

Occasions, Inc. accepts reservations subject to the following Terms and Conditions:

The information contained in these Terms and Conditions is part of your contract with Occasions, Inc. Once we have accepted your reservation and you have paid your Deposit, there will be a legally binding contract between us. Terms and Conditions can only be varied or modified in writing by us and no employee or agent has the authority to modify or vary these Terms and Conditions. It is your responsibility to read these Terms and Conditions carefully and if you do not understand them you must contact your Occasions, Inc. representative immediately.

Reservations and Deposits - A non-refundable deposit and a signed Booking Form will be required to initiate your reservation. The deposit is accepted by Occasions, Inc. as a first installment of the total tour program price once your booking has been confirmed in writing by us. The following non-refundable deposit fees and payment schedule will apply for tour arrangements made for you by Occasions, Inc.:

LAND ONLY TOUR PACKAGES:

A minimum non-refundable deposit of US \$600 per person along with the signed Booking Form is due and payable when reservations are initiated.

Final Payment - You must pay the balance for the tour program to Occasions, Inc. and provide full details of your travel insurance at least 65 days prior to departure. For reservations made less than 65 days prior to departure, you must provide full payment and complete booking details (including full insurance details) at the time of making the reservation. Your reservation cannot be accepted or confirmed until we have received full payment and complete booking details from you. Failure to pay in full by this due date or to provide full travel insurance details will result in the reservations being automatically cancelled and you being held responsible for any cancellation fee as per our cancellation policy.

CRUISE TOUR PACKAGES:

A non-refundable initial deposit of US \$25.00 per person (for 1st & 2nd passengers) along with the signed Booking Form is due and payable when reservations are initiated. The deposit is accepted by Occasions, Inc. as a first installment of the total tour program price once your booking has been confirmed in writing by us. Deposits will be due based upon the following schedule:

Deposit	Due Date
• \$25.00 per person (1 st /2 nd passenger)	5/18/2009
• \$250.00 per person (1 st /2 nd passenger)	6/18/2009
• Final Payment Balance	9/1/2009

Booking Fees - A non-refundable \$75.00 booking fee per person will be assessed for all air and cruise itineraries booked by Occasions, Inc. This fee is in addition to any fees imposed by the airlines or cruise lines.

Late Bookings - Bookings made within 30 days prior to departure will assess a late booking fee of \$150.00. Late bookings will require full payment of the total tour cost by credit card and complete booking details (including full insurance details) at the time of making the reservation. No space will be confirmed until credit card payment and complete booking details have been received. Additional costs may be applied.

Method of Payment - Occasions, Inc. accepts the following forms of payment: check, money order, Visa, MasterCard, American Express, and Discover Card.

Validity & Pricing - Prices are quoted in US Dollars and are valid for travel for the date ranges given for each tour program. We will use our reasonable efforts to ensure the prices do not change but we may be required to impose surcharges depending on currency fluctuations, changes in government legislation, air prices, fuel surcharges or other variables outside our control. You acknowledge and agree that you shall be responsible for the prompt payment of all surcharges and price increase.

Tour Schedules - All published tour departure days and dates are based on the most up to date information at the time of posting. Occasions, Inc. reserves the right to alter dates, days of the week and prices based upon final schedules imposed by suppliers. Occasions, Inc. reserves the right to substitute suppliers of equal or greater value at its discretion.

Refunds and Unused Services - Travel arrangements cancelled, amended or altered within 24 hours of your departure or once travel has commenced do not qualify for any refund whatsoever. Services unused or cancelled for any reason are not refundable.

Cancellations & Changes By Purchaser - Requests for cancellation of confirmed tour bookings or air arrangements must be made in writing to Occasions, Inc. Your deposit is non-transferable and non-refundable upon cancellation by you.

Upon cancellation you will be subject to and liable for the following cancellation fees applied per person, per tour program:

LAND ONLY CANCELLATION:

# of Days Prior to Departure Notice of Cancellation is Received by Occasions, Inc.	Cancellation Charges
• 65 days or more	Deposit
• 64 - 31 Days	50% of Tour Cost
• 30 - 1 Days	100% of Tour Cost

AIR ARRANGEMENTS CANCELLATION:

The following change fees and cancellation charges will apply for airline arrangements made for you by Occasions, Inc.:

Air Change or Cancellation	Service Fee
• Prior to Airline Ticketing	US \$50 per person
• Changes made after Airline Ticketing	US \$75 per person plus any penalties imposed by the airline
• Cancellation after Airline Ticketing	US \$75 per person plus any penalties imposed by the airline, which may be up to 100% of the air ticket value.

CRUISE CANCELLATION:

The following cancellation policy will apply for all cruise itineraries booked by Occasions, Inc.:

- Cancellation penalties apply to all guests in a stateroom and are assessed in the event of either partial or full stateroom cancellations.
- Percentage penalty charged applies to cruise fare, non commission fare, air add-on, supplemental fare, cruise only transfers and pre and post cruise packages where applicable.
- No refund in the event of interruption or cancellation by guests after the start of the cruise.
- Prior to receipt of final payment and if for any reason accommodations are not available, alternative accommodations may be substituted of the same or better quality on another vessel.

The following change fees and cancellation charges will apply for cruise arrangements made for you by Occasions, Inc.:

Change or Cancellation	Service Fee
• Prior to Ticketing	US \$50 per person
• On or after 9/8/2009	US \$250 per person
• On or after 10/24/2009	50% of cruise fare per person plus any penalties imposed by the cruise line.
• On or after 11/16/2009	100% of cruise fare per person plus any penalties imposed by the cruise line, which may be up to 100% of the cruise package value.

Name changes or additions are allowed at the discretion of the cruise line. Name changes are subject to cancellation charges and any rate increases. A \$50 service fee will be assessed for any correction involving names, and for any changes made on pre or post cruise packages within 60 days of sailing. For such late changes, supplemental charges may also apply.

We strongly recommend purchasing travel insurance at time of deposit to cover insurable risks.

In the event of any cancellation, Occasions, Inc. may assess the above cancellation charges to your credit card, if any, or if payment was made by cash or check, bill you for such charges with payment due upon ten (10) days of your receipt of such bill.

Journey Amendments (Land Only Tours) - No amendments to your journey will be processed until the deposit has been received. Up to 65 days prior to departure, one permitted amendment per booking is allowed free of charge. Occasions, Inc. has the right to charge for subsequent permitted amendments as follows:

Prior to Departure	Amendment Fees
• 65 days or more	US \$100 per person per tour
• 64 - 50 days	US \$275 per person per tour
• Within 50 days	Standard cancellation fees will apply and full price will apply to new arrangements.

These amendment charges are in addition to any charges passed on to us by any suppliers such as airlines, hotels or other tour operators. Permitted amendments include, without limitation, changes to accommodation or travel arrangements. Name changes are not permitted as many suppliers deem a name change to constitute a cancellation and re-booking. An amended booking which is subsequently cancelled will be subject to the cancellation fee of either the original departure date at time of amendment or the subsequent date (whichever is greater)

Cancellations & Changes By Occasions, Inc. - Occasions, Inc. reserves the right to cancel or modify your scheduled booking in accordance to operating requirements or circumstances beyond its control.

A minimum of 10 confirmed tour members is required for the departure of a tour. Where minimum numbers are not reached at least 65 days prior to departure, or the group size falls below minimum required numbers 65 days prior to departure, the tour will be cancelled.

Should a change or cancellation prove necessary, we will give you reasonable notice thereof via a Notice of Cancellation Letter, and you will be given the following options:

1. Where available, we will offer you a comparable alternative tour.
2. If an alternative tour is not available or acceptable, you will be entitled to either:
 - a) A full refund of monies paid by you to us, or
 - b) Apply such monies paid towards a future Occasions, Inc. tour. Any price difference will be deducted from or added to your final invoice.

