



These terms and conditions (“Terms and Conditions”) govern the relationship between Live Well Travel, Inc. d/b/a Live Well Travel (“LWT” and/or “we/us/our”) and you, the purchaser or traveler (“Client” and “passenger” and “you/your”). By planning travel with LWT, you agree to be bound by these terms and acknowledge that LWT acts solely as a booking agent for disclosed principal supplier tour operators, cruise lines, hotels, airlines, air charters, bus companies, ground transportation, boat purveyors or owners, and other independent contractors providing accommodations, transportation, and other services (“Supplier(s)”) and is not the source or provider of the travel services. These terms include warranties and disclaimers and exclusions of liability and may restrict your rights and remedies and provide protection to LWT.

#### 1. USE OF LWT SERVICES, ACCESS AND INFORMATION FOR TRAVEL BOOKINGS

You warrant that you are at least 18 years of age and possess the legal authority to enter into this Agreement and to make travel bookings with LWT. You agree to be financially responsible for all travel bookings you make with us, whether made on behalf of yourself or for other members of your traveling party. You warrant that all information supplied by you on behalf of yourself, members of your household, or others for whom you are authorized to transact business with us is true and accurate. You agree that you will only make legitimate reservations or purchases with LWT and its Suppliers, and you acknowledge that, without limitation, any speculative, false, or fraudulent reservation is prohibited.

LWT accepts all bookings solely as the booking agent for the travel Suppliers on your itinerary. Separate Supplier terms and conditions will apply to your reservation and purchase of travel-related goods and services that you select, and you understand and agree that by booking travel through LWT, you are also agreeing to the booking terms of each Supplier partner you have selected for your itinerary. You agree that you will abide by the terms and conditions of purchase imposed by any Supplier that you have selected as a service provider on an itinerary you have approved.

LWT is not liable or responsible for any arrangements made independently of LWT. LWT assumes no responsibility for costs or fees you incur for independent arrangements not booked through LWT, inclusive of, but not limited to, airline, hotel, excursion, and travel protection related charges. If you make your own flight arrangements, LWT is not responsible for any loss resulting from cancellation or changes in international gateways, itineraries, or travel dates, and cannot assist you with any schedule changes or delays related to air reservations you have made on your own arrangement. It may not be possible to earn frequent flyer or other loyalty points for reservations on your itinerary. With limited exceptions, hotel and airline rewards or points cannot be redeemed for travel arrangements made by LWT.

LWT is an independent contractor of Travel Quest Network/WorldVIA/WorldVIA Travel Network, California Seller of Travel 2073234-00, Florida ST36257, Washington 602864166. Registration as a seller of travel does not constitute approval by the State of California.

## 2. RIGHT TO CORRECT ERRORS AND OFFERS SUBJECT TO AVAILABILITY

We reserve the right to correct errors. In the event of any pricing error or omission, we reserve the right to adjust such pricing or make any other corrections. All offers, incentives and Supplier promotions are subject to availability and may change without notice. You are advised to confirm reservations well in advance of your anticipated dates of travel to avoid disappointment, increases in fares and additional late booking fees.

## 3. PAYMENTS, CANCELLATIONS, AND CHANGES TO BOOKINGS

You shall be completely responsible for all charges, fees, duties, taxes, and assessments arising out of your travel bookings through LWT. By submitting a credit card authorization form to LWT, you agree to allow LWT to use your payment method to purchase travel products from our Suppliers on your behalf. EXCEPTING IN CASES OF FRAUD, YOU AGREE NOT TO FILE ANY DISPUTE WITH YOUR BANK OR CREDIT CARD COMPANY TO AVOID OR VIOLATE ANY BOOKING TERMS AND CONDITIONS OF LWT OR ITS SUPPLIERS, INCLUDING CANCELLATIONS OR CHANGES OF ITINERARY OR ARRANGEMENTS FOR REASONS BEYOND THE CONTROL OF LWT OR ITS SUPPLIERS. IF YOU ATTEMPT TO CHARGEBACK, REVERSE OR RECOLLECT A PREVIOUSLY AUTHORIZED TRIP PAYMENT, LWT RESERVES THE RIGHT TO COLLECT ALL ADDITIONAL COSTS, FEES AND EXPENSES ASSOCIATED WITH SUCH CHARGEBACK, REVERSAL OR RECOLLECTION, INCLUDING, WITHOUT LIMITATION, ATTORNEY FEES.

All payments for travel are due prior to departure according to each Supplier's terms and conditions of booking. You understand that failure to make final payment or any violation of a Supplier's conditions of purchase may result in cancellation of your reservations, in your being denied access to any flights, tours, hotels, cruises, or other travel services, or in your forfeiting any monies paid for your reservations. In some cases, there is NO REFUND once a booking is made and under deposit. You may not be entitled to a refund if you change or cancel your travel plans after confirmation of a booking. All cancellation requests must be sent to LWT in writing via email. As a result of cancellation or changes to confirmed bookings, LWT's and third-party Supplier's cancellation penalties will apply. Cancellation fees will be charged to the credit card or other payment method you authorized to pay for travel services or deducted from the Supplier's refund.

If you decide to change any portion of your confirmed arrangements prior to departure or during your trip, we will attempt to assist you. Certain bookings may not be able to be changed, and you will be responsible for any increases in cost imposed by the Supplier, as well as any LWT or Supplier change fees. All requests for changes to a booking must be made in writing to LWT via email. When tour, cruise or package prices are based on Suppliers' contract rates, you will not be entitled to any refund for any unused portion of travel.

We work with some suppliers who bundle packages to increase your savings. These rates are proprietary, negotiated contracted rates that the tour operators do not share with the public; therefore, you may not have itemized pricing listed on your itinerary, where package rates are quoted. Removing one portion of the package may not keep the same pricing for the rest.

If you have authorized us to make travel arrangements using your frequent flyer miles or loyalty points, you may be required to provide us with passwords or log-in information for your accounts. Any reservations made using miles or points are subject to the terms of the applicable loyalty program.

#### 4. TRAVEL DOCUMENTS, INCLUDING TSA AND DHS ACCEPTABLE IDENTIFICATION REQUIREMENTS

It is the responsibility of each Client to obtain and carry a valid passport book, visa(s), and all other documents required by applicable government regulations. Passport cards are not accepted for most international travel. When traveling domestically or internationally, the U.S. Transportation Security Administration (TSA) and U.S. Department of Homeland Security (DHS) advise that everyone carry acceptable identification in order to board a flight. Acceptable identification can be found at <http://www.tsa.gov/> and examples include DHS-designated enhanced driver's license, US passport, or a foreign government passport.

Certain countries will not admit a passenger if their passport expires within six (6) months of the anticipated date of return. Non-United States citizens may require additional documentation, and you are responsible to make LWT aware when traveling on a passport from a country other than the United States of America. LWT neither controls nor warrants the issuance of visas or approval of visa waivers related to your travel. Should a visa not be issued, LWT is not responsible for lost payments made toward your trip. Please note that rules of each country regarding entry and exit may change at any time.

Children and infants may also require travel documents. Minors traveling with one parent, and/or without both parents, may be stopped and not admitted, unless authenticated and verified consent forms are provided to the authorities; please see <https://help.cbp.gov> for additional information. The U.S. Customs and Border Protection Agency requires that for groups of children under age 19 arriving to the United States by land or sea from contiguous territory and traveling with a school group, religious group, social or cultural organization, or sports team, may also present an original or copy of his or her birth certificate, a Consular Report of Birth Abroad, or a Naturalization Certificate. Parental or legal guardian consent must be provided to the supervising adult or group leader in writing.

The name, date of birth and gender that appears on the identification card must exactly match

the same such data that is listed on your tickets and booking records. You acknowledge that it is your responsibility to ensure that the information on your tickets and confirmations is accurate. Any discrepancy between your reservation and your travel documentation may result in denied boarding or an undue delay at an airport security checkpoint causing you to miss your flight, and any subsequent scheduled travel bookings on cruises and tours.

WHEN YOU RECEIVE YOUR TRAVEL DOCUMENTS, IT IS YOUR RESPONSIBILITY TO REVIEW AND VERIFY ALL INFORMATION FOR ACCURACY. CONTACT LWT IMMEDIATELY IF CHANGES OR CORRECTIONS ARE REQUIRED. IF YOU HAVE NOT NOTIFIED US OF NECESSARY CORRECTIONS TO YOUR RESERVATION WITHIN TWENTY-FOUR (24) HOURS OF RECEIVING YOUR TRAVEL DOCUMENTS, LWT BEARS NO RESPONSIBILITY FOR ANY ADDITIONAL COSTS ASSOCIATED WITH MAKING NECESSARY CORRECTIONS.

#### 5. INDIVIDUAL ENTRY AND EXIT REQUIREMENTS

Each country holds different views of past criminal offenses, whether within or outside of their boundaries. If you have a current or prior criminal offense, contact that country directly for entry and exit requirements. You can visit the US State Department Website for further information about these requirements. See, <https://travel.state.gov/content/travel.html>. We do not inquire about an individual's criminal record in the interest of respecting our Clients' privacy. For example, if traveling to or through Canada, individuals with a Driving While Intoxicated (DWI) record or with judgements for unpaid child support should review current entry requirements. See: <https://www.canada.ca>.

#### 6. IMMUNIZATIONS AND HEALTH SCREENINGS

You must have the proper immunizations and health screenings and required documentation of such immunizations and screenings before travel. LWT shall not assume responsibility for the accuracy of health, vaccination, or documentation requirements prior to departure or upon landing at the final destination. In some cases, required inoculations must be recorded by Client's health practitioner on a valid vaccination certificate, which the Client must carry for proof of inoculation. If you are concerned about taking any medications or receiving certain inoculations, check with your health practitioner BEFORE booking. Check the State Department Web site <http://travel.state.gov>, for relevant information relating to travel to specific destinations, and the Center for Disease Control <http://wwwnc.cdc.gov/travel/> relating to health issues related to travel.

#### 7. ACCESSIBILITY, TRAVELERS WITH DISABILITIES, SPECIAL TRAVEL NEEDS.

Travelers with disabilities or special needs who may require non-emergency special services, additional support or accommodation of a disability should advise us in advance of booking, so that we can request assistance or arrange for appropriate services or equipment. In some cases when travelers are unable to use their own wheelchairs, mobility devices, medical equipment or devices, rental of special equipment or devices may result in additional charges. Airlines may

impose charges for additional baggage and may have restrictions on the size of wheelchairs that they can accommodate.

In order to travel with a service animal or emotional support animal, some Suppliers may require advance arrangements and special documentation of the animal's health and training.

When traveling outside of the United States or Canada, laws and regulations will often apply different standards of accommodation for travelers with disabilities or special needs. While we are committed to assisting travelers with disabilities or special needs, LWT is not responsible for the failure of Suppliers in those countries to meet the needs of travelers when the Supplier follows laws and regulations of the local jurisdiction. Additionally, the laws and regulations of local jurisdictions covering travelers with disabilities or special needs may change without prior advance notice and LWT bears no responsibility in case of changes in the legal or regulatory framework of the places you may visit on your trip.

Certain destinations may have limited medical facilities or limited availability of prescription medications. We recommend that you consult with your health practitioner to discuss the details of your trip. Certain travel insurance plans may provide access to emergency medical care, medical evacuation and replacement of prescription medication. **WE RECOMMEND THE PURCHASE OF COMPREHENSIVE TRAVEL INSURANCE ON ALL BOOKINGS.**

## 8. RISKS AND SAFETY

Travel to certain destinations may involve greater risk than others. LWT urges Clients to remain informed on a daily basis as to current news events, as well as to review travel prohibitions, warnings, announcements and advisories issued by the United States Government prior to booking travel to international destinations. Information on health and safety conditions in various countries and the level of risk associated with travel to particular international destinations can be found at <http://www.state.gov>, <http://www.tsa.gov>, <http://www.dot.gov>, <http://www.faa.gov>, <http://www.cdc.gov>, and <http://www.cbp.gov>. The Smart Traveler Enrollment Program (STEP) is a free service provided by the U.S. Government to U.S. citizens who are traveling to, or living in, a foreign country. STEP allows you to enter information about your upcoming trip abroad so that the Department of State can better assist you in an emergency. Registration is recommended and provided by going to <https://step.state.gov/step/>

**BY OFFERING FOR SALE TRAVEL TO PARTICULAR DESTINATIONS, LWT DOES NOT REPRESENT OR WARRANT THAT TRAVEL TO SUCH POINTS IS ADVISABLE OR WITHOUT RISK, AND SHALL NOT BE LIABLE FOR COSTS, DAMAGES, OR LOSSES THAT MAY RESULT FROM TRAVEL TO SUCH DESTINATIONS. CLIENT'S PARTICIPATION CONSTITUTES ACCEPTANCE OF SUCH EVENTS AT CLIENT'S OWN RISK.**

Certain activities that are included as part of itineraries that we book pose inherent risks and may be dangerous. Your itinerary may also involve travel to remote areas without access to medical facilities or treatment, changing weather conditions, interactions or encounters with

wildlife, and other potentially dangerous conditions. By booking a trip with LWT, you acknowledge that you are aware that the physical exertion required to participate in certain activities can activate or aggravate pre-existing injuries, conditions, or congenital defects. You acknowledge that you should seek medical advice if you know or suspect that your physical condition may be incompatible with the activities on your itinerary. You may be required to wear approved safety equipment while participating in certain activities, and by booking travel with us and participating in these activities, you agree to use the recommended safety equipment and to ask questions if you are unsure about how to properly or safely use equipment.

If you use, consume, or are under the influence of alcohol or illegal drugs prior to or while engaging in any activities on your itinerary, YOU ASSUME AND ACCEPT ALL RISKS, DANGERS, AND HAZARDS THAT MAY RESULT INCLUDING THE POSSIBILITY OF PERSONAL INJURY, DEATH, PROPERTY DAMAGE, AND LOSS, even in the event of negligence or fault by LWT or third parties, and you indemnify LWT from any and all liability for any damage to property or personal injury to any third party, resulting from your participation in the Activities, while, during, or after consumption of illegal drugs or alcohol.

In the event of emergent health or safety concerns, once LWT has investigated the prevailing situation, LWT shall have the sole and absolute discretion whether to proceed with any LWT escorted trip or private departure, or to make alterations to the itinerary.

## 9. HAZARDOUS MATERIALS

Federal law prohibits passengers from bringing hazardous materials on the aircraft.

(1) Federal law forbids the carriage of hazardous materials aboard aircraft in the passenger's luggage or on the passenger's person. A violation can result in five years' imprisonment and penalties of \$250,000 or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radio- active materials. Examples: Paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radiopharmaceuticals.

(2) There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in the passenger's luggage and certain smoking materials carried on the passenger's person. For further information, each passenger should contact the relevant airline representative(s) on their itinerary. Restrictions on hazardous materials are listed <http://www.tsa.gov/traveler-information/prohibited-items>.

## 10. INSECTICIDE NOTICE

We recommend that you refer to the DOT list of airports in countries that require airlines to treat the passenger cabin with insecticides prior to the flight or while on the aircraft. This list is

on the DOT's website and is updated from time to time: <http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements>.

## 11. AIR TRAVEL, SCHEDULE RECONFIRMATION, CHECK-IN

Your airline ticket is a contract between you and the air carrier, even if you purchase through LWT. If you purchase air travel through LWT, you acknowledge and agree that LWT does not have the right to control the operations of independent airlines, and agree that LWT is not liable for any personal injury, property damage related to your purchase of air tickets or air travel, including, but not limited to any act, error, omission, injury, loss, accident, or delay caused by any act, error or omission of the airline, including their failure to deliver services, partial or inadequate delivery of services, airline policies including refund or rebooking policies, fees for checked or carry-on luggage, fuel increases, bankruptcy or cessation of operations.

You understand and agree that LWT functions solely and exclusively as a booking agent for the air carrier, that we do not handle or hold client funds for airline tickets, and that we are not the Merchant of Record under the meaning of that term under the Department of Transportation's regulations. Because LWT does not hold or handle client funds, you understand and agree that any refund for cancelled or delayed flights, baggage fees or seat assignments must come directly from the airline and not from LWT.

LWT shall not assume any responsibility for any air schedule changes. In rare instances, upon departure from a country, certain departure taxes must be paid in cash only, and may vary in price. Failure to use a reservation may result in automatic cancellation of all continuing and return flights, as well as forfeiture of airfares.

Airline e-tickets expire a year from issue date unless carrier fare rules in passenger's itinerary fare provide otherwise.

Due to enhanced security, it is strongly recommended that you check in a minimum of 2 hours prior to scheduled departure for domestic flights and 3 hours prior to scheduled departure time for international flights. Reconfirm flight times at least 24 hours prior to scheduled departure time for domestic flights, and 72 hours prior for international flights.

Frequent Flyer mileage accrual is at the discretion of the airline(s). LWT has no liability if accrual of miles or points is denied or if upgrades are not allowed. Many airlines do not permit upgrades on airfare purchased in certain fare classes or when using frequent flyer miles, loyalty status or certificates.

Seat assignments are not guaranteed even after they are assigned, and LWT has no control over airline seat assignments. Most airlines charge a fee to pre book a seat.

## 12. LIMITATIONS OF RESPONSIBILITY AND DISCLOSURE

LWT acts solely as a booking agent for disclosed principal Suppliers and is not the source or provider of any travel service. Each Supplier is an independent entity with its own management and is not subject to the control of LWT. The Suppliers whose names appear in travel documentation are those actually responsible for providing the travel services purchased, and you consent to the use of those Suppliers.

Some group tours are based on minimum numbers of passengers traveling; if the number of passengers falls below the minimum required, a surcharge may be imposed, or the tour may be canceled. Any cancellations of a tour or package for reason of failing to meet the minimum traveler requirement will be governed by the tour operator's cancellation policy.

LWT is not responsible if a restaurant, tour operator, cruise line, or other service provider on your tour is unable to, or fails to accommodate your dietary restrictions or requirements.

We may book wellness travel for clients, which may include yoga, meditation, medi-spa, and other activities, treatments and services intended to maintain, manage, or improve travelers' health and well-being ("Activity" or "Activities"). We have no specialized knowledge of the practices or techniques employed by our Suppliers, and make no representations of the qualifications of the professionals and practitioners who offer these Activities. We make no representations that by participating in these Activities there will be any demonstrable improvement in your physical, mental, emotional, or spiritual well-being. We are not responsible if your participation in these activities leads to a worsening of any condition you may have. We are not responsible for any injuries you may sustain, illnesses you may contract, including injuries or illnesses that may result in loss of life. You acknowledge that you are voluntarily participating in the Activities on your itinerary, and that you understand that there are risks associated with your participation in the Activities, such as physical and/or psychological injury, pain, suffering, illness, disfigurement, temporary or permanent disability, death or economic loss. These injuries or outcomes may arise from your own or other's actions, inactions, or negligence, or the condition of the Activity location (s) or facility (ies). Nonetheless, you assume all risks of your participation in this Activity, whether known or unknown to you, including travel to and from the Activity (including air travel) or any events incidental to this Activity.

The Supplier may determine that alterations in itinerary are necessary for any number of reasons, including but not limited to severe weather. Any alterations to an itinerary are at the sole discretion of the Supplier, and LWT bears no responsibility for any changes.

BECAUSE LWT ACTS AS AGENT FOR DISCLOSED PRINCIPAL SUPPLIERS AND DOES NOT HAVE THE RIGHT TO CONTROL THE OPERATIONS OF SUCH INDEPENDENT OPERATORS AND SUPPLIERS, YOU AGREE THAT LWT IS NOT LIABLE FOR ANY PERSONAL INJURY OR PROPERTY DAMAGE, WHICH MAY ARISE OUT OF THESE SERVICES. LWT HEREBY DISCLAIMS ANY LIABILITY WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION LIABILITY FOR ANY DIRECT, PUNITIVE, SPECIAL CONSEQUENTIAL, INCIDENTAL OR INDIRECT DAMAGES IN CONNECTION WITH THE GOODS OR SERVICES PROVIDED BY ANY



PRINCIPAL SUPPLIER BOOKING THROUGH LWT, INCLUDING WITHOUT LIMITATION LIABILITY FOR ANY ACT, ERROR, OMISSION, INJURY, LOSS, ACCIDENT, DELAY OR IRREGULARITY WHICH MAY BE INCURRED THROUGH THE FAULT, NEGLIGENCE, WILLFUL ACTS, OMISSIONS OR OTHERWISE OF SUCH SUPPLIER, OR OF ANY SUPPLIER OR THEIR RESPECTIVE EMPLOYEES, AGENTS, SERVANTS, OR REPRESENTATIVES, INCLUDING, WITHOUT LIMITATION, THEIR FAILURE TO DELIVER OR THEIR PARTIAL OR INADEQUATE DELIVERY OF SERVICES, THEIR CANCELLATION AND REFUND POLICIES, FUEL INCREASES, BANKRUPTCY, OR CESSATION OF OPERATIONS AND OTHER MATTERS OUTSIDE OF LWT'S CONTROL, AND YOU HEREBY EXONERATE LWT FROM ANY LIABILITY WITH RESPECT TO THE SAME.

LWT HAS SOLELY RECEIVED COMMISSION AND FEES FOR TRAVEL TRANSACTIONS AND CLIENT AGREES AND UNDERSTANDS THAT ANY RECOVERY FROM LWT WILL BE LIMITED TO THE AMOUNT OF COMMISSION AND FEES ACTUALLY RECEIVED BY LWT.

### 13. FORCE MAJEURE

LWT will not be in breach of these terms and conditions or otherwise be liable to you, for any failure or delay in performing an obligation under this Agreement that is due to any of the following causes, to the extent beyond its reasonable control: acts of God, accident, riots, war, terrorist act, epidemic, pandemic, quarantine, civil commotion, breakdown of communication facilities, including web host and internet service provider, breakdown or malfunction of equipment, destruction of or serious damage to facilities, natural catastrophes including, but not limited to extreme weather events, floods and volcanic eruptions, governmental acts or omissions, changes in laws or regulations, national strikes, fire, explosion, generalized lack of availability of raw materials or energy, and any other unforeseen circumstance which is beyond the control of LWT. THE PURCHASE OF TRAVEL INSURANCE IS HIGHLY RECOMMENDED ON ALL TRIPS.

In addition, each of LWT's Suppliers have terms and conditions which include Force Majeure provisions. In the event that a Force Majeure event occurs, those Suppliers may be entitled to, and may in their sole and absolute discretion, vary, postpone or cancel any itinerary or arrangement in relation to the trip. Payment of any refund to you as a result of the non-performance of any obligations hereunder shall remain in the sole and absolute discretion of the Supplier pursuant to their policies, although LWT shall use its reasonable efforts to secure reimbursement for you where possible.

### 14. CLIENT CONDUCT

Each participant in any trip escorted by LWT is expected to act responsibly and adhere to all behavior guidelines established by LWT and our Suppliers, including adhering to dress codes at religious or cultural sites, or Supplier dress codes. LWT and all local Suppliers reserve the right to remove you from any facility, hotel or resort property, tour location or means of transportation if your health or your conduct appears to endanger yourself or others, disrupts the general well-being of other clients on any element of your trip, or interferes with the

operation or security of the places you visit, or if client treats LWT representatives or supplier staff abusively or uses offensive language or threats. In any such case, there will be no refund.

When you book with LWT, you accept responsibility for any damage or loss caused by you. Full payment for any such damage or loss (reasonably estimated if not precisely known) must be paid directly at the time to the accommodation owner or manager or other Supplier. You must indemnify LWT for the full amount of any claim (also including legal costs) made against us. We are not responsible for any costs incurred concerning a guest removed from a trip, or any portion of a trip. You agree not to hold LWT or any of its related entities liable for any actions taken under these terms and conditions. Baggage and personal effects are at all times the sole responsibility of the participant.

