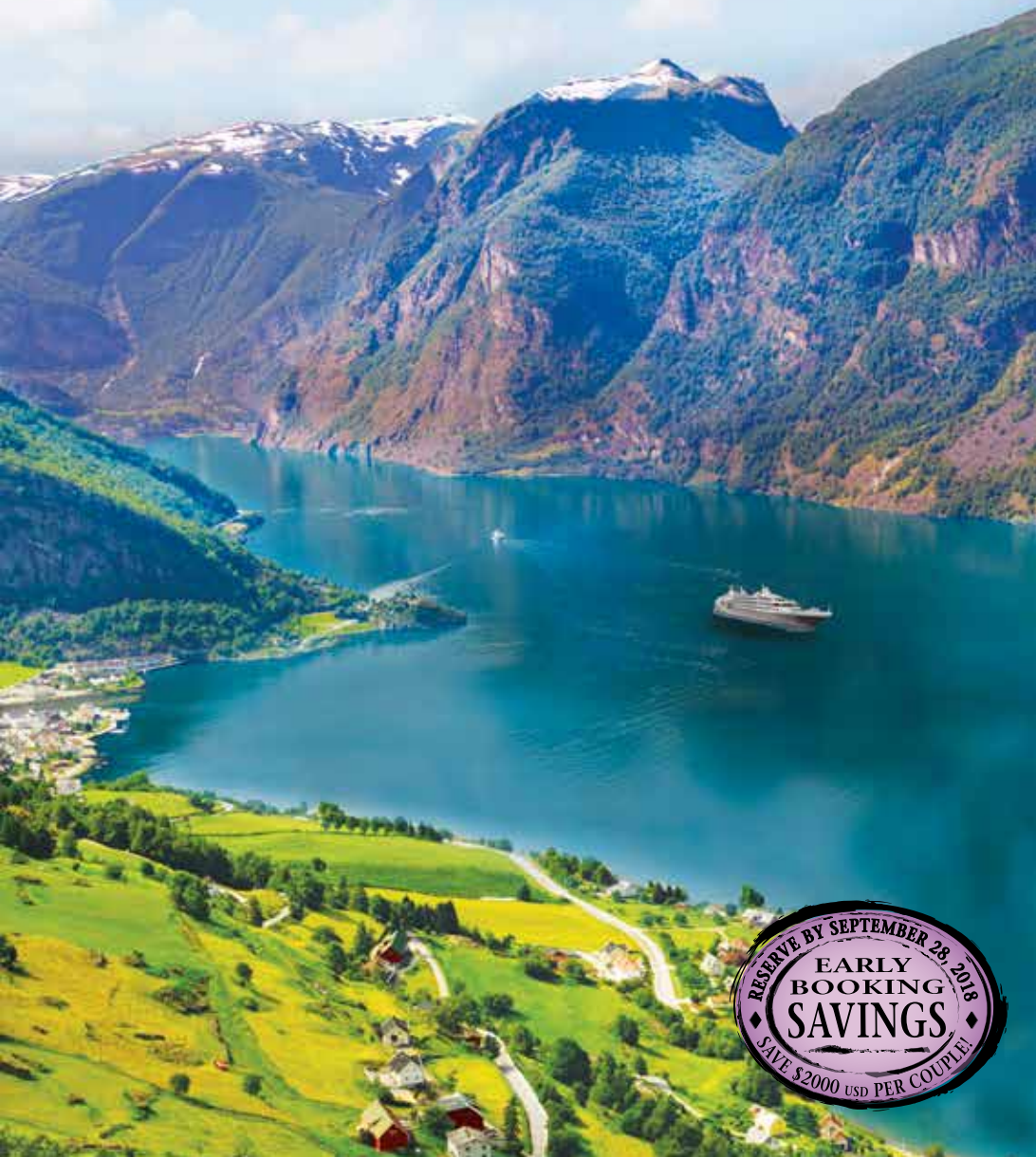


Gohagan & Company
presents to
University of Toronto Alumni and Friends

SCOTTISH ISLES AND NORWEGIAN FJORDS

A voyage aboard the
Exclusively Chartered Small Ship
Five-Star **LE BORÉAL**

May 21 to 29, 2019





Dear Alumni and Friends,

Across the length and breadth of Scotland and Norway lies an unsurpassed richness of natural beauty and archaeological heritage left from the age of the Vikings. Explore this fascinating land where the centuries-old Gaelic language is still spoken in the Scottish Highlands and where enigmatic stone monuments and ancient settlements stand in testimony of Viking and Celtic clans amongst the natural beauty of misty isles, wild glens, lochs and moors. Experience Norway's stunning fjords and the remote gems of the North Atlantic on this journey to distant, idyllic islands along splendid coastlines.

Our specially designed itinerary follows the stepping stones of Nordic and Scottish civilizations during the best time of year, when the weather is mild and the days are long—a rare voyage accomplished only aboard a small ship cruising into smaller ports where larger vessels cannot venture. The exclusively chartered, **Five-Star LE BORÉAL**, which features only 110 deluxe Suites and Staterooms, is ideal for navigating the serene waterways of Scotland and Norway.

Cruise from charming Bergen, where rows of colourful, gabled houses on the historic Bryggen waterfront evoke the city's past as a centre of Hanseatic League trade, to dynamic Glasgow. Take one of the world's most scenic train rides along Norway's spectacular mountain landscape aboard the Flåm Railway. Sail into majestic fjords and admire the natural beauty of the Shetland Islands with their remarkable links to the distant past. Learn more about Viking history on the tradition-steeped Orkney Islands from the renowned archaeology expert, Nick Card, noted for his incredible commitment to researching the region. On this exceptional voyage, immerse yourself in the austere splendour of the Scottish Highlands in the hamlets of Glenfinnan and Glencoe, traverse the ancient shipping lanes of the Vikings and enjoy opportunities to visit up to five UNESCO World Heritage sites.

This popular travel program sells out quickly, so book now while space and Early Booking Savings are still available!

