

Post-Departure Trip Insurance

All Adelman Discoveries trips have post-departure travel insurance coverage provided within the base program fee. This coverage includes basic medical coverage of the Trip Participant, lost baggage and trip delays from the date of departure to the date of return. This coverage does NOT include any type of trip cancellation coverage. Adelman Discoveries highly recommends that Trip Participants purchase supplemental insurance that covers refunds for trip cancellations. Trip Participant may purchase one of the options described below.

Supplemental Trip Cancellation Insurance (select only ONE option)

Trip Cancellation Coverage: Basic post-departure insurance coverage is provided within your program. This coverage includes emergency medical coverage, lost baggage and trip delays. Trip Cancellation coverage is NOT included in this package and must be purchased separately. We recommend you purchase additional Trip Cancellation coverage to protect your vacation in the event of unforeseen circumstances that may require you to cancel your trip. Refer to Certificate of Coverage for specific details regarding each plan. Information available upon request from your operations coordinator.

Yes, I (we) wish to purchase the additional Travel Guard Trip Cancellation Coverage. Please send me a quote.
We must pay the insurance premium **same day of deposit** for the trip to get the pre-existing coverage waiver included in the group policy.

No, I (we) decline all supplemental trip cancellation coverage.

Trip Details

Airport departure city is **Sioux Falls**. ALL Adelman Discoveries trips come with a complimentary post-departure insurance policy which includes medical, lost baggage, trip delays, emergency evacuation & repatriation, and AD&D coverage, details of which can be found on our [website](#). All Trip Participants are required to have a valid U.S. passport.

Rate: \$4,649 per person double occupancy. Single supplement, add \$850. Fuel surcharges and airport taxes are included. Single supplements are limited. 1 checked bag per person is included in the program for international flights. Passport, tips to guides, additional checked luggage fees, mandatory tourist taxes paid locally at the hotel, visa, credit card payment fees and other items of a personal nature are not included in the price of the Trip. Adelman Discoveries reserves the right to correct errors or omissions and to change any and all fares, fees, taxes, and surcharges. Order of events, flights, hotels, taxes, charges, fees and fuel charges are subject to change. The price of the Trip is subject to supplemental price increases after the date of purchase due to additional charges imposed by a supplier or government for increased fees, fuel surcharges, taxes, fluctuations in foreign exchange markets, or a combination.

Deposits/Payments: A deposit of \$450 per Trip Participant is required to hold your space on the Trip. The final invoice for the Trip will be sent to the email address you provided above. Your final payment is due April 29, 2026, 160 days prior to departure, or upon receipt of invoice.

Credit Card Processing Fee: A 3% processing fee applies to all payments made by credit card and will be automatically added at the time of booking. To avoid this fee, you may choose to pay your final balance by check. Please mail your check (excluding the 3% fee) to: Adelman Discoveries 6980 N Port Washington Road Suite 203 Milwaukee, WI 53217. Once your check has been received, we will remove the 3% credit card fee from your invoice. For any questions, please call 800-339-7781.

***Early Bird and Book & Save Discount:** Simply make your deposit by the dates specified on the front page and you will receive a discount.

Cancellations/Refunds: Written notice of cancellation by Trip Participant is required and shall be effective upon acknowledgment of receipt by Adelman Discoveries during normal business hours. Refunds for Trips cancelled by Trip Participants will be subject to the following schedule:

<u>Cancellation Acknowledgement Date</u>	<u>Refund Due to Trip Participant</u>
More than 191 days prior to Trip Departure	Fees paid less \$150 per person
Between 190 and 161 days prior to Trip Departure	Fees paid less \$450 per person
Between 160 and 110 days prior to Trip Departure	50% of Trip Cost
109 days or fewer prior to Trip Departure	\$0

Terms and Conditions

Adelman Travel Systems, Inc. d/b/a Adelman Discoveries, a Wisconsin corporation ("AD") is acting only as agent for the airline, cruise line, rail, coach, hotel, restaurant, insurance, and any other third-party supplier connected with the Trip ("Supplier"). As such, AD does not guarantee and shall not be responsible or liable for any injury, loss, damage, claim, or delay arising out of or in connection with any act, omission, neglect, accident, error, or default of any Supplier, Supplier's employees, Supplier's agents, or any such persons providing services for or on behalf of the Trip Participants. AD shall not be responsible for any cancellation or alteration of the Trip itinerary if such actions become advisable or necessary for safety and well-being of Trip Participants as determined by Suppliers.

