

Unless otherwise noted, the following terms, conditions and policies apply to all CWRU Siegal Lifelong Learning travel programs offered by **Thomas P. Gohagan & Company**. This applies to the following programs: **Expedition to Antarctica; River Life: Dutch Waterways; Scottish Highlands and Norwegian Fjords, Cultural Highlands, Italian Lake District and Trade Routes of Coastal Iberia.**

TERMS & CONDITIONS: CWRU, and/or their agents assume no responsibility or liability for any act, error or omission, or for any injury, loss, accident, delay or irregularity, which may be caused by any defect in any aircraft, ship, train, bus, or other carrier, or through neglect or default of any subcontractor or other third party, which may be used wholly or in part in the performance of their duty to the participants of the tour. CWRU reserves the right to cancel any tour prior to departure for any reason including insufficient numbers of participants, as well as the right to decline to accept or retain any person as a member of the tour at any time. If bookings fall below the minimum required, passengers will be advised of additional costs or itinerary alterations before departure date. Tour itinerary subject to change if necessary.

CANCELLATIONS & REFUNDS: Cancellations for all or any part of the trip including Pre/Post Program reservations will not be effective until received in writing in the offices of Thomas P. Gohagan. Should you have to cancel, the following terms will apply:

\$200 (\$50 Pre/Post Programs)	Per person administrative fee from the time of booking through 120 days prior to departure;
\$800 (\$200 Pre/Post Programs)	Per Person fee from 95 through 119 days prior to departure;
70% of the published Tariffs	Per Person fee from 60 through 94 days prior to departure;
100% of the full fare	Per person fee on any cancellations 59 days or less prior to departure

After the tour has commenced, it is not possible to issue any refunds. No refunds can be issued for occasional missed meals or sightseeing tours. No refunds for any unused portion of the tour. If due to weather, flight schedules, or other uncontrollable factors you are required to spend an additional night, you will be responsible for your own hotel, transfers, and meal costs.

TRAVEL INSURANCE: Tour cancellation/interruption insurance is strongly recommended.