Sincerely,

A handwritten signature in dark ink, reading "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.

Special Guest Lecturer



Nick Card is a senior projects manager at Orkney Research Centre for Archaeology and the site director of the excavation at the Ness of Brodgar. He has worked widely throughout Britain since earning an M.A. with honours from Glasgow University and first engaged in archaeological excavation on Orkney as a student. Falling in love with the islands, he permanently moved there over 25 years ago. Since the inscription of the Heart of Neolithic Orkney as a UNESCO World Heritage site, Nick has been heavily involved in research and fieldwork relating to its monuments. He has also managed projects for the Orkney Archaeological Trust and the Orkney Research Centre for Archaeology, and he is an Honourary Research Fellow at the Archaeology Institute in the University of the Highlands and Islands.

Scottish Clans and Norwegian Vikings



During the enigmatic Viking Age, which prevailed almost 300 years between the eighth and 11th centuries, the Men of the North were cast as fierce barbarians who plundered their way across the known world. They came from Norway to settle in Scotland around A.D. 800—in Jarlshof on the Shetland Islands and in the Hebrides, where over 100 villages still are known by their originally settled Norse names, solidifying the enduring historic link between Norway's Vikings and Scotland's clans. Some of Scotland's best-known clans, the Clan Donald and Clan MacLeod, came from Norse ancestry, influencing the distinct dialects still spoken today on the Orkney and Shetland Islands. The nuance and rich history of these two complex and deeply intertwined cultures await your discovery across these remote, verdant and storied lands.



Canada

Tuesday, May 21
Depart Canada.

Bergen, Norway

Wednesday, May 22
Arrive in Bergen, founded on a Viking settlement in 1070 and the Norwegian capital during the 12th and 13th centuries.

Embark the Five-Star LE BORÉAL.

Bergen

Thursday, May 23

From the 14th to mid-16th centuries, Bergen was an important part of the Hanseatic League's trading empire. Walk Bergen's Bryggen (the old wharf), a UNESCO World Heritage site, and see its characteristically colourful wooden homes.