All bookings and reservations made by Trip Participant are subject to and governed by the Terms and Conditions imposed by AD and by Suppliers. Trip Participant is solely responsible for reading and understanding the Terms and Conditions of AD and of each Supplier. Initial payment of Trip fee by Trip Participant to AD constitutes Trip Participant's acceptance to these Terms and Conditions. As such, a "Contract" is created by and between Trip Participant and AD when the Trip reservation and payment are accepted by AD. The Contract shall be governed by the laws of the State of Wisconsin. Any dispute between Trip Participant and AD will be subject to the jurisdiction of Milwaukee, WI. In calculating the cost of the Trip, AD has relied on Trip Participant's consent to these Terms and Conditions, and in the absence of this consent, the cost of Trip would have been higher.

AD will make no refund to Trip Participant in the event of delay, cancellation, overbooking, strike, bankruptcy, force majeure or for elements of the Trip not used by Trip Participant. If there is a difference between AD Terms and Conditions and Supplier Terms and Conditions, the higher cost conditions shall apply. AD reserves the right to cancel Trip, change the Trip itinerary, airline, and hotel, or adjust rates whenever, in AD's sole judgement, conditions of such changes warrant; or if AD deems such changes are necessary for the comfort, convenience or safety of Trip Participant. AD reserves the right to decline to accept any person as a Trip Participant, or to require a Trip Participant to withdraw from the Trip at any time who presents a significant risk to the health and safety of themselves or others which cannot be eliminated or reduced to an acceptable level by AD's reasonable accommodation. AD strongly recommends that Trip Participant purchases supplemental trip cancellation, medical and baggage insurance. Such insurance is available for purchase from AD.

Trips with destinations outside of the United States require all Trip Participants to have a valid U.S. passport. Trip Participant is solely responsible for obtaining the required U.S. passport. Trip Participants are responsible for providing passport details at the time of final payment (150 days prior to departure). Any ticketing change fees related to missing or incorrect passport details will be the sole responsibility of the Trip Participant. Trip Participant releases AD from any liability or responsibility of Trip Participant's passport, visa, vaccination requirements, and all safety conditions of Trip destinations. Trip Participant may obtain medical information requirements by calling the U.S Public Health Service at 301-443-2403; and travel advisory information by calling the U.S. State Department at 202-647-5225.

Trip Participants may be required to prove they have had a negative COVID-19 test or vaccinations as a condition for travel. Social distancing and the wearing of masks may be required according to the local laws of the Trip destination. As these restrictions change frequently, AD highly recommends that Trip Participant check the guidance and requirements of the Centers for Disease Control and Prevention ("CDC") up to departure for travel in the U.S. and all countries included in the Trip. AD will make every effort to keep Trip Participant informed prior to departure, however, AD shall not be liable for any misinformation or changed circumstances Trip Participant is solely responsible for following all entry requirements of the Trip destinations and health requirements of the airline. Such requirements can be obtained by contacting the destination's office of foreign affairs or ministry of health, the U.S. Department of State, and the airline. Failure by Trip Participant to follow the requirements of each destination and airline may result in the immediate return of Trip Participant to the US. AD shall not be liable for any illness, damages, or losses caused to Trip Participant in connection with any pandemic or other actions, omissions, conditions outside of AD's control. To protect each Trip Participant, AD will provide the best available information regarding the pandemic-protective policies and practices of the Suppliers involved, but Trip Participant understands, the Supplier(s) may not apply those policies as diligently as the policies suggest. In addition, even if the Supplier makes a good faith effort to enforce its good practices, some travelers may simply refuse to cooperate.

Trip currency, taxes, fees, and fuel surcharges are subject to change at any time before Trip departure. Trip Participant is advised that Trip pricing is based on a minimum number of twenty (20) Trip Participants. Subject to AD's sole discretion, if the minimum is not met, AD reserves the right to charge a supplement fee or cancel the Trip and issue a full refund to the Trip Participant. Selling price of Trip is based on the currency exchange rate as of the date of pricing and is subject to change resulting from the fluctuations of the US Dollar. AD reserves the right to correct any error in advertised price before Trip departure. AD reserves the right to cancel the Trip prior to departure. In such cancellations only, and for the purpose of constituting a full settlement, AD shall either (a) refund all payments made by Trip Participant to AD; or (b) issue a travel credit to Trip Participant to be used on a future Trip in lieu of a cash refund.

While AD makes every effort to comply with the US Americans with Disabilities Act, laws and accommodations of countries outside of the US differ from those of the US, and as such, are beyond the control of AD. Travel Participant acknowledges that when AD contracts for services with Suppliers outside of the US, AD is subject to the local laws, rules, and customs of the Suppliers. Any wheelchair accommodations are the sole responsibility of the Travel Participant. AD recommends that Travel Participants requiring additional support bring someone on the Trip who can assist them as needed throughout the Trip. Travel Participant is responsible for notifying AD of any special requirements ("Special Requirement") at least 60 days prior to Trip departure and for the payment of any additional fees required for such Special Requirements, including, but not limited to wheