







St. John Apostle & Evangelist Church presents
A 50<sup>th</sup> Jubilee Pilgrimage to the Holy Land:
YOU are Chosen. Come & See!

# 11 Days / 9 Nights

**December 1-11, 2022** 



**Msgr. John Mbinda**Spiritual Director



**Jolly Guerrero-Tano**Pilgrimage Host



**Dr. Timothy Mullner**Pathfinders Host



**Sam Makarios**Tour Manager, Born
& raised in Jerusalem



1050 Crown Pointe Parkway, Suite 500 Atlanta, GA 30338 info@pathfinders.me (719) 641-6510

## **St John Apostle & Evangelist Church Presents:**

You are Chosen. Come & See!

A 50<sup>th</sup> Jubilee Pilgrimage

Advent in the Holy Land

11 Days / 9 Nights

#### Day 1: Thursday, December 1, 2022 - Departure from the USA

Our Advent adventure begins with an overnight flight to Tel Aviv. Meals and beverages will be served in flight as we take time to ponder the prayer intentions and needs we carry with us on this 50<sup>th</sup> Jubilee pilgrimage.

#### Day 2: Friday, December 2 - Arrival in the Holy Land

We arrive at Ben Gurion Airport, meet our Pathfinders tour manager, and transfer to the City David, **Bethlehem**, where our journey begins. Overnight in "O Little town of Bethlehem."

#### Day 3: Saturday, December 3 - Bethlehem

This morning we begin at the **Church of the Nativity** and celebrate our first pilgrimage Mass. Next, we travel to **Shepherd's Fields** to reflect on the Word made Flesh in Jesus! We enjoy lunch in a **Bedouin Tent** and visit the **Holy Child Programl** serving Muslim and Christian children with special needs. A visit to the **Kando Shop** is a chance to meet the local Living Stones and learn how the Kando family secured the scrolls found at Qumran. This evening we sing at the **Nativity Christmas Tree** lighting. Overnight in Bethlehem.



### Day 4: Sunday, December 4 - Jericho / Nazareth / Cana / Sea of Galilee

This morning we drive to **Wadi Qelt**, along the Good Samaritan road. We visit **Jericho** and view the **Mount of Temptation**. We continue to **Nazareth** for Mass at the **Church of the Annunciation** and visit the **Church of St. Joseph**. Next, we visit **Cana** the site of Jesus' first miracle and pause for the renewal of wedding vows. We conclude with a panoramic drive to the Sea of Galilee for the night and ponder our proximity to 80% of Jesus' miracles!



# <u>Day 5: Monday, December 5 - Mount of Beatitudes/</u> <u>Tabgha/ Capernaum/ Magdala/ Caesarea Philippi/</u> <u>Sea of Galilee</u>

We begin today with an early Mass at the **Mount of Beatitudes** where Jesus gave us the new commandments.
We then journey to **Tabgha** to visit the **Church of Loaves and Fishes** and the **Church of the Primacy of Peter**.
Upon arrival in **Capernaum**, we visit the **House of Peter**and the **synagogue where Jesus preached**. We visit

**Magdala**, home of Mary Magdalene and the archeological dig including a first-century synagogue. We continue to the foothills of Mt. Hermon, the headwaters of the Jordan at Banias-Caesarea Philippi, where Peter acknowledged Jesus as the Christ. Our day ends as we enjoy a wooden boat ride on the **Sea of Galilee** before returning to our hotel for overnight.

# <u>Day 6: Tuesday, December 6 - Mount of Transfiguration / Caesarea Maritima / Jerusalem</u>

Following breakfast at our hotel, we depart the Sea of Galilee and make our way to the **Mount of Transfiguration** for Mass. We continue through the ancient Herodian city of **Caesarea Maritima** before arriving in Jerusalem for overnight.

### <u>Day 7: Wednesday, December 7 - Mount of Olives /</u> <u>Western Wall / Pools of Bethesda</u>

Today we enjoy a full day of reflection and prayer as we visit the **Mount of Olives**, celebrate Mass at the **Church of Dominus Flevit**, pray at the **Western Wall**, sing the **Crusader Church of St. Anne**, and reflect at the **Pools of Bethesda**. We will also visit **Bethsaida** and the **Cave of Betrayal**. Overnight in Jerusalem.





# <u>Day 8: Thursday, December 8 - Dead Sea / Qumran / Jerusalem</u>

This morning we journey to the **Dead Sea**, stopping in **Qumran**, where the Dead Sea Scrolls were discovered. After a relaxing float in the Dead Sea, we return to Jerusalem to visit the **Garden of Gethsemane**, the **Church of St. Peter in Gallicantu** and the **Upper Room**. Overnight in Jerusalem.

# <u>Day 9: Friday, December 9 - Via Dolorosa/ Holy Sepulchre/ Latin Patriarchate/ Leisure</u>

Today we pray the Stations of the Cross along the **Via Dolorosa** and celebrate Mass in the **Church of the Holy Sepulchre**. Visiting the **Latin Patriarchate** we meet the Bishop of Jerusalem (schedule pending) and learn about the Equestrian Order of the Holy Sepulchre of Jerusalem. This afternoon is at leisure to explore the Old City of Jerusalem. Overnight in Jerusalem.



#### Day 10: Saturday, December 10 - Old City of Jerusalem / Emmaus

Rarely does a pilgrimage offer an entire morning for YOU! Here's your chance to reflect and explore the Old City of Jerusalem. In the afternoon we journey to **Ein Kerem** and the **Church of the Visitation** before heading to **Emmaus** for our final pilgrimage Mass. Our day ends with a Farewell Dinner before we overnight in or near Tel Aviv.

#### Day 11: Sunday, December 11 - Return Home

This has been a week that will last a lifetime! The pages of Sacred Scripture have come to life before our eyes. Now we are called to continue our pilgrimage as stewards of the gifts we have received from walking in the footsteps of Jesus!

(Order of events may vary and are subject to change)



# **TOUR PRICE FROM HONOLULU: \$3,995**

# Land Only (self-arranged airfare): \$2,995

\*Pricing is based on 28 minimum paying passengers

Payment Schedule (Please pay according to this schedule to keep your reserved spot)		
\$300 (Non-refundable)	<b>Upon Registration</b>	
\$700 Per Person	May 1, 2022	
\$700 Per Person	June 1, 2022	
\$700 Per Person	July 1, 2022	
\$700 Per Person	August 1, 2022	
Balance Due	September 1, 2022	

\*We recommend that all your payments be made by check to save you the 5% service fee charged by debit/credit card companies. If you choose to pay by debit or credit card, the 5% service fee applies should you cancel the tour or the tour cancels for any reason.



**Travel Insurance:** \*We strongly recommend travel insurance to help cover trip cancellation/interruption, travel delay, emergency medical, baggage delay and accidental death coverage. For more information, please visit the website of our Travel Insurance partner <u>Travelex Insurance Services</u> or see more information below.

#### **TOUR INCLUDES:**

- Round trip airfare from Honolulu airport, Economy Class
- Airport taxes/fuel surcharges up to \$710 per person
- Motor coach transport as listed
- Professional Tour Manager utilizing headsets throughout the tour
- 9 overnights in Superior Tourist Class hotels based on double occupancy
- Daily breakfast and dinners
- Porterage at airport and hotels
- All Scheduled sightseeing and entrances
- Daily Masses (if requested)

#### **TOUR DOES NOT INCLUDE:**

- Single room supplement: \$882
- Personal services (such as laundry, room service, internet, etc.)
- 5% surcharge for payments made by debit or credit card
- Difference between current and actual costs for the airline taxes and the estimated fuel surcharge, if applicable.
- Transportation to and from departure airport
- Airline luggage fees, if applicable
- Travel Insurance\*
- Any required Covid-19/medical tests traveling from and returning to the United States. Payments will be made directly to local providers at the time of service.
- Travel Visa for non-U.S. passport holders
- Drinks with meals. Daily lunches
- Gratuities to tour manager(s), licensed guides, motorcoach driver(s), and hotel personnel (including meals): \$130 per person (billed on your invoice)

### **HOW TO REGISTER:**

To sign up for this extraordinary trip please click on the link below, scan the QR code, or type the following URL into your browser: <a href="https://bit.ly/3CnlBuc">https://bit.ly/3CnlBuc</a>



\*If you pay by debit or credit card, you agree to pay the 5% card fee as specified in the terms & conditions. \*Payment by check will avoid the 5% fee charged by credit card companies.

# TRAVEL PROTECTION

In today's changing travel environment, it's important to protect your travel investment so you can relax and enjoy your trip. Unforeseen events such as flight delays, baggage loss or even a sudden sickness or injury could impact your travel plans. For your convenience, we offer a Travelex Insurance Services protection plan to help protect you and your travel investment against the unexpected. For more information on the available plans <u>click here</u> or contact Travelex Insurance 800-228-9792 and reference location number 100364. <u>Get your personalized Travelex quote today</u>. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. Travelex Insurance Services, Inc CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company, NAIC #22276. V94. For COVID Coverage FAQ Review <u>CLICK HERE</u>

COVERAGE	TRAVEL BASIC	TRAVEL SELECT	
Emergency Medical Protection Emergency Medical & Dental Expenses, Emergency Evacuation	\$15,000 emergency medical expenses (\$500 dental sublimit)     \$100,000 emergency evacuation     \$10,000 accidental death & dismemberment     Travel Assistance is included	<ul> <li>\$50,000 emergency medical expenses (\$500 dental sublimit)</li> <li>\$500,000 emergency evacuation</li> <li>\$25,000 accidental death &amp; dismemberment</li> <li>Travel Assistance is included</li> </ul>	
Travel Protection Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection	100% of trip cost (limit \$10,000) trip cancellation     100% of trip cost (limit \$10,000) trip interruption     \$500 (\$250 per day) trip delay     \$500 missed connection	<ul> <li>100% of trip cost (limit \$50,000) trip cancellation</li> <li>150% of trip cost (limit \$75,000) trip interruption</li> <li>\$750 (\$250 per day) trip delay</li> <li>\$750 missed connection</li> </ul>	
Baggage Delay/Loss	• \$100 baggage delay • \$500 baggage loss	• \$200 baggage delay • \$1,000 baggage loss	
Cancel for Any Reason	Upgrade not available	<ul> <li>50% of insured Trip Cost (can only be purchased at the time the base plan is purchased and within 15 days of initial trip payment)</li> </ul>	
Get a Quote: <a href="https://www.travelexinsurance.com/?location=10-0364&amp;go=bp">https://www.travelexinsurance.com/?location=10-0364&amp;go=bp</a>			

Coverage and coverage amounts are subject to change at the discretion of Travelex. Please consult their website for a copy of the full insurance policy when you are ready to purchase Travel Protection.





#### **TERMS & CONDITIONS**

#### 1. PAYMENT TERMS

- 1.1. Payment. Client (as defined in Section 19 below) shall strictly comply with the Payment Schedule on or before the due date. Pathfinders Tours accepts payment by check or Visa and MasterCard. Checks should be made payable to Pathfinders Tours, LLC. If you choose to pay by debit or credit card a 5% (non-refundable) accounting fee applies. If you choose to pay by debit or credit card, the 5% (non-refundable) fee still applies should you cancel the tour or the tour cancels for any reason.
- 1.2. Additional Deposits. From time to time, Pathfinders Tours may request one or more deposits over and above those set forth in the Payment Schedule (the "Additional Deposits"). Additional Deposits may be required because of travel during peak periods, the unique nature of the facilities, or any other matter which, in Pathfinders Tours' sole opinion, requires an additional deposit. Pathfinders Tours will consult with Client's tour organizer before making a request for an Additional Deposit, but Pathfinders Tours' decision whether an Additional Deposit is necessary is final. Client shall pay an Additional Deposit within thirty (30) days of the request by Pathfinders Tours.

