

Gohagan & Company  
presents to  
University of Toronto Alumni and Friends

Circumnavigation  
OF  
**ICELAND**

Cruising aboard the  
Exclusively Chartered, New Small Ship  
**Five-Star LE BELLOT**

June 28 to July 6, 2020

Round-Trip Air Included from Select Cities<sup>†</sup>





Dear Alumni and Friends,

Resting on the edge of the Arctic Circle, Iceland is a realm of astonishing beauty where nature reigns supreme. This otherworldly land of fire and ice is an ensemble of steaming fumaroles, bubbling mudpots, breathtaking waterfalls, venting geysers and calving glaciers.

Join us for this unforgettable exploration through Iceland's seemingly endless variations of magnificent scenery and fascinating cultural heritage. During our specially designed, seven-night circumnavigation of this Nordic island nation, experience close encounters with Iceland's primal landscapes and unique wildlife at the best time of year, when the Midnight Sun of the summer solstice melds into lingering twilight. Cruise aboard the exclusively chartered, Five-Star LE BELLOT—launching in 2020—able to cruise into small ports inaccessible to larger vessels and to alter course as ethereal waterways, rugged fjords and magisterial glaciers unfold before you.

Explore cosmopolitan Reykjavík, the world's northernmost capital and a vibrant example of Iceland's egalitarian society. Visit seldom-trod islands and coastal hamlets where the mythic lore and epic sagas of Iceland's national identity are passed down through generations. Cruise into Siglufjörður, cross the Arctic Circle on Grimsey Island, touch ice fragments calved from Breiðamerkurjökull in UNESCO-designated Vatnajökull National Park and marvel at dramatic Goðafoss, the "Waterfall of the Gods." Look for orcas and humpback whales as you cruise past Surtsey, one of Earth's youngest islands and a UNESCO World Heritage site. Uncover the history of Iceland's "Pompeii of the North" on fascinating Heimaey Island, where houses hemmed by hardened lava flow from Eldfell volcano are clustered beneath towering cliffs populated by multitudes of puffins, fulmars and guillemots.

Experience the awe-inspiring power of nature on this incomparable circumnavigation of Iceland. This program features included round-trip air from Toronto and select U.S. cities, or Low Air Add-Ons for an additional \$200 USD per person from Chicago, Dallas and Minneapolis, or an additional \$300 USD per person from Denver, Portland, San Francisco, Seattle and Vancouver.\*\* Make your reservation now while space and Early Booking Savings are still available!