Stroll the grounds of Troidhaugen, the summer home of famed Norwegian composer, Edvard Grieg. Visit the reconstructed Fantoft Stavkirke, a traditional 12th-century wooden stave church, noted for its durable post and lintel construction.

Enjoy the afternoon at leisure in Bergen before the Captain's Welcome Reception on board the ship this evening.



Look for black guillemots along the coast of the Orkney Islands.

Flåm Railway/Cruising the Norwegian Fjords

Friday, May 24

This morning, board the Flåm Railway for one of *Travel + Leisure* magazine's most scenic train rides. This masterpiece of Norwegian engineering—the steepest standard-gauge railway track in Europe, ascending 864 metres—

opened to the public in 1940 and travels 13 dramatic miles through 20 tunnels to Myrdal's mountaintop station. Watch as snowcapped mountains, cascading waterfalls—including the awe-inspiring Kjøfossen—and intriguing hamlets unfold along this alpine branch of the world-renowned Bergen Line.

Norway's fjords and islands offer some of Europe's most picturesque coastal scenery, where sea mist and sunlight enhance the fjords' deep blues and the landscape's lush greens. Cruise the majestic Sognefjord, passing traditional farmsteads and villages flanked by soaring mountains.

Lerwick, Shetland Islands, Scotland

Saturday, May 25

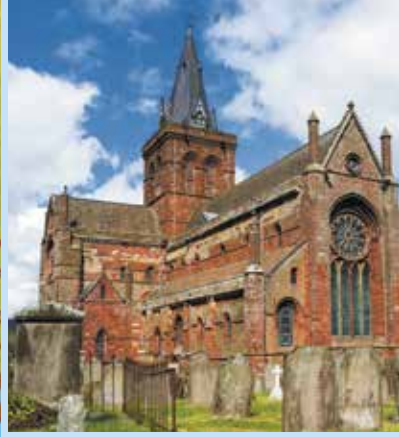
Explore the remote Shetland Islands, declared a Global Geopark by UNESCO for their

Cover photo: Nicknamed "the King of the Fjords" for its size and depth, Sognefjord showcases Norway's spectacular natural beauty.

Photo this page: The 13th-century Eilean Donan castle stands proudly at the convergence of three great sea lochs.



- UNESCO World Heritage Site
- Cruise Itinerary
- Land Routing
- Train Routing
- Air Routing
- Pre-Cruise Routing



Known as the "Light of the North," St. Magnus Cathedral in Kirkwall was founded by the Vikings in 1137.

geologically diverse landscapes and seascapes carved by prehistoric ice. Here, nature's colours and textures endlessly shift and clamoring gannets and puffins crowd the dramatic rock cliffs.

Dock in Lerwick, Shetland's capital, and journey to the island's southernmost point, scanning the verdant landscape for Shetland's famous ponies grazing on the grass-covered knolls.

Visit Jarlshof, a pending UNESCO World Heritage site revealing 5000 years of human history, including late Neolithic stone houses, a Bronze Age village, an Iron Age broch and wheelhouse, Norse longhouses, a medieval farmstead and a 16th-century laird's house.

This evening, the director and head archaeologist of the Ness of Brodgar site, Nick Card, will provide his keen insights about this impressive ancient compound that lies outside of Kirkwall. Mr. Card's research and fieldwork are internationally regarded, both in the archaeology field and by the popular press. The Ness of Brodgar excavations were named the *Current Archaeology* Research Project of the Year in 2011 and were featured in a cover article of *National Geographic* in 2014.



The ruins at Jarlshof evoke thousands of years of civilization, from the Neolithic to the Middle Ages.

Kirkwall, Orkney Islands Sunday, May 26

Nearly 1000 years before the pharaohs built Giza's pyramids and over 500 years before Neolithic man raised Stonehenge, ancient inhabitants of this archipelago erected Ness of Brodgar, a mysterious compound rivalling the scale of the Acropolis, demonstrating advanced technological prowess. Walk among the nearby stone monoliths of the Ring of Brodgar, raised more than 4000 years ago to chart the seasons.

