

## TERMS AND CONDITIONS

**Croatia, the Adriatic Coast and Beyond: Lands of Contrast and Beauty**  
**Program Leaders: John Tammi and Michael Boonstra**  
**October 15-26, 2019 (leaving USA on October 14, 2019)**

### Program Fees

**Rates are per person, based on double occupancy:**

Program fee:	\$3975
Single supplement:	\$525

### Payments and Refunds:

Deposit due:	\$500 upon registration
Refund:	Full refund (\$500) until January 14, 2020. If the deposit is made after January 14, 2020 there is no refund.
Interim payment:	\$1500 due January 15, 2020
Refund:	\$750 refund until July 31, 2020
Final payment due:	Full payment due August 1, 2020 No refund, unless the program is full and your place can be resold.

Cancellations must be made in writing.

Program fee includes all lodging, transportation in country, entry fees, guides, gratuities, discussions led by John Tammi and assisted by Michael Boonstra, a dedicated national tour guide, accommodations, breakfast daily and group meals as listed on the itinerary, admissions for group activities, ground transportation during the program, gratuities to group guides, drivers, and meal servers.

Airfare is not included in the program fee, allowing participants the flexibility to choose airlines, use frequent flyer miles, and pick travel times and connections that best meet their individual travel needs.

Participants are solely responsible for all expenses not specifically included in the program fee. Examples of excluded expenses are: airfare and airport transfers, trip cancellation, trip interruption or lost baggage insurance, passport fees, immunizations or vaccinations, laundry, dry cleaning, phone charges, room service or other items of a personal nature including but not limited alcohol, beverages, and food outside that listed as covered in the itinerary, lunch and dinner, unless specifically included on program itinerary, expenses incurred during free time or non-group activities.

### Insurance

**Hope does not provide travel, trip cancellation or trip interruption coverage; we strongly recommend that you consider purchasing such coverage to recover your payments should you need to withdraw from the program.** Check with the insurance provider regarding their policy on refunding premiums if Hope College cancels the program.

Your primary medical insurance is used as the first source of coverage. You should understand how your coverage works while abroad. When using your medical insurance out of country, sometimes local hospitals require fees to be paid upfront and then you apply for reimbursement from your insurance company later. Hope College provides limited medical coverage, details of can be found at [www.hope.edu/globaltravel](http://www.hope.edu/globaltravel) under Resources and FAQs.

### **Program Requirements**

A valid U.S. passport is required of all U.S. citizens. Passport must be valid for six months after returning to the U.S. Citizens of other countries are responsible for inquiring about rules and regulations.

This program is designed for somewhat active adults. Most in country travel will be by private motorcoach. There will be times of walking and being on your feet, balanced by down times as well.

To fully partake in this program, you should be capable of walking a minimum of one mile at a time over uneven terrain and occasionally up to three to five miles, climbing stairs that may not have handrails, keeping pace with an active group of travelers on long days of traveling, dealing with the emotional highs and lows that can occur when experiencing a different culture and traveling with a group for several hours each day. You have the option of skipping a group activity if you think will be too strenuous and remaining back at the hotel or coach.

Hotels will be tourist class (typically three or four star) with private baths and air conditioning. WiFi may not be available at all locations.

### **Itinerary**

Published schedules of the itineraries can be found on our website and may be subject to change due to situations that may be beyond our or our provider's control. If substitutions are necessary they will be done to continue to maintain the quality of the program.

### **Baggage**

Baggage and personal effects are the sole responsibility of the owners at all times.

### **Photos**

Participants may be photographed for the educational and promotional purposes of Hope College. You agree that Hope is authorized to use for any purpose any pictures taken of the group and comments made on evaluation forms.