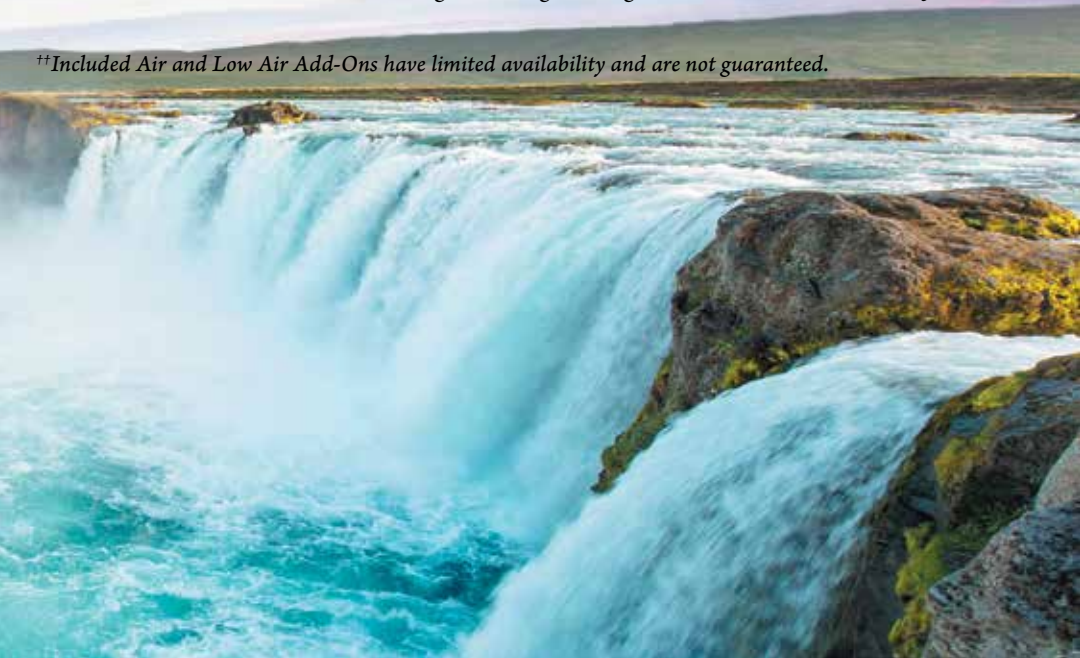
Sincerely,

*Daphne Tao*

Daphne Tao  
Manager, Alumni Travel  
University of Toronto

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*\*\*Included Air and Low Air Add-Ons have limited availability and are not guaranteed.*



**U.S.**  
**Sunday, July 5**  
Depart the U.S.



## **Reykjavík, Iceland** **Monday, July 6**

Arrive in Reykjavík, a UNESCO Creative City of Literature. See the idyllic parks and botanical gardens of Laugardalur, where a geothermal, Olympic-sized outdoor swimming pool speaks to Iceland's seemingly endless supply of natural hot water. Continue to the impressive National Museum, where over 2000 artifacts—including the priceless 13<sup>th</sup>-century Valbjófsstaður church door—provide a comprehensive account of Iceland's history and culture.

Visit Hallgrímskirkja church, whose distinct silhouette rises above Reykjavík's skyline. Continue to Reykjavík's old town center, a compact core of narrow streets lined with small, colorful houses, before boarding LE BELLOT. (B,D)

*Please note that the ship's cruising pattern and direction are dependent on weather and sea conditions and are subject to change.*

## **Vigur Island/Ísafjörður** **Tuesday, July 7**

Enjoy the morning cruise to the awe-inspiring, seldom-visited Westfjords peninsula. On verdant Vigur Island—home to a single farming family—observe Arctic terns, black guillemots, eiders and thousands of puffins in their natural habitat. See relics of Iceland's traditional farming heritage, including the nation's only windmill and a 200-year-old rowboat still used to ferry sheep to the mainland. Enjoy sweeping fjord views and keep watch for whales, dolphins and seals. Visit Iceland's smallest post office and savor coffee and cakes served by our hosts in their home, the picturesque 19<sup>th</sup>-century Viktoria House.

This afternoon, cruise up Ísafjardardjúp, the dominant fjord of this remote 14-million-year-old region, framed by the dramatic rise of rugged mountains. Near the town of Ísafjörður, visit the open-air Ósvör Maritime Museum, where restored 19<sup>th</sup>-century fishermen's huts and

Photo this page: See *gemlike Godafoss*, set among northern Iceland's craggy lava fields and rich green pastures. Cover photo: Touch the ice that has calved off of the luminously blue Breiðamerkurjökull glacier.



*Explore Vigur Island, where Iceland's only windmill, built in 1840, sits on the serene seashore.*

fishing equipment vividly depict the harsh reality of the lives of generations of Iceland's fishermen.

Tour Ísafjörður's Westfjords Heritage Museum, where fishing and nautical exhibits, including tools from whaling days and evocative old photos, relate this remote outpost's fascinating maritime history.

Attend the Captain's Welcome Reception this evening. (B,L,R,D)

## **Siglufjörður/Grímsøy Island/ Arctic Circle** **Wednesday, July 8**

Clinging to the foot of steep mountain walls at the entrance to a gorgeous fjord, charming Siglufjörður is one of Iceland's most dramatically sited towns. Multicolored houses lead to a bustling harbor, the hub of the town's fishing industry. Siglufjörður celebrates the glory days of herring fishing at the award-winning Herring Era Museum, which recreates the history of fish salting and oil processing during the early 20<sup>th</sup> century.



*Spot black guillemots resting on the shore and cliff faces.*





Cruise by small boat through Jökulsárlón glacial lagoon, surrounded by marbled and crystalline icebergs in UNESCO World Heritage Site.

Enjoy a music-filled performance illustrating *sildarsöltun* (traditional herring salting process).

Return to the ship and cruise to Grímsey Island, which straddles the top of the world at 66 degrees north. Craggy coastal cliffs and basalt formations host dozens of species of seabirds, including puffins and auks. Walk across the Arctic Circle, where the island is lush with vegetation. (B,L,D)

### Húsavík for Lake Mývatn Thursday, July 9

Explore northern Iceland's extraordinary natural landscapes, stopping at Námaskarð—a geothermal wonder of boiling, sulfurous mudpots—and the pseudocraters at Skútustaðir, formed when hot lava flowed across the wetlands over 2000 years ago.



Look for gregarious orcas in Iceland's coastal waters.

Explore the sulfuric mudpots of Námaskarð, where the mineral-rich, desert-toned terrain appears almost Mars-like.



**AIR is Included**  
**from Boston, New York-JFK, Newark,  
 Toronto and Washington-Dulles!††**

Low Air Add-Ons are available from select cities.††  
*Economy-class, round-trip Reykjavik Included Air is available exclusively through Gohagan & Company. Gohagan & Company and the sponsoring association/organization have no control over availability or air schedule changes.*

Walk among the surreal “dark castle” lava formations of Dimmuborgir and drive along the shores of cerulean Lake Mývatn, a birder’s paradise harboring many rare migratory birds and 14 species of Iceland’s bountiful wild ducks.

Continue to Goðafoss, or “Waterfall of the Gods.” According to legend, this waterfall earned its name when an Icelandic lawmaker threw wooden statues of Norse gods into its waters, signifying his conversion to Christianity. (B,L,D)

### Seyðisfjörður Friday, July 10

Seyðisfjörður is a tranquil, 11-mile-long fjord that winds toward its eponymous town, a thriving artist’s community where colorful, chalet-style houses shelter beneath Mount Strandartindur and Mount Bjólfur (Beowulf).



Glacier lagoon among 1000-year-old UNESCO-designated Vatnajökull National Park.



Tour Reykjavik and see the church of Hallgrímskirkja, which mirrors natural basalt formations along Iceland's southern coast.

Visit the sky-hued Blue Church and observe a specially arranged cultural and musical performance. Continue to the Technical Museum to learn more about the mechanical and architectural innovations that characterize this island nation, and enjoy light refreshments. (B,L,D)

### Djúpivogur for Jökulsárlón Saturday, July 11

Enjoy a full-day scenic excursion, with lunch, along Iceland's east coast with stunning mountain views.

Board a specially designed small boat for a private cruise amid the luminous blue icebergs of Jökulsárlón glacier lagoon and touch the ice that has calved off the outlet tidewater glacier. These mesmerizing ice sculptures can spend up to five years floating in the lagoon before moving out to sea via Iceland's shortest river. (B,L,D)

### Heimaey, Westman Islands/ Cruise along Surtsey Island Sunday, July 12

Arrive at Heimaey Island, part of the Vestmannaeyjar (Westman Islands) archipelago, and stop at Sprangan, the craggy cliff where young islanders learn the local pastime of rope swinging.

See the ruins of ancient Viking farmhouses dating from A.D. 650 in Herjólfsdalur Valley, observe Heimaey's largest puffin colony from the headland of Stórhöfði and view a timbered stave church in scenic Skansinn. See the imposing Eldfell volcano and tour the Eldheimar Museum, which chronicles its fateful activity of 1973 and the subsequent impact on the community.