The chromatic wooden buildings of Bergen's Bryggen (the old wharf), a UNESCO World Heritage site, harken back to the city's historical role as one of northern Europe's oldest trading ports.





St. Magnus Cathedral
137.



Winding through the austere Scottish Highlands, the 21-arch Glenfinnan Viaduct frames Loch Shiel, where steep slopes reflect into the loch's sparkling freshwater.

See the ceremonial Stones of Stenness en route to the UNESCO World Heritage-designated settlement of Skara Brae. Archaeologists suggest these sites, along with the Ness of Brodgar, were inhabited by an early Orcadian culture known for decorative arts and sophisticated craftsmanship.



Indigenous Shetland ponies are a strong breed with heavy coats and a maximum height of only 112 centimetres.

Thousands of years later, the Vikings established the port town of Kirkwall on Orkney's main island, leaving behind the towering 12th-century St. Magnus Cathedral, known as the "Light of the North."

Hear the classically haunting sounds of a Scottish bagpiper as you reboard the ship. This evening, a Scottish storyteller weaves traditional tales that have been handed down by word of mouth for generations.

Portree, Isle of Skye/ Kyle of Lochalsh/ Monday, May 27

Arrive in the scenic capital of Portree, situated along the unforgettable coastline of ethereal Isle of Skye. Travel across heather-covered moors and through the starkly beautiful Cullin Mountains en route to Kyle of Lochalsh. Here, visit one of the world's most iconic castles, the 13th-century Eilean Donan Castle, named for a sixth-century Irish saint.

Fort William/Scottish Highlands Tuesday, May 28

The legendary Scottish Highlands and their rugged scenery have inspired countless folktales with their magnetic and mysterious pull.

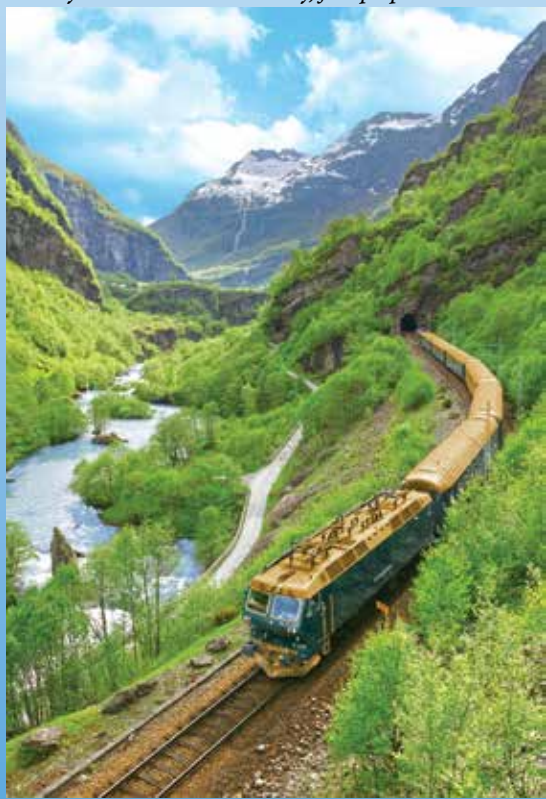
Begin your day in bucolic Glenfinnan; view the viaduct immortalized by the Hogwarts™ Express in the Harry Potter film series, and see the Glenfinnan Monument, commemorating the Jacobite Highlanders that Bonnie Prince Charlie rallied against King George II in 1745. Depart for a photo-worthy stop on the Caledonian Canal at Neptune's Staircase—the longest staircase lock in Britain. Travel along castle-dotted shores to Glencoe, what is considered Scotland's most scenic glen, partially owned and preserved by the National Trust for Scotland.

Attend the Captain's Farewell Reception this evening.