#### 2. DUTIES AND OBLIGATIONS OF PATHFINDERS TOURS

- 2.1. Scope and Exclusivity. Pathfinders Tours shall have the duties and obligations set forth in this Section 2 and no others.
- 2.2. Services Supplied by Pathfinders Tours. Pathfinders Tours will provide the transportation, transfers, airfare, lodging and services specified in the attached tour brochure, which tour brochure is hereby incorporated herein by reference, on the terms provided herein. Pathfinders Tours reserves the right to vary itineraries and/or destinations and to substitute hotels if circumstances beyond its control necessitate such change(s).
- 2.3. Services Excluded by Pathfinders Tours. All transportation, charges, services or other items not specifically identified in the tour brochure for this trip are not covered and must be paid by Client separately. Excluded services and items include, but are not limited to, tips to local guides; meals and beverages other than those noted in the tour brochure; expenses of a personal nature such as laundry, telephone, valet, etc.; porterage for hand-carried luggage; passport and visa fees; free time activities; optional excursions and coach driver and guide/escort gratuities.
- 2.4. Special Equipment and Excess Luggage Needs. Special technical equipment (including musical instruments), excess or oversize luggage and the transportation for such are not included. Any piece of luggage/equipment over 50 pounds or exceeding 62 inches (length+ width+height) is subject to additional charges.

#### 3. LIMITATIONS ON LIABILITY AND INDEMNIFICATION

- 3.1. Limitation on Liability of Pathfinders Tours. The Client releases and shall hold harmless Pathfinders Tours, its agents and cooperating organizations from all responsibility and/or liability of any nature for loss, damage or injury to property or person ("Claims") due to any cause whatsoever occurring during a tour under Pathfinders Tours' management, except Claims caused by the gross negligence or willful misconduct of Pathfinders Tours. Client unreservedly releases and shall hold harmless Pathfinders Tours, its agents and cooperating organizations from all responsibility and/or liability for any Claims due to Client contracting any infectious disease, including, without limitation, COVID-19, while participating in a tour.
- 3.2. Client's Indemnification. Client shall hold Pathfinders Tours, its agents, employees, contractors and affiliated organizations harmless from, and indemnify and defend same against, any and all Claims occurring during the tour, or any part thereof, when such Claim has been caused in part or in whole by the act, neglect, fault, or omission of Client, its agents, servants, employees, or invitees. The provisions of this Paragraph 3.2 shall survive the expiration or termination of this Agreement with respect to any claims or liability occurring prior to such expiration or termination.

#### 4. CANCELLATION

- 4.1. Right to Cancel. Client shall be entitled to cancel this Agreement only upon the terms set forth in this Section 4. Client expressly acknowledges and agrees that the tour group representative communicating directly with Pathfinders Tours in connection with the tour may cancel the tour on behalf of Client if such representative determines that it is necessary or desirable, whether as the result of an Act of God or otherwise, that the tour the cancelled
- 4.2. Cancellation Schedule. Subject to the terms of the remainder of this Section 4, and provided that Client has made all payments required under the Payment Schedule, Client may cancel this Agreement by providing written notice of the cancellation to Pathfinders Tours. Upon providing such notice, subject to Section 4.3 below, Client is entitled to return of any deposits less the applicable cancellation fee as set forth in the Cancellation Schedule set forth below.

#### The following fees apply for cancellations:

At any time prior to 120 days before departure the cancellation fee is \$300 per person;

From 120 to 91 days before departure the cancellation fee is \$500 per person;

From 90 to 61 days before departure the cancellation fee is \$700 per person;

From 60 to 46 days before departure the cancellation fee is \$2000 per person; and

From 45 days before departure until the departure date the cancellation fee is the full tour price.

- 4.3. Limitations on Cancellation. Notwithstanding the provisions of the preceding Section 4.2, upon providing notice of cancellation to Pathfinders Tours, Client shall not be entitled to refund of any deposits which have been used by Pathfinders Tours to reserve space or fares if the deposits for space or fares are non-refundable to Pathfinders Tours from the providers. Further, in the event that the payments or deposits made by Client are less than the amounts paid by Pathfinders Tours to reserve space or fares which are non-refundable, Client shall not receive any funds pursuant to the Cancellation Schedule and shall remain liable to Pathfinders Tours for any shortfall. Client shall remain liable to Pathfinders Tours for any actual damages to Pathfinders Tours resulting from Client's cancellation of the Agreement.
- 4.4. Compliance with Host Requirements. Client understands that destinations countries, cities and event venues may all have their own laws, statutes, ordinances, rules and regulations (collectively, "Laws"), and that such Laws may change between the date of this Agreement and the date of travel, especially as such Laws may be established to protect against the transmission of COVID-19 or other infectious diseases, and that certain venues or attractions may not be open to the public at the time of visitation, or may have requirements such as showing proof of vaccination as a condition to entry. Although Pathfinders Tours will endeavor to notify Client of all Laws at the tour destination that may affect Client's access to particular venues or attractions, and any changes to any such Laws after the date hereof, Client accepts responsibility for complying with all such Laws. To the extent Client is unwilling to abide by any such Laws, Client may cancel this Agreement and receive a refund in accordance with the cancellation fee schedule set forth in Section 4.2 above.

#### 5. CLIENT'S BREACH AND DEFAULT

5.1. Breach. Upon the breach of any term of this Agreement, including but not limited to failure to strictly comply with the payment terms, failure to timely make Additional Deposits, or violation of any of the rules and regulations of Pathfinders Tours, Pathfinders Tours may, at its option, declare the Client in default and terminate its obligation to perform further under this Agreement. Upon any breach of this Agreement, by failure to make payments or otherwise, Pathfinders Tours may, in its sole and absolute discretion, allow the Client to remedy the breach by making the required payments or deposits, or by otherwise performing as required. However, all late payments, if accepted by Pathfinders Tours, will be charged a late fee of one and one-half percent (1½ %) of the unpaid balance per month.

5.2. Pathfinders Tours' Remedies. Upon any breach this Agreement, by failure to make a payment, or otherwise, Client forfeits its entire deposit and Pathfinders Tours may attempt to reschedule, resell or reuse any goods or services previously purchased or reserved for Client's benefit including, but not limited to, air or other transportation and hotel accommodations.

#### 6. JURISDICTION AND GOVERNING LAW

Any dispute of any kind arising out of or from a claimed breach of this Agreement shall be resolved in the Superior Court of Gwinnett County, Georgia, and Client consents to venue and jurisdiction in that Court. Client further agrees that all disputes arising from this Agreement shall be resolved in accordance with Georgia law.

#### 7. ATTORNEY'S FEES

In the event of any legal action or proceeding arising out of this Agreement, the prevailing party shall be entitled to recover its reasonable attorneys' fees and related costs incurred in such action and such amount shall be included in any judgment rendered in such proceeding.

#### 8. WAIVER

No waiver by Pathfinders Tours of any provision of this Agreement or of any breach by Client hereunder shall be deemed to be a waiver of any other provision hereof, or of any subsequent breach by Client of the same or any other provision. Pathfinders Tours' consent to or approval of any act by Client requiring Pathfinders Tours' consent or approval shall not be deemed to render unnecessary the obtaining of Pathfinders Tours' consent to or approval of any subsequent act of Client.