This evening, cruise along the coast of Surtsey Island, a UNESCO World Heritage site. Created by volcanic activity between 1963 and 1967, it is one of the youngest and most fragile islands on Earth; scientists continually study the evolution of flora and fauna. Be on the lookout for graceful orcas that frequent the region.

Join your traveling companions for the Captain's Farewell Reception this evening. (B,L,R,D)

### Reykjavik/U.S. Monday, July 13

Following breakfast, disembark and transfer to the airport for your return flight to the U.S. (B)



## Reykjavik and the Golden Circle

### Pre-Program Option July 3 to 6, 2020

The captivating city of Reykjavik and its surrounding natural wonders provide you with the perfect introduction to Iceland. Visit the famous Blue Lagoon and rejuvenate in the warmth of its mineral-rich geothermal waters surrounded by black lava fields. Tour the legendary Golden Circle—UNESCO World Heritage-designated Þingvellir National Park, the thundering terraced cataract of Gullfoss and Strokkur, possibly the world's most iconic fountain geyser. Take in the stunning panoramas from the futuristic glass dome of the Perlan Museum and discover its immersive exhibits on volcanoes, earthquakes and geothermal zones. Accommodations are for two nights in the deluxe HOTEL BORG.

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



Stateroom with Balcony



Blue Eye Lounge



## EXCLUSIVELY CHARTERED, NEW FIVE-STAR MV LE BELLOT

### Luxury Small Ship, Innovative Design

LE BELLOT, launching in 2020, represents a new generation of Five-Star small ships, combining revolutionary design and a new standard of luxury for unparalleled cruising. Dock in smaller ports inaccessible to larger ships where authentic cultural experiences and majestic scenery await you.

### Blue Eye – World’s First Multisensory, Underwater Observation Lounge

Introducing the extraordinary *Blue Eye*, the world’s first multisensory, underwater Observation Lounge. View the beauty of marine life<sup>\*\*</sup> through the large, subaquatic windows and integrated digital screens providing live images from underwater cameras, and enjoy the sensory experience of listening to the ocean’s unique underwater universe in the comfort of the exclusive *Blue Eye* lounge.

### Life on Board

Enjoy sweeping views from the lounges—which open to the outdoors—and lectures, cultural performances or film screenings in the state-of-the-art theater. Relax in the spa and sauna or the Sun Deck’s infinity-style swimming pool. The ship has a beauty salon, a fitness room and three elevators. Complimentary Wi-Fi access is available (conditions permitting).

### Elegant Suites and Staterooms, 100% with Private Balconies

Each of the 92 Five-Star Staterooms and Suites (up to 484 square feet) features a private balcony. Grand Deluxe Suites have a bay window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control and a private bathroom with a shower and luxury hotel-style amenities.

### Chic and Casual Dining

Dine indoors or alfresco on international and regional cuisine served in the stylish, spacious indoor-outdoor restaurant, at the casual pool deck grill or from 24-hour room service. Daily meals include continental and buffet breakfasts, buffet lunch, afternoon tea and four-course dinner.

### Respect for the Environment

A state-of-the-art addition to the Ponant “Clean Ship” fleet, an important certification among ocean-cruising vessels, LE BELLOT is energy efficient and eco-friendly, protecting fragile marine ecosystems.

### World-Class Service

The highly trained, English-speaking crew is personable and attentive, and the ship has a medical center staffed with a doctor and a nurse.

<sup>\*\*</sup>Marine life viewing varies by location.

