

# Important Travel Protection

**\*Plan Cost:**  
**\$210 without Cancel For Any Reason**  
**\$275 with Cancel For Any Reason**

## Cancel For Any Reason Benefit † It's as simple as that!

If you purchase this Optional Cancel For Any Reason Benefit and you cancel your Trip for any reason not otherwise covered by the Trip Cancellation provisions you will be reimbursed for 75% of the unused non-refundable prepaid expenses for Travel Arrangements you paid for your Trip provided: 1) payment for this Plan is received by IsramWorld member companies within 7 days of your initial deposit/payment for your Trip; and 2) you cancel Your Trip two (2) days or more before your Scheduled Trip Departure Date.

This Cancel For Any Reason Benefit does not cover penalties associated with travel arrangements not provided by an IsramWorld member company.

**INFORMATION YOU NEED TO KNOW:** Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. To review full plan details online, go to: [www.tripmate.com/wpF350](http://www.tripmate.com/wpF350).

Schedule of Insurance Benefits	Maximum Benefit Amount
<b>Trip Cancellation</b>	<b>Trip Cost</b>
<b>Trip Interruption</b>	<b>Trip Cost</b>
<b>Missed Connection</b>	<b>\$500</b>
<b>Travel Delay (Up to \$100 Per Day)</b>	<b>\$500</b>
<b>Optional (if purchased)† Cancel For Any Reason Benefit</b>	<b>75% of Non-Refundable Trip Cost</b>
<b>Medical Expense/Emergency Evacuation</b>	
<b>Accident and Sickness Medical Expense</b>	<b>\$25,000</b>
<b>Emergency Evacuation and Repatriation</b>	<b>\$50,000</b>
<b>Accidental Death &amp; Dismemberment</b>	<b>\$25,000</b>
<b>Baggage and Personal Effects</b>	<b>\$1,500</b>
<b>Baggage Delay</b>	<b>\$200</b>

† **Cancel for Any Reason Benefit** is not available to residents of New York

This Plan includes Insurance Benefits and Non-Insurance Assistance Services.

**Insurance Benefits are underwritten By:** United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series TP210.

**Non-Insurance Assistance Services are provided By:** are not insurance benefits underwritten by United States Fire Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network and Global Xpi Medical Records Services are provided by Trip Mate.

**For inquires regarding the Plan:** Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-800-888-7292.

### Insurance Exclusions And Limitations

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a professional in a stunt, athletic or sporting event or competition; 7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided herein); 13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; 14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 15. a loss or damage caused by detention, confiscation or destruction by customs; 16. Elective Treatment and Procedures; 17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 18. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default; 19. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; or 20. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You.



\*Plan Costs for Elite Travel Collection (Custom Designed Trips), Amazon / Patagonia Cruises, Expora Lodges, Inkaterra Properties, Orient Express Hotels and Trains, all other Lodges, The Inca Trail and Falkland Islands:  
**\$325 without Cancel For Any Reason / \$425 with Cancel For Any Reason.**  
 For Elite Travel Private Charters of either aircrafts or cruises, the plan payment is 8% of Tour Cost without Cancel for Any Reason / 11% with Cancel for Any Reason.



## GENERAL INFORMATION

### AIR TRANSPORTATION

Air transportation (where included) is based on contracted bulk and/or published fares in economy class service. All fares are subject to change. Certain fares require advance purchase or instant purchase and are subject to cancellation fee once tickets are issued. Should airline schedule changes result in a necessity to alter the land arrangements, the passenger must pay any additional expense. Latour cannot assume responsibility for the default of any airline carrier. Any expenses arising from such defaults must be borne by the passenger(s).

### ACCOMMODATIONS

Twin-bed and/or double-bedded, run-of-house rooms (unless specific category is indicated) with private facilities. At some jungle lodges and camping grounds, facilities are shared. Tour Operator reserves the right to substitute accommodations of similar category. Standard check-out time is 11:00 a.m. Guests checking out later without hotel authorization may be charged an additional night's stay. Standard check-in time is 3:00 p.m.

### SIGHTSEEING

By cars, minibuses, motor coaches, or jeeps reflected for each itinerary. Tours that are not featured as private car tours will be conducted by seat-in-coach, operated by local companies, some multi-lingual. As such, we are unable to predict the number of passengers that will be participating on each day of the scheduled program. Private car tours utilize the services of government-licensed English speaking guides. Tours that operate during conventions, congresses, holidays and other events may necessitate last minute changes to the sequence of the tour.

### TRANSFERS & PORTERAGE

Transfers to/from airports, hotels, lodges, camping grounds, and ports are included where indicated either by shuttle, seat-in-coach or private services provided passengers' days of arrival and departure coincide with their published tours. Alterations to the itineraries result in supplements for private car/taxi services. Transport in some areas may be motorized boats/canoes. Due to government and international regulations, porters and tour representatives may not be allowed inside the customs and security areas of the airports or ports.

### MEALS

Meals are provided as indicated on each itinerary (B) Breakfast, (L) Lunch, (D) Dinner. Lunches or Dinners, when included at hotels or restaurants are table d'hote (unless otherwise indicated) and limited to specific dining rooms when at hotels. All meals are included while on cruise and are provided according to cruise line standards.

### MINIMUM NIGHTS

Programs less than 3 nights are subject to a \$50 surcharge per person, except for shore excursions.

### RESERVATIONS, DEPOSITS AND PAYMENTS

Air/Land & Land Only Programs: A deposit of \$350 per person is required in order to proceed with your reservations, together with Optional Insurance. Additional deposits may be required for other services appearing in this brochure and will be advised at time of booking. The balance is due no later than 60 days prior to departure. Some Cruises and Lodges will have earlier final payment deadlines to be advised at time of booking.

**Please Note:** Optional insurance must be purchased within 7 days of deposit in order to insure that the pre-existing condition waiver applies. We therefore recommend that the insurance be purchased at the same time as the deposit is made. All payments including insurance premiums may be made by check, or major credit card. Credit card charges will not be processed without the signed authorization form and copy of the signature page of signees passport.

### CHANGE FEES

Subsequent to initial reservation, a \$35 fee per booking will be charged for each revision. Once final documents have been issued, a \$75 fee per booking will be charged for any changes and re issuance of documents plus any additional penalties imposed by the properties, airlines, and local operators.

### GENERAL CANCELLATION PENALTIES PER PERSON PRIOR TO DEPARTURE (except Cruise Programs, Lodges & Special Hotels)

Please note that the listing shown below is a general guideline of the penalties assessed for cancellations. These penalties may vary. Additional penalties may be charged by specific hotels and excursions during peak periods.

Up to 66 days	\$200
45-65 days	\$300
22-44 days	20%
7-21 days	50%
0-6 days	100%

Cruises, Lodges and Special Hotels: Deposits, Cancellation, Penalties and any special condition will be advised at the time of booking.

### UNUSED SERVICES:

There is no refund for any unused services once travel has commenced. Additional penalties apply for airline tickets once they have been issued for programs. ALL CANCELLATIONS MUST BE REQUESTED IN WRITING. WE STRONGLY URGE YOU TO PURCHASE TRIP CANCELLATION INSURANCE. INSURANCE PREMIUM IS NON-REFUNDABLE.

### TRAVEL DOCUMENTS

All travelers must have a passport valid for six months after your return to the United States. U.S. Citizens and Non U.S. Citizens are advised to check with their respective consulates as to visa requirement for the countries they are visiting. IWorld of Travel is not responsible for any delays, damages, losses, missed portions of tours or other missed services incurred by passengers who fail to obtain necessary travel documents.

### BAGGAGE

Long haul international flights allow two checked bags per person with neither to exceed 62 inches or 50 pounds currently, plus one carry-on bag not to exceed 39". Any excess is at the passenger's own expense. Infants: No baggage permitted. For domestic flights in the USA, most airlines permit one piece of checked luggage and charge \$25 for a second piece of checked luggage. Some airlines may impose additional charges if you choose to any baggage. However, currently these charges do not apply to passengers who have purchased their domestic connecting flight on the same ticket as their international flight from/to the USA and are entitled to two checked pieces per person not exceeding 50 pounds per piece. Weight restrictions on some routes on inter-country or international air flights may apply. Please contact your airline or refer to its website for detailed information regarding your airline's checked baggage policies. Airline policies vary and may change at any time. IWorld of Travel is not responsible for any excess luggage/weight charges levied by an airline. Baggage insurance is highly recommended, as we cannot be held responsible for lost or damaged luggage or personal items. Only one suitcase per person is permitted on all motorcoach and private car tours.

### PRICES & RATE FLUCTUATIONS

Prices listed in this brochure do not necessarily correspond to published rates of respective establishments or services as they include planning, communications and other operational costs. All rates and airfares utilized were based on exchange rates valid at press time and are subject to change without prior notice, depending on currency fluctuation, fuel surcharges, and/or inflation.

Not Included: Laundry services, valet services, additional baggage in excess of allowance, baggage, accident and trip insurance (highly recommended), wines and liquors, mineral waters, food and beverages not on the regular menu of included meals, and all other expenses of a purely personal nature. Departure taxes within Latin America and/or customs and immigration fees are not included and must be paid locally by each passenger. Internal air within Latin America and domestic airfares are not included unless specifically indicated. Tips to your guide, driver and other service personnel are not included.