#### 9. NOTICES

All notices, demands or other communications in this Agreement provided to be given, made or sent by either party to the other shall be deemed to have been duly given, made or sent when made in writing and deposited in the United States mail, certified or registered, postage prepaid, and addressed to the respective party at the appropriate address set forth in the Initial Terms.

#### 10. INTEGRATION AND AMENDMENTS

The provision of this Agreement, including these Terms and Conditions and any Rules and Regulations of Pathfinders Tours, supersede any oral or written agreement between the parties, and any such oral or written agreement is hereby integrated into this Agreement. To the extent it conflicts with this Agreement, any information found in any advertising material, brochure, or website is hereby superseded by this Agreement. Any amendment to or revision of this Agreement must be in writing and signed by both parties.

#### 11. ACTS OF GOD

If the tour is cancelled due to an external event that is unforeseeable and unavoidable and not the result of Pathfinders Tours' actions making it impossible or impracticable in the sole discretion of Pathfinders Tours to honor these Terms and Conditions, such as by reason of wars, riots, revolutions, explosions, strikes, port blockages, government actions or natural disasters such as floods, earthquakes, tsunamis or a widespread occurrence of an infectious disease (collectively, "Acts of God"), Client shall have the option of (1) taking a refund pursuant to the provisions for cancellation in Section 4.2 above, (2) selecting an alternate tour through Pathfinders Tours if a comparable tour is available, or (3) participating in an alternate tour at a later date if a substantially similar tour program is re-scheduled to the same destination. Client shall be responsible for paying any increased tour costs associated with any alternate comparable tour or substantially similar re-scheduled tour and any non-refunded fees or deposits paid by Pathfinders to suppliers in connection with the originally scheduled tour. Client waives the right to dispute any payments made by credit card or otherwise, whether alleging failure to deliver services or other alleged failure, if a tour is cancelled by Pathfinders Tours, by Client or by the tour group's representative as contemplated in Section 4.1 above, as a result of any Act of God.

#### 12. TRAVEL CONDITIONS

- 12.1. Hotels. Hotels utilized are doubles/twins. Each room will have private facilities, including shower or bath. A supplement surcharge is applicable to participants in single accommodations.
- 12.2. Fluctuations, Substitutions with Group. Client may, under certain circumstances, substitute another person in their stead. Substitutions on flights are allowed subject to the terms of the airline contract. The addition of a new person is charged at the best price available. Pathfinders Tours will use its best efforts to keep the new person at the group rate.

#### The following fees apply for substitutions:

On or after 180 days before departure the substitution fee is \$50 per person;

On or after 120 days before departure the substitution fee is \$100 per person;

On or after 90 days before departure the substitution fee is \$150 per person;

On or after 60 days before departure the substitution fee is \$350 per person;

On or after 45 days before departure the substitution fee is \$1000 per person.

