauty salon, spa, Turkish bath-style steam room, fitness room and two elevators.

World-Class Service

The highly trained, English-speaking crew are personable and attentive, and the ship has an infirmary staffed with a doctor and nurse.

Observation Lounge



Alfresco Dining



Included Features

On Board the Exclusively Chartered, Five-Star, Small Ship **LE LYRIAL**

- ◆ Seven-night cruise from Barcelona, Spain, to Lisbon, Portugal.
- ◆ Elegantly appointed, Five-Star Suite or Stateroom.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ Complimentary alcoholic and nonalcoholic beverages available throughout the cruise.
- ◆ All meals aboard ship, including wine served at your table during lunch and dinner.
- ◆ **Complimentary Wi-Fi throughout the ship.**
- ◆ Visit to the hilltop estate of **Son Marroig**, offering unforgettable views of Mallorca's coastline.
- ◆ Excursion to the Carthusian Monastery in **Valldemossa**, featuring a piano recital of Chopin's music.
- ◆ Tour of the historic Balearic Island port of **Palma de Mallorca**, featuring its medieval Old City and the Bellver Castle and Cathedral.
- ◆ Visit to the British Crown Colony of **Gibraltar**, featuring the "Top of the Rock" and St. Michael's Cave.
- ◆ Cruise on Spain's legendary **Guadalquivir River**, "the great river," into the heart of **Seville**.
- ◆ Specially arranged flamenco performance.
- ◆ Excursion to the splendid, seaside Ponta de Piedade rock formation along the coast of Portugal's magnificent **Algarve** province.
- ◆ Excursion to the scenic port town of **Lagos** in the Algarve featuring the Baroque Church of St. Anthony.

UNESCO World Heritage Site Highlights

- ◆ Excursion to **Granada**, featuring a specially arranged visit to the **Alhambra** and see the lush **Generalife Gardens**, with dinner.
- ◆ Scenic drive through the **Serra de Tramuntana** to see its verdant agricultural landscape.
- ◆ Walking tour through the historic city centre of **Valencia**, featuring a visit to its 15th-century Silk Exchange, **La Lonja de la Seda**.
- ◆ Tour of **Seville**, highlighted by the rich historical monuments of **Giralda Tower**, the lavishly decorated **Seville Cathedral** and the Moorish **Alcázar**.



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

*Be inspired by the breathtaking Gothic architecture of Antoni Gaudí's **Basílica de la Sagrada Família**; construction began in 1882 and continues to this day.*



Barcelona and Beyond **Pre-Cruise Option**

Experience the heart of Barcelona, the lively capital city of Catalonia and once an ancient Roman trading port. See the Barri Gòtic (Gothic Quarter), the city's old-world centre, with its Roman walls and labyrinthine streets. Tour architect Antoni Gaudí's extraordinary UNESCO World Heritage-designated **Basílica de la Sagrada Família**. On a full-day excursion, discover Gaudí's most hidden treasure, the Crypt of Colonia Güell, and visit spectacular Montserrat and its Benedictine monastery, founded in 1025. Accommodations for two nights are in the Five-Star **MAJESTIC HOTEL & SPA**.

Grande Lisboa **Post-Cruise Option**

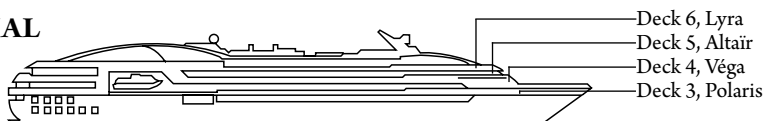
A historic gateway for world exploration, Lisbon exudes charm from its illustrious palaces, magnificent monuments and impressive architecture. See the magnificent 16th-century Jerónimos Monastery and the Tower of Belém's unique Manueline-style architecture, both UNESCO World Heritage sites. Visit the charming village of Sintra, a UNESCO World Heritage site where the Moorish fort is the last remaining medieval royal palace in Portugal, and explore the picture-perfect coastal town of Cascais. Accommodations for two nights are in the deluxe **DOM PEDRO LISBOA HOTEL**.

The Pre- and Post-Cruise Options are available at additional cost. Details will be provided with your reservation confirmation.

See the lovely statues and fountains of Rossio Square and explore treasures of Lisbon at your own pace.



MS LE LYRIAL



Stateroom Category [†]	LAND/CRUISE TARIFF <i>excluding taxes*</i> In U.S. dollars, per person, based on double occupancy	Early Booking Tariff [*] through March 11, 2019	Tariff [*] after March 11, 2019
8	One large window, sofa. Deck 3, Polaris, forward. (limited availability)	\$4790	\$5790
7	Small window, single door onto private, partial-wall balcony. Deck 3, Polaris, aft. (limited availability)	\$5830	\$6830
6	Small window, single door onto private, partial-wall balcony. Deck 3, Polaris, midship.	\$6560	\$7560
5	Expansive sliding glass door, private, partial-wall balcony. Deck 4, Véga, forward. (limited availability)	\$7080	\$8080
4	Expansive sliding glass door, private balcony . Deck 4, Véga, aft. (limited availability)	\$7490	\$8490
3	Expansive sliding glass door, private balcony . Deck 4, Véga, midship.	\$8120	\$9120
2	Expansive sliding glass door, private, partial-wall balcony. Deck 5, Altair, forward.	\$8540	\$9540
1	Expansive sliding glass door, private balcony . Deck 5, Altair, midship and Deck 6, Lyra, aft.	\$8950	\$9950
Deluxe Suite	Suite with expansive sliding glass door, private balcony , large dressing and sitting areas, sofa. Deck 6, Lyra. (limited availability)	\$9890	\$10890
Prestige Suite	Two-room Suite, expansive sliding glass door, large private balcony , two bathrooms, large sitting area with sofa, two closets. Deck 5, Altair. (limited availability)	\$11140	\$12140
Privilege Suite	Two-room Suite, expansive sliding glass door, large private balcony , bathtub and separate shower, large dressing and sitting areas, sofa. Deck 6, Lyra. (limited availability)	\$11770	\$12770
Grand Deluxe Suite	Larger two-room Suite, expansive sliding glass door, large private balcony , additional private powder room, Jacuzzi tub and separate shower, large dressing and sitting areas, sofa, table and four chairs. Deck 6, Lyra. (limited availability)	\$12700	\$13700
Owner's Suite	Extra-large two-room Suite, expansive sliding glass door, larger private balcony , additional private powder room, Jacuzzi tub and separate shower, large dressing area, sitting room with sofa, armchair, table and four chairs. Deck 6, Lyra. (limited availability)	\$13220	\$14220