### INSURANCE

We recommend that you purchase adequate and comprehensive travel insurance before departure. Neither IWorld of Travel nor your travel agent is responsible for loss or damage to luggage, accidents en route or ill health that may require you to cancel or miss part of your trip. Please see detailed insurance information offered by Trip Mate Insurance Agency Inc. Insurance Premiums are non-refundable, non-transferable and may not be purchased after final payment is made.

### RESPONSIBILITY

The Travel Agent and/or Tour Operators, IWorld of Travel, and its representative abroad, act only as agents for various companies, owners, or contractors providing the means of transportation, accommodation and other services. IWorld of Travel does not own, manage, control, promote, run, or operate any transportation or recreational vehicle, motel, hotel, restaurant, or any suppliers of services. All exchange orders, coupons, and tickets are offered subject to the General Information under which such services are offered or provided. IWorld of Travel and its representatives assume no liability in arranging transportation, hotel and other accommodations and are not responsible for any personal injury, illness or property damage or other loss or expense of any nature whatsoever arising directly or indirectly out of any actions of any person or supplier of services providing any of the services, programs, or accommodations offered in connection with a tour. Further, by participating in a IWorld of Travel tour, you are bound by our rules and you participate in the activities of the tour at your own risk. IWorld of Travel assumes no responsibility at all and no liability at all for any death, injury, illness, quarantine, sickness, diseases, natural disaster, damage, loss, delay, accident, expense, defect or any other abnormality which may result from your participation in any activity during the tour. The aforesaid IWorld of Travel and/or their agents can accept no responsibility for losses or accidental expenses due, as well, to delays or changes in schedules or departures, hotel overbooking, sickness, weather, strikes, war, quarantines, defaults, riots or insurrections or criminal act committed by third party, political disorders of any type, or other such similar causes. All such losses or expenses will have to be borne by the passenger. Each exchange coupon, order, and ticket is to be regarded as one contracted on or in behalf of the particular company or person named in it. The passenger contract in use by the airline or steamship company concerned, when issued, shall constitute the sole contract of air or steamship passage with the purchases of these tours and/or the Passenger. The airline companies concerned are not to be held responsible for any act, omission or event during the time passengers are not on board their planes or conveyances. The right is reserved to withdraw any tour announced in this Program and to make such alterations to the itineraries as may be found desirable for the proper carrying out of the tours. In the event it becomes necessary or advisable at the Tour Operators discretion to alter the arrangements or itineraries for the passenger's comfort or welfare for any reason

whatsoever, such alternations may be made without penalty to the Operator. Additional expenses, if any, shall be borne by the Passengers. The right is reserved to decline, to accept, to retain any person as a member of any group at any time. This program is issued on the sole responsibility of the Tour Operator. It is not issued on behalf of and does not commit any Airline whose services are used in the course of the tours. It is agreed by and between the passenger(s) and Latour that all disputes and matters whatever arising under, in connection with or incident to this agreement shall be litigated, if at all, in and before a court located in The City of New York, New York State, U.S.A., to the exclusion of the courts of any other city, state or country. The issuance and acceptance of tickets and/or other documents in connection with a tour is considered acceptance of the above terms.

### PHYSICAL AND MEDICAL REQUIREMENTS

Various elements of this tour requires participants to have a high fitness background. Latour will require notice if any participant has any physical or other condition or disability that could create a hazard to him/herself. IWorld of Travel reserves the right to decline acceptance of anyone whom it considers unsuitable due to fitness level. There are many inherent risks in adventure travel of the type involved here which could result in illness, injury or even death. These risks are increased by the fact that this trip takes place in a remote location far from medical facilities. Passenger assumes all risks associated with participating in this program.

### SPECIAL NOTICE

Delays, cancellations, and overbooking may occur on air flights, cruises, and land reservations by the participating carriers and hotels. While IWorld of Travel will do everything possible to avoid these inconveniences, it cannot and will not assume responsibility for the respective carriers and hotels.

Prices presented in this brochure are based on currency exchange rates in effect October 2017. All suppliers of services reserve the right to increase rates due to currency fluctuations, which may necessitate a change to the prices of your services.

While every attempt is made to provide for accuracy in the inclusions and pricing of the programs featured, Latour reserves the right to correct any misprints or price updates in its publications with written notice to the traveler. In the event that a correction entails an additional cost or curtailed services, the traveler will be offered the opportunity to cancel the travel.

IWORLD OF TRAVEL 2017 All Rights Reserved. The Itineraries and Programs described herein are unique and proprietary to IWORLD OF TRAVEL and any misappropriation of same is strictly forbidden.

### HOW TO BOOK

IWorld of Travel believes that your travel needs can best be served by booking your travel arrangements through a professional travel agent. Call weekdays between 9:00 A.M. - 5:30 P.M. EST for reservations and/or information. 800-223-7460.

### VALIDITY DATES: THROUGH DECEMBER 2018