Main Lounge



Panoramic Restaurant



## Included

- ◆ Round-trip air from select gateways<sup>†</sup> with Low Air Add-Ons available at additional cost<sup>††</sup>
- ◆ Seven nights aboard the exclusively chartered, new Five-Star LE BELLOT
- ◆ Cruise round trip Reykjavík, Iceland, featuring port calls at Vigur Island, Siglufjörður, Grímsey Island, Húsavík for Lake Mývatn, Seyðisfjörður, Djúpvogur for Jökulsárlón and Heimaey, Westman Islands.
- ◆ Meals as specified in the itinerary
- ◆ Complimentary alcoholic and nonalcoholic beverages available throughout the program
- ◆ Captain's Welcome and Farewell Receptions
- ◆ All entrance fees and tours as described in the itinerary
- ◆ Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s)
- ◆ Gratuities to local guides and drivers on included excursions and transfers
- ◆ Hospitality desk in the hotel and aboard ship
- ◆ Complimentary bottled water in your accommodations and on excursions
- ◆ Complimentary use of an audio headset during guided excursions
- ◆ Experienced Gohagan & Company Travel Directors throughout the program
- ◆ Pre-departure materials, including a reading list
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company

## Not Included

- ◆ Taxes of \$455 per person (subject to change)
- ◆ Gratuities to ship personnel (\$105 per person recommended)
- ◆ Hotel staff gratuities (Pre-Program Option – \$2 per person per day recommended) and gratuities for activities on your own
- ◆ Passport and visa fees
- ◆ Meals and alcoholic beverages not listed as included
- ◆ Transfers and baggage handling to/from airport/hotel 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)
- ◆ Personal expenses such as laundry, telephone calls and Internet access (unless otherwise specified)
- ◆ Accident/sickness, trip cancellation and baggage insurance
- ◆ Baggage charges on aircraft; airfare and associated local taxes not listed as included
- ◆ Airport facility taxes and federal inspection fees not listed as included
- ◆ All other services not specifically mentioned in the "Included" section

<sup>††</sup>Included Air and Low Air Add-Ons have limited availability and are not guaranteed.



*Explore “Diamond Beach” along Jökulsárlón glacial lagoon, where glistening ice formations contrast the slaty sand.*

## LAND of FIRE and ICE

A land of unparalleled geological riches, Iceland is home to 11,600 square kilometres of glaciers, 30 active volcanic systems, 800 hot springs and over 10,000 waterfalls. Born of the monumental forces unleashed during the movement of the North American and Eurasian tectonic plates and carved out by formidable glaciers and incredible waterfalls, the land is a combination of intense natural energy and veritable calm. The topography of Iceland continues to evolve, yet many of its landscapes remain nearly unchanged since the first Viking settlers laid eyes on them more than 1100 years ago.

During your circumnavigation, see volcanic craters and fissures, watch as bubbling hot springs erupt steam into the air against a backdrop of Mars-like terrain, encounter pristine waterfalls and black lava deserts, and witness the stoic majesty of mountains capped with snow and volcanoes slumbering beneath sheets of ice. Along the coast, Iceland’s characteristic fjords chronicle the powerful path of the glaciers. Enjoy these natural wonders, in constant flux as glaciers calve and shift and new mountains emerge from volcanic lava flow. A startlingly beautiful portrait of Earth’s history and progress, Iceland is a primordial landscape hewn by the forces of fire and ice.

*Encounter the majesty of Strokkur, a fountain geyser that jets hot water toward the sky every six to eight minutes, on the Reykjavík and the Golden Circle Pre-Program Option.*