No transfer or amendment fee will apply. A request from you in writing for credit towards a future tour or a full refund will be required and must be received by us within 15 days of the date indicated on the Notification of Cancellation letter.

If the change or cancellation is due to force majeure (i.e. political unrest, war or threat of war, riots, civil strife, closure of airports or ports, industrial disputes, terrorist activity, natural or nuclear disasters, fire, epidemic or health risk, Acts of God, adverse weather conditions or other similar events beyond Occasions, Inc.'s control), we will give you a full refund or any monies paid to us less reasonable expenses incurred by us in respect to your booking.

Occasions, Inc. is not responsible for the costs of any other travel arrangements not booked by us that are affected

due to our cancellations or rescheduling of any tour departure.

Air Transportation - Air transportation is in economy class. Airfares quoted are those in effect at time of posting and are subject to change without notice. Airfares can be protected from increase only by payment in full and the issuance of tickets. Changes in flight itineraries by the passenger after the issuance of tickets may result in additional charges. Airlines reserve the right to change schedules without notice. Within Occasions, Inc. tour programs, the airline is a supplier of air transportation only. The other suppliers providing transportation, hotel accommodations, rail, and rental car services are independent contractors and are not employees of the airlines. Because of increased liability concerns, airlines are imposing additional insurance surcharges with/without prior notice. Airfare quoted could be adjusted accordingly.

Air Deviating Tour Members - Tour members who are arranging their own air arrangements must arrange their own transportation from airport to hotel and hotel to airport. No refund will be made for any accommodations or services included in the tour that you do not use.

Travel Insurance - For certain international tour programs, it is a condition of traveling with Occasions, Inc. that all travelers are adequately covered by travel insurance prior to departure. Refer to your specific tour program details to determine if travel insurance is required. Insurance should cover personal accident and medical expenses, evacuation and repatriation, baggage loss, and cancellation or curtailment of vacation. Your insurance details must be supplied to us at the time of booking. If you fail to provide the requested insurance information, we reserve the right, acting in our sole discretion, to cancel bookings and apply charges as per our cancellation. You may purchase your Travel Insurance outside of Occasions, Inc. or select to purchase the Travel Insurance offered through Occasions, Inc. If you select to purchase Occasions, Inc. Travel Insurance, a detailed quote will be provided when you book.

Responsibility - Occasions, Inc. purchases transportation, hotel accommodations, restaurant services, and other services from various independent suppliers that are not subject to its control. Occasions, Inc. cannot, therefore, be liable for any personal injury or property damage, or any other special, consequential or incidental damages that may occur due to (a) intentional, wrongful, negligent, or arbitrary acts or omissions on the part of a supplier, its employees and others not under the direct control of Occasions, Inc., or (b) defects or failures of any aircraft, vessel, automotive vehicle or other equipment or instrumentality under the control of independent suppliers. In addition, Occasions, Inc. cannot be liable for delays in departure or interruption of your vacation arrangements caused by weather conditions or technical problems of any aircraft, vessel, automotive vehicle or other equipment or instrumentality, strikes, war, terrorist activity, civil commotion or any causes beyond the control of Occasions, Inc. In no event will Occasions, Inc. be responsible for incidental, consequential, special or incidental damage or loss suffered by any person. Occasions, Inc.'s maximum liability, for any reason whatsoever, will be limited to the amount paid to Occasions, Inc. for its services. In issuing tickets and coupons for transportation of the purchaser by any means, and making arrangements for hotel or other accommodation, Occasions, Inc. is not acting as principal but only as agent for the companies, corporation or person providing or offering the means of transportation and/or accommodation. To the extent Occasions, Inc. shall not be acting as an agent, as state above, we shall be deemed to be acting as an agent of the purchasers in arranging or booking transportation and accommodation. Airlines and other transportation providers are not liable for any detention, delays, loss, damage, sickness or injury, however or by whoever caused, during the same time passengers are not on board their planes or conveyances. The contract of carriage used by such transportation providers when issued shall constitute the sole contract between the transportation providers and the purchaser of these tour program arrangements.