Glasgow/Canada Wednesday, May 29

Disembark in Glasgow, where the indelible mark of Viking conquest still permeates the culture, and continue on the Post-Cruise Option or transfer to the airport for your return flight.

Enjoy a phenomenal journey through the fjordlands of Norway aboard the Flåm Railway, first proposed in 1871.





EXCLUSIVELY CHARTERED, FIVE-STAR MS LE BORÉAL

Five-Star, State of the Art, Small Ship

Join us aboard the exclusively chartered, Five-Star LE BORÉAL, 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, the ship has been appointed the prestigious "Clean Ship" award—a rare distinction among ocean vessels.

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, 95% Including Private Balconies

These elegant ocean-view accommodations range from 19 to 45 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 and fitness room. The ship has three elevators.

World-Class Service

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



Included Features

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

- ◆ Seven-night voyage from Bergen, Norway, to Glasgow, Scotland, featuring a cruise of Norway's fjords.
- ◆ 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.
- ◆ **Complimentary Wi-Fi throughout the ship.**
- ◆ Visit to **Bryggen**, Bergen's historic waterfront—a UNESCO World Heritage site—and a specially arranged tour of Troidhaugen, the home of composer Edvard Grieg.
- ◆ Round-trip journey with stunning views on the **Flåm Railway**, one of the world's most scenic train rides.
- ◆ Spectacular cruise through the picturesque **Sognefjord**, Norway's longest fjord.
- ◆ Excursion to the 5000-year-old prehistoric site of Jarlshof on Scotland's remote **Shetland Islands**, UNESCO Global Geopark.
- ◆ **Exclusive, specially arranged lecture by esteemed expert Nick Card**, the director and head archaeologist of the Ness of Brodgar archaeological site.
- ◆ Scenic excursion to the UNESCO World Heritage sites of the **Orkney Islands' Neolithic Ring of Brodgar** and 5000-year-old **Skara Brae**.
- ◆ Visit to medieval **Kirkwall** to see St. Magnus Cathedral.
- ◆ Scenic excursion across the Isle of Skye to visit iconic 13th-century **Eilean Donan Castle**.
- ◆ Excursion through the **Scottish Highlands**, featuring **Glencoe**, Scotland's most scenic glen, and the bucolic village of Glenfinnan.
- ◆ Traditional Scottish storytelling and the distinctive melodies of Scotland's iconic bagpipe.



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 the 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.



Standing guard over Scotland's historic capital, Edinburgh Castle served as a royal residence from the ninth to 16th centuries.

Scotland's Cultural Capitals

Glasgow ♦ Edinburgh

This special Post-Cruise Option explores two of Scotland's great cities and their histories of fascinating clans, medieval knights and royal and religious intrigue. During your tour of Glasgow, visit the 12th-century cathedral, the only surviving medieval church in mainland Scotland, and the captivating St. Mungo Museum. In Edinburgh, discover the UNESCO World Heritage-designated Old Town and New Town and explore the Edinburgh Castle. Spend two nights in the ideally located, FIVE-STAR WALDORF ASTORIA EDINBURGH - THE CALEDONIAN.

Wonders of Norway ♦ Copenhagen

Fjordlands ♦ Stalheim ♦ Oslo

By Bergen Railway and Coastal Ferry

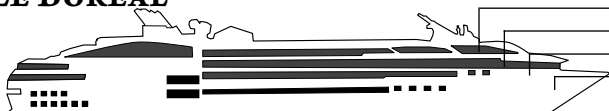
Immerse yourself in majestic Norwegian landscapes and traditional Scandinavian culture on this unique and exclusive five-night Pre-Cruise Option. In the Danish town of Roskilde, visit its 12th-century, Gothic-style cathedral, a UNESCO World Heritage site, and explore the fascinating Viking Ship Museum. Enjoy an exclusively chartered cruise along Copenhagen's idyllic canals to see Christiansborg and Amalienborg Palaces and view the "Little Mermaid" statue. In vibrant Oslo, visit the stately Opera House and the unique Vigeland Sculpture Park. Experience the majesty of the Norwegian highlands and ride through the stunning scenery of Europe's highest mountain plateau on the Bergen Railway. Accommodations are for four nights in comfortable hotels and one night aboard an award-winning SEAWAYS ferry from Copenhagen to Oslo.