# MV LE BELLOT



Category <sup>†</sup>	AIR <sup>‡</sup> /LAND/CRUISE TARIFF <i>excluding taxes*</i> In U.S. dollars, per person, based on double occupancy	Early Booking Tariff <sup>†</sup> through Nov. 20, 2019	Tariff <sup>†</sup> after Nov. 20, 2019
8	Picture window, single door onto private, partial-wall balcony. Deck 3, forward. (limited availability)	\$6595	\$7595
7	Picture window, single door onto private, partial-wall balcony. Deck 3, midship.	\$7795	\$8795
6	Expansive sliding glass door, <b>private balcony</b> . Deck 4, forward.	\$8495	\$9495
5	Expansive sliding glass door, <b>private balcony</b> . Deck 4, midship.	\$8995	\$9995
4	Expansive sliding glass door, <b>private balcony</b> . Decks 5 and 6, aft. (limited availability)	\$9695	\$10695
3	Expansive sliding glass door, <b>private balcony</b> . Deck 5, forward. (limited availability)	\$9995	\$10995
2	Expansive sliding glass door, <b>private balcony</b> . Deck 5, midship.	\$10595	\$11595
1	Expansive sliding glass door, <b>private balcony</b> . Deck 6, midship.	\$10995	\$11995
<b>Deluxe Suite</b>	Suite with expansive sliding glass door, <b>large private balcony</b> , sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability)	\$12495	\$13495
<b>Prestige Suite</b>	Two rooms, expansive sliding glass door, <b>large private balcony</b> , two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability)	\$13495	\$14495
<b>Privilege Suite</b>	Large Suite with expansive sliding glass door, <b>large private balcony</b> , sitting area with sofa. Decks 5 and 6. (limited availability)	\$13795	\$14795
<b>Grand Deluxe Suite</b>	Extra-large, two-room Suite, expansive sliding glass door, <b>spacious private terrace</b> , full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Deck 6. (limited availability)	\$14995	\$15995
<b>Owner's Suite</b>	Extra-large, two-room Suite, expansive sliding glass door, <b>spacious private terrace</b> with outdoor Jacuzzi, full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Deck 5. (limited availability)	\$15295	\$16295

Singles are available in category 5 at \$15295 USD\* and in category 2 at \$17995 USD\* on or before November 20, 2019.  
Add \$1000 USD for reservations made after November 20, 2019.

<sup>†</sup> Round-trip, economy-class Included Air is from Toronto, Boston, New York-JFK, Newark and Washington-Dulles.  
Low Air Add-Ons are available for \$200 USD per person from Chicago, Dallas and Minneapolis, and \$300 USD per person from  
Denver, Portland, San Francisco, Seattle and Vancouver.\*\*

\* Taxes are an additional \$455 USD per person and are subject to change.

<sup>‡</sup> LE BELLOT has been specially contracted for this program, and the applicable deck plan is available on request from  
Gohagan & Company and reflects the only valid cabin categorization of the vessel.

## CIRCUMNAVIGATION OF ICELAND 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) Grad. Year \_\_\_\_\_

Title Full Name (exactly as it appears on your passport) Grad. 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) \_\_\_\_\_ Program No. 107-06/28/20-192

Program reservations require a deposit of \$900 USD per person and \$200 USD per person Reykjavik and the Golden Circle Pre-Program 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 **Gohagan & Company**.

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 March 25, 2020.

Please make my/our reservation(s) in category:

- 1<sup>st</sup> choice \_\_\_\_\_ 2<sup>nd</sup> 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):  
**Reykjavik and the Golden Circle Pre-Program Option**

- Double at \$1495 USD per person.  
 Single at \$2195 USD per person.  
 I am reserving as a single but prefer to share accommodations.

Please make my/our air arrangements\*\* (choose one and fill in departure city):

- Included economy-class flights from select cities listed above.<sup>‡</sup>  
 Low Air Add-On flights from select cities listed above.<sup>‡</sup>  
 Another departure city at additional cost to be advised.

\_\_\_\_\_ (fill in departure city)

- Please contact me/us regarding an upgrade at additional cost to be advised.

\*\*Note: Included Air, Low Air Add-Ons and/or airfare are subject to change. See Release of Liability, Assumption of Risk and Binding Arbitration Agreement.

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



See puffins, nicknamed "little brothers of the north."

## 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 program including, for example, lodging facilities, airlines, 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 program participant, or remove from a program, 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 program participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the program by others. Specific room/cabin assignments are within the sole discretion of the hotel or cruise line.

Gohagan reserves the right to change the itinerary or program features at any time and for any reason, with or without notice, and Gohagan shall not be liable for any loss of any kind as a result of any such changes. Ship schedules, port calls, hours of arrival and departure, sightseeing events, special programs and guest lecture series (if applicable), are subject to change or cancellation. Gohagan reserves the right to substitute motorcoach transportation using hotels, inns or lodges for cruise accommodations if necessary due to weather, water conditions or levels, other events of force majeure, mechanical or other conditions beyond the control of Gohagan. Gohagan is not responsible therefor and is not required to compensate passengers under these circumstances. Gohagan may cancel a program (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 program 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 program. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

**CANCELLATIONS:** Cancellations of all or any part of the program or Pre-Program must be in writing and for purposes of determining cancellation fees are effective the date received by Gohagan. The following cancellation fees will apply: Where applicable, the words "Full Tariff" refer to the non-discounted fare, not the Early Booking Tariff, regardless of the actual booking date.

### Program Cancellations:

Time of booking through 120 days prior to the departure day from the United States or Canada	\$300 USD per person plus any applicable airline cancellation fees. Once ticketed, the airfare is nonrefundable.
119 through 95 days prior to the departure day from the United States or Canada	\$900 USD per person plus any applicable airline cancellation fees. Once ticketed, the airfare is nonrefundable.
94 through 60 days prior to the departure day from the United States or Canada	50% of the published Full Tariff plus any applicable airline cancellation fees. Once ticketed, the airfare is nonrefundable.
59 days or less prior to the departure day from the United States or Canada, no-show or early return from the program	100% of the published Full Tariff plus any applicable airline cancellation fees. Once ticketed, the airfare is nonrefundable.

**Pre-Program Cancellations:** From the time of booking through 120 days prior to departure = \$50 USD per person; 119 through 95 days = \$200 USD per person; 94 through 60 days = 50% of the Tariff; 59 days or less, a no-show, or early return from the program = 100% of the Tariff.

In addition, any applicable airline cancellation or change fees, optional excursion cancellation fees and administrative fees may apply.

**AIR:** Included Air and Low Air Add-Ons may be available through March 18, 2020, are limited, are not guaranteed, are subject to change and availability at time of booking, and once ticketed, are nonrefundable. Your airline ticket constitutes a contract between you and the airlines, even if purchased through Gohagan. Round-trip economy air is included from Boston; New York-JFK; Newark; Toronto, Ontario; and Washington, D.C.-Dulles. Round-trip Low Air Add-Ons may be available from Chicago, Dallas, Denver, Minneapolis, Portland, San Francisco, Seattle, and Vancouver, British Columbia, at additional cost. All Included Air and Low Air Add-Ons are based on economy-class travel on carriers and routings of Gohagan's choice based upon contractual agreements between Gohagan and various airlines. All tickets are non-endorsable and cannot be exchanged for another carrier or alternative routing. Gohagan and the sponsoring organization/association have no control over availability. Once submitted, flight itineraries and/or travel dates on all deposited bookings can be changed for a \$300 USD-per-person air change fee for the round-trip flight to/from Reykjavik, plus any applicable change fees for connecting flights, service charges and/or supplier fees. Included Air, however, is not guaranteed to be available on any such changes. Upgraded economy and business class may be available at additional cost. **NOT INCLUDED:** Taxes; passport, visas and associated fees; personal expenses such as laundry, telephone calls and Internet access unless otherwise specified; 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.

**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 November 20, 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 Tariff. Cancellation penalties may apply.

**TRAVEL INSURANCE:** We strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. Trip cancellation insurance is available through Gohagan and others for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. 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 program price in the event of cost increases due to changes in supplier costs, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the program participant of such increases. On programs which include Gohagan purchased interstate or international air (which originates or returns to the United States), no increased costs will be passed on after final payment except for subsequently imposed governmental tax increases.

**REGISTRATION:** CST#: 2031868-40, WST#: 601 767 666, OST#: TA 0905.

**BINDING ARBITRATION:** Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the program, or the program itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive (but not procedural) Illinois law and will take place in Chicago, IL. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury.

**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 program. 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 program, howsoever arising from the negligence, omission or otherwise of travel services arranged through Gohagan & Company.

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