Passports & Visas - All passengers require a valid passport and, in most instances, a visa. It is the passenger's responsibility to have a valid passport and the necessary visas for the countries being visited. Occasions, Inc. accepts no responsibility if you do not have the correct documentation for your vacation. It is highly recommended that you allow at least a minimum of 10 working days for visa processing. Please note if you leave and re-enter any country that requires a visa you may need to obtain a double entry visa for that country.

What is Not Included - Items of a personal nature such as laundry, drinks, telephone, fax or Internet charges, visa and passport fees, vaccinations

Alterations to Travel Arrangements -

- a) Every effort will be made to provide these tour programs exactly as described, booked and invoiced. Occasions, Inc. reserves the right to alter or cancel travel arrangements at any time. Occasions, Inc. will then provide, wherever possible, similar travel arrangements. If the arrangements provided are of higher standards, there will be an extra charge to you.
- b) In the case of a supplier failing to supply travel arrangements as reserved, either shortly before or on arrival, Occasions, Inc. will make every effort to provide alternative arrangements on the above basis, but shall not otherwise be liable to compensate you where such failure on the part of the supplier to provide travel arrangements is beyond our control.

Optional Excursions - Optional excursions and other activities to fill in free (leisure) days and evenings will be offered at an additional cost. You are under no obligation to take or purchase any of these excursions. They are strictly optional.

Tour Members Needing Special Assistance - We regret that we cannot provide individual assistance to a tour member for walking, dining, getting on and off motor coaches and other transportation vehicles, or other personal needs. Tour members who need such assistance must be accompanied by a qualified companion.

Accommodation - Our tour program costs are based on shared accommodation. A single supplement must be booked by travelers who do not wish to share a room with a fellow traveler. There is an additional supplemental cost for a single room. Special requests such as non-smoking rooms/floors or king-size beds cannot be guaranteed.

Solo Travelers - Solo Travelers may avoid paying a single supplement by electing to share a room with a fellow tour member of the same sex. We will make every attempt to match a solo traveler with another solo traveler of the same sex. If we are unable to appropriately match a solo traveler, a single room will be confirmed and a supplemental fee for single occupancy will apply. We advise solo travelers seeking a single room to book and pay the single supplement.

Age Policy - Our tour programs are open to travelers 12 years of age and over. With the exception of our "TravelEd" School Travel Programs, travelers under the age of 18 must be accompanied by and share a room with a parent or adult legal guardian. There are no reductions in price for children aged 12 to 17 and they are subject to the regular adult price for the specified tour.

Minors Groups (Cruises Only): Many cruise lines impose a minimum age requirement and additional fees for people under the age of 21 traveling without a parent, grandparent or court-appointed legal guardian. Please check with your Occasions, Inc. representative for additional information and regulations for your specific cruise itinerary. Please note the minimum drinking age on all cruise lines is 21. This policy is strictly enforced.

Tour Leader Authority - There will be an assigned Occasions, Inc. Tour Leader to accompany each tour program. When participating in a tour program, you must abide by and comply with the authority and reasonable direction of the tour leader who represents Occasions, Inc. At all times the decision of the Occasions,

Inc. tour leader will be final on matters regarding the group dynamics and group's safety and well-being. Should you fail to comply with a decision of the tour leader, interfere with the well-being of the group, fail to respect the rights or beliefs of your fellow tour members or commit an illegal, obscene or otherwise inappropriate act while participating in a tour program, the tour leader may in his/her sole discretion prevent your further participation in the tour program. In such instances, we will use our reasonable efforts to assist with travel arrangements for the relevant traveler. No refund will be given for any unused portion of the tour program.

Consumer Claims - We strive to ensure your arrangements are delivered smoothly. However, there are times when problems may arise. If a problem arises, you should first try to resolve service problems with the provider of the service. If the problem cannot be resolved, please contact your Occasions, Inc. representative. If you fail to take these steps you may be affecting your recourse for a future claim. If a problem is not resolved during your tour program you should send your Occasions, Inc. representative written correspondence detailing the nature of your complaint as well as the efforts to resolve the problem. Please send this correspondence to your Occasions, Inc. representative, with supporting documentation, within 30 days of the date of service delivery. We will not consider claims made after this period.

A Flexible Attitude - All of our tours have been carefully planned and researched. From time to time, however, we may adjust tours in order to improve them from an operational perspective. Local conditions may sometimes require adjustment to tours during their operation. Whilst we endeavor to avoid such scenarios, they are an occasional, unavoidable feature of traveling. If such tour adjustments become necessary, a flexible attitude will ensure that they do not distract from your overall experience and the experience of other group members. Please note that we reserve the right to levy extra charges over and beyond the trip price when, due to exceptional circumstances beyond our control, we are forced to pay for additional, unforeseen tour arrangements.

Occasions, Inc. prides itself on high levels of operational integrity. We are also proud of our travelers and the positive and informed approach they exhibit in dealing with different and sometimes challenging local conditions.

Documentation - A detailed itinerary, (2) two luggage tags, as well as a comprehensive pre-departure information guide will be provided to you 14 days prior to your departure date. The package will not be provided if full payment has not been received.

Luggage - Each traveler is limited to one large suitcase and one small carry-on due to limited baggage area on buses. Many airlines are now charging extra fees for over-weight and larger suitcases and extra luggage. Please check directly with your airline for their current baggage policy. Please be advised, the allowable weight limit on regional airline carriers is usually less than that allowed on international carriers. Additional excess baggage fees may be imposed by the airline. Occasions, Inc. cannot take responsibility for lost or damaged luggage. Purchase of an individual travel protection is highly recommended.

Privacy Policy - You consent to our processing personal information about you and other members of your party. We will hold your name, address and other details you supply us in our database. This information will be used to make your travel arrangement and to send you information about Occasions, Inc. In order to make your travel arrangements we will need to pass your details to companies and individuals within and outside of the US, where less stringent data protection controls may be in place. We will not pass on your details to any third parties that are not responsible for your travel arrangements.

Errors and Omissions - We reserve the right to correct any errors in rates quoted or calculated for any service, with immediate effect. We will use our reasonable efforts to notify you of such corrections.

Release and Waiver - On behalf of myself, and on behalf of my child, or youth for whom I have responsibility, and our executors, heirs and assigns, I agree and acknowledge that my child or youth for whom I have responsibility is participating in the tour on our and his/her own accord. We give this acknowledgement freely and knowingly and we represent and warrant to you that I am physically and mentally fit and that, as a result, able to participate, and I do hereby assume responsibility for my own well-being.

I am fully aware that possible physical injury might occur to me as a result of my participation, and I agree to assume the full risk, including risk which is not specifically foreseeable, of any injuries, including death, damages or loss regardless of severity, which I may sustain as a result of participating in any and all activities connected with or associated with the Event.

In consideration of the right to participate in the tour, I hereby waive any and all rights or claims I may have as a result of participation in the tour against the Occasions, Inc., its directors, officers, employees, members, staff, and all individuals assisting in instructing and conducting these activities, and I hereby fully release and discharge them from any and all claims resulting from injuries, including death, damages or loss, which may accrue to me or my heirs arising out of or in any way connected with my participation in the tour.

I further agree to indemnify, defend, and hold harmless Occasions, Inc., its respective directors, officers, employees, members, staff, and all individuals assisting in instructing and conducting these activities, from any and all claims resulting from injuries, including death, damages, or loss, which may accrue to me or my heirs arising out of or in any way connected with my participation in the tour.