Singles are available in category 6 at \$11140 USD* and in category 3 at \$13850 USD* on or before March 11, 2019. Add \$1000 USD for reservations made after March 11, 2019.

*Taxes are an additional \$465 USD per person and are subject to change.

[†] LE LYRIAL has been specially contracted for this tour, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

TRADE ROUTES OF COASTAL IBERIA RESERVATION FORM

Send to: University of Toronto Alumni Travel
c/o Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, Illinois 60604-1446

For more information, please call Gohagan & Company at (800) 922-3088.

Title Full Name (exactly as it appears on your passport) Class Year _____

Title Full Name (exactly as it appears on your passport) Class Year _____

9000 _____ 9000 _____
Your Alumni Number (10 digits), see mailing label

Street Mailing Address (no P.O. Box number please) _____

City _____ Province _____ Postal Code _____

Telephone: (Home) _____ (Mobile) _____

Email Address _____ (Business) _____

Preferred Name(s) on Badge(s) _____ Tour No. 120-09/29/19-192

Program reservations require a deposit of \$600 USD per person and \$200 USD per person Barcelona and Beyond Pre-Cruise Option and/or \$200 USD per person Grande Lisboa Post-Cruise Option. 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.

- Enclosed is my/our cheque(s) for \$ _____ as deposit.
Make cheques payable to **2019 Trade Routes of Coastal Iberia**.
- I/We authorize you to charge my/our deposit of \$ _____ to:
 Visa MasterCard U of T MasterCard

Card Number _____

Signature as it appears on credit card _____ Exp. Date _____

All FINAL PAYMENTS are required to be made by cheque, wire transfer or credit card by June 26, 2019.

Please make my/our reservation(s) in Stateroom Category:

- 1st choice _____ 2nd choice _____
- Double occupancy (two twin beds).
 Double occupancy (one queen bed).
 Single accommodations.
 I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

Please make my/our reservation(s): Barcelona and Beyond Pre-Cruise Option

- Double at \$1295 USD per person.
 Single at \$1995 USD per person.
 I am reserving as a single but prefer to share accommodations.

Grande Lisboa Post-Cruise Option

- Double at \$695 USD per person.
 Single at \$945 USD 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)

- Economy Class
 Upgraded Economy
 Business Class
 First Class

[‡]Note: Airfare is subject to change and availability and is nonrefundable.

- I/We will make my/our own air arrangements.



Tour the Court of the Lions, the main courtyard of the Nasrid dynasty Palace of the Lions, in the heart of the Alhambra.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, the sponsoring associations/organizations, 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 trip 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 or failure to act of any such person or entity or of any other third party.

In addition and without limitation, Gohagan is not responsible for any injury, 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 of government, acts of war or civil unrest, insurrection or revolt, bites from or attacks by animals, insects or pests, strikes or other labour 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.

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 trip participant, or remove from a trip, without refund, any person Gohagan judges to be incapable of meeting the rigours and requirements of participating in the activities, or who is abusive to other trip participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the trip 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 trip 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 a trip (or an option) for any reason whatsoever; if so, its sole responsibility is to refund monies paid by the participant to it. Gohagan, however, is not required under these circumstances to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any trip for any reason including without limitation, United States Department of State, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for penalties assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the trip. 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; personal expenses such as laundry, telephone calls and Internet access; 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 in the "Included Features" section of the brochure; 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 in the "Included Features" section.

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. Travellers must be able to embark or disembark motorcoaches alone or with minimal assistance from your travelling companion and climb stairs and step over raised thresholds without assistance. Travellers 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, by **March 11, 2019**. 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 trip including Pre/Post Program(s) reservation(s) will not be effective until received in writing in the offices of Gohagan. Should you have to cancel, the following terms will apply: reservation cancellation(s) are subject to a \$200 USD (\$50 USD Pre/Post Program(s)) per person administrative fee from the time of booking through 120 days prior to departure; from 95 through 119 days prior to departure, \$600 USD (\$200 USD Pre/Post Program(s)) per person; from 60 through 94 days prior to departure, 50% of the published full regular tariffs; cancellations 59 days or less prior to departure, a no-show, or early return from the trip will result in forfeiture of 100% of the published full regular tariffs. In addition, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

TRIP 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. We will send you an application 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 tour 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 tour 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.

BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the trip, or the trip 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.

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.

UNIVERSITY OF TORONTO DISCLAIMER: The University of Toronto, its officers and employees, do not assume any responsibility for the financing, arranging or conducting of the tour. They shall not be liable for any damages or financial loss to person or property of any description that might occur in connection with the tour, howsoever arising from the negligence, omission or otherwise of travel services arranged through Gohagan & Company.

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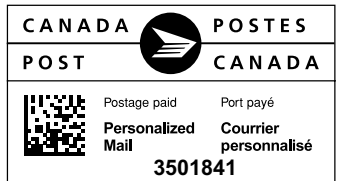
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