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

Copenhagen's Nyhavn waterfront showcases the Vikings' legacy and the maritime character of a traditional Hanseatic city.



MS LE BORÉAL



Deck 6, Le France
Deck 5, Le Normandie
Deck 4, Le Lafayette
Deck 3, Le Champollion

Stateroom Category [†]	LAND / CRUISE TARIFF <i>excluding taxes*</i> In U.S. dollars, per person, based on double occupancy	Early Booking Tariff* through Sept. 28, 2018	Tariff* after Sept. 28, 2018
8	One large window. <i>Deck 3, Le Champollion, forward.</i> (limited availability)	\$5195	\$6195
7	Small window, single door onto private, partial-wall balcony. <i>Deck 3, Le Champollion, aft.</i> (limited availability)	\$6770	\$7770
6	Small window, single door onto private, partial-wall balcony. <i>Deck 3, Le Champollion, midship.</i>	\$7180	\$8180
5	Expansive sliding glass door, private, partial-wall balcony. <i>Deck 4, Le Lafayette, forward.</i>	\$7600	\$8600
4	Expansive sliding glass door, private balcony . <i>Deck 4, Le Lafayette, midship.</i>	\$8220	\$9220
3	Expansive sliding glass door, private, partial-wall balcony. <i>Deck 5, Le Normandie, forward.</i>	\$8640	\$9640
2	Expansive sliding glass door, private balcony , shower or tub/shower. <i>Deck 5, Le Normandie, midship.</i>	\$8950	\$9950
1	Expansive sliding glass door, private balcony , shower or tub/shower. <i>Deck 6, Le France.</i>	\$9370	\$10370
Deluxe Suite	Expansive sliding glass door, private balcony , tub/shower, sitting area with sofa. <i>Deck 6, Le France.</i> (limited availability)	\$9990	\$10990
Prestige Suite II	Two rooms, expansive sliding glass door, large private balcony , two bathrooms: tub/shower and shower, large sitting area with sofa, two closets. <i>Deck 5, Le Normandie.</i> (limited availability)	\$11240	\$12240
Prestige Suite I	Two rooms, expansive sliding glass door, large private balcony , two bathrooms: tub/shower and shower, large sitting area with sofa, two closets. <i>Deck 6, Le France.</i> (limited availability)	\$12290	\$13290
Owner's Suite	Two rooms, expansive sliding glass doors, two private balconies , one and a half bathrooms, separate tub and shower, sitting room with sofa, table and four chairs. <i>Deck 6, Le France.</i> (limited availability)	\$13330	\$14330

Singles are available in category 6 at \$12180* USD and in category 4 at \$13950* USD on or before September 28, 2018. Add \$1000 USD for reservations made after September 28, 2018.

*Taxes are an additional \$440 USD per person and are subject to change.

[†]LE BORÉAL 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.

SCOTTISH ISLES AND NORWEGIAN FJORDS 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. 126-05/21/19-192

Program reservations require a deposit of \$800 USD per person and \$200 USD per person Wonders of Norway • Copenhagen Pre-Cruise Option and/or \$200 USD per person Scotland's Cultural Capitals Post-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 **Scottish Isles and Norwegian Fjords**.

☐ 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 February 15, 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):

Wonders of Norway • Copenhagen Pre-Cruise Option

- ☐ Double at \$2765 USD per person.
- ☐ Single at \$3865 USD per person.
- ☐ I am reserving as a single but prefer to share accommodations.

Scotland's Cultural Capitals

Post-Cruise Option

- ☐ Double at \$1195 USD per person.
- ☐ Single at \$1745 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.



Founded as a marketplace for 17th-century Dutch herring fleets, Lerwick merges coastal charm with a rolling, heathered landscape.

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 **September 28, 2018**. 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, \$800 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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