Any transportation, possession or use of illegal drugs will result in immediate termination of your trip and may result in prosecution by law enforcement authorities. You are responsible for knowing and observing the licensing laws for drug possession (including prescription and over the counter drugs) for all countries and states you are visiting. Laws may require you to carry a prescription from your doctor.

#### 15. CURRENCY FLUCTUATIONS

Currency exchange rates fluctuate. Prices are subject to change based upon currency exchange rate fluctuations. LWT is not responsible for surcharges or foreign transaction fees imposed by Client's credit card or bank.

#### 16. TRAVEL INSURANCE

LWT OFFERS ACCESS TO TRAVEL INSURANCE TO PROTECT PASSENGERS AND THEIR INVESTMENT IN TRAVEL. UNLESS SPECIFICALLY NOTED, TRAVEL INSURANCE IS NOT INCLUDED IN THE COST OF CLIENT'S ITINERARY TO PROTECT AGAINST THIRD PARTY SUPPLIER DEFAULT/BANKRUPTCY PROTECTION, DELAY, INTERRUPTION, MISSED CONNECTION FOR CRUISES, CANCELLATION, MEDICAL EMERGENCY TRANSPORTATION/EVACUATION & REPATRIATION, BAGGAGE & PERSONAL EFFECTS/LOST LUGGAGE & BAGGAGE DELAY, ILLNESS, JOB LOSS PROTECTION AND CHANGE OF PLANS, ACCIDENTAL DEATH AND DISABILITY, TRAVEL ACCIDENT/SICKNESS MEDICAL EXPENSES, AND MORE. PROPER INSURANCE MAY PROTECT YOU FROM FINANCIAL LOSS IN ALMOST ALL CIRCUMSTANCES. Without appropriate travel insurance, you understand and agree that if you cancel or interrupt your travel for any reason, portions of the trip/tour may not be refunded and LWT's and travel Suppliers' cancellation penalties will apply resulting in the loss of monies up to the full cost of Client's travel booking and related costs. The purchase of travel insurance is not required in order to purchase any other product or service offered by LWT, however if you decline to purchase insurance, LWT may require that you execute an insurance waiver. LWT is not a licensed insurance broker, and its advisors are not qualified or authorized to answer technical questions about benefits, exclusions, and conditions of any of the insurance offered, nor evaluate the adequacy of the prospective insured's existing insurance coverage. An additional charge applies for any travel insurance

selected. It is your responsibility to know what your insurance policy covers, and to put alternative coverage in place, if you wish to insure for conditions that are excluded by your policy. LWT CANNOT GUARANTEE THAT ANY INSURANCE PROVIDER WILL APPROVE COVERAGE FOR A CLAIM MADE UNDER THE INSURER'S POLICY AND MAKES NO REPRESENTATIONS ABOUT THE EXTENT OF COVERAGE FOR ANY POLICY IT MAY OFFER OR QUOTE.

#### 17. RESERVATION OF RIGHTS AND CHANGES TO THESE TERMS

We reserve the right, in our sole discretion, to change these Terms and Conditions at any time. Updated versions of the Terms will be provided to Clients, will be posted on our website and are effective immediately on posting.

#### 18. GENERAL

The laws of the State of Arizona govern these Terms and Conditions. You hereby consent to the exclusive jurisdiction and venue of courts in Maricopa County, Arizona in all disputes arising out of or relating to travel bookings with LWT. Any claim against LWT must be brought within 12 months after the date of the completion of the trip and not later. LWT shall not in any case be liable for damages other than compensatory damages, and you waive any right to claim punitive or exemplary damages. You agree that you may only bring claims in your individual capacity and not as plaintiffs or class members in any class action, proposed or purported class action, or other representative action, regardless of the type of proceeding. You expressly agree to waive and forego any and all rights to bring any such class actions, purported or proposed class actions, or representative actions.

If any part of these Terms and Conditions is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and agreement shall continue in effect.

These Terms and Conditions (and any other terms and conditions referenced herein) constitute the entire agreement between the Client and LWT with respect to travel bookings made with LWT by any means, and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between Client and LWT with respect to communications with LWT. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to these Terms and Conditions to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.