Substitutions are not possible less than 5 days before departure

- \* Pathfinders Tours must receive the substitution deposit/payments before making a refund to the Client.
- 12.3. Rooming List and Late Changes. Pathfinders Tours must receive the rooming lists no later than 45 days prior to departure from Client's tour organizer. Late changes in the rooming list, including name changes, additions and deletions are subject to a late change/penalty of \$25 per person. This charge covers the costs of administrative expenses, long distance telephone calls, over-night mail charges, etc.
- 12.4. Flight Arrangements: All flights will be by scheduled I.A.T.A. carriers with the routing and scheduling at the discretion of Pathfinders Tours. Tour price is based on mid-week travel and air fare flying round trip from the location stated in the tour brochure. Any increase in air fare shall be borne by the participant. Airline taxes and fuel surcharges up to the amount specified in the tour brochure are included in the tour price. Client acknowledges that the tour price may be increased by Pathfinders Tours after the date of purchase to offset increases in fees, fuel surcharges, taxes and fluctuations in foreign exchange markets or any combination thereof if additional costs are imposed by a supplier or government. The operators providing transportation are not responsible for any act, omission or event during the time that passengers are not on board their aircraft or conveyances. Pathfinders Tours has no responsibility or liability of any nature whatsoever for loss, damage, or injury to property or person resulting from the provision of air or motor coach transportation. The price of a vacant seat and the cost of segments of the program lost due to missing scheduled departure or absences during the tour cannot be refunded. If Client misses any included transportation segment (e.g. flight, transfer, bus or train departure), Client is responsible to make arrangements for and to pay the cost of rejoining the group.
- 12.5. Deviations: Late return deviations are sometimes permitted from the original city of departure, for a minimum fee of \$175, if the class of service is still available at time of booking and if the carrier's fare rules permit the change. All deviations must be applied for by writing, faxing or emailing your request to Pathfinders Tours. When a deviation is confirmed by the airline, passengers will be notified and invoiced for all charges incurred for their deviation. Each subsequent change is subject to an additional \$50 processing fee, plus airline fees once confirmed. Deviations are difficult, especially during high season, so requests must be made as early as possible. Clients who deviate must arrange for their own ground transportation to and from the airport.

#### 13. FREQUENT FLYER PROGRAM MEMBERS

If Client desires to use frequent flyer miles for free tickets, Client will need to book its flights directly with the airline and purchase a "Land Only" package from Pathfinders Tours. Pathfinders Tours is unable to provide ticket copies after departure for mileage credits. Client should check with their preferred carrier to determine if Client qualifies for any mileage accrual.

#### 14. LAND ONLY

Any Client choosing the 'Land Only' package after their initial full-tour reservation has been made in writing, faxing or emailing, is subject to a \$50 change fee up to 60 days prior to departure. Anyone changing to a 'Land Only' option 60 to 0 days prior to departure will be subject to a \$1,000 change fee. If Client chooses the 'Land Only' option must arrange for their own ground transportation to and from the airports and any mid-tour flights.

#### 15. TOUR PRICES

The services specified are based on a minimum of number of passengers. If this quota is not reached, the price of the tour will be increased proportionately. All tour prices quoted for transportation and land arrangements are based on rates (including foreign exchange rates) and taxes in effect at time of publication and are subject to change. Adjustments will be made if the exchange rate varies more that 3% at 120 days prior to departure. Confirmation of final air and land prices and taxes will be advised at that time.

#### **16. TRAVEL INSURANCE**

Travel insurance is recommended to help cover trip cancellation/interruption, whether as a result of Acts of God contemplated by Section 11 above or otherwise, travel delay, emergency medical, baggage delay, and accidental death coverage.

#### 17. PHOTOGRAPHS AND VIDEO IMAGES

Client acknowledges that tour guides employed by Pathfinders Tours, as well as other private individuals not employed by Pathfinders Tours travelling with the tour, take photographs and videos from time to time during tours. In addition, Pathfinders Tours sometimes engages professional photographers and videographers for promotional purposes. Client agrees that Pathfinders Tours may use any photographs or images in which Client appears for Pathfinders Tours' promotional purposes in any type of media, including its company website, as long as no personally identifiable information, such as an individual traveler's name, address or telephone number, is published along with any likeness or images of such person. Client hereby waives any and all claims against Pathfinders Tours arising out of the publication of any photographs or videos taken during any tour by any other individual not employed by or otherwise affiliated with Pathfinders Tours.

#### 18. CHAPERONES

Parents, legal guardians or chaperones must accompany and be legally responsible for the custody, care and actions of any minor passengers participating in a tour. Any chaperones must be provided by the school, church or group for which the tour was organized, and all parents, guardians or chaperones shall be responsible for paying their own travel and other tour expenses.

#### 19. CLIENT

For the purposes of these terms and conditions, the "Client" is the person who makes a tour reservation to travel on a tour or, in the case of a minor tour participant, the adult person who makes such tour reservation for such minor on the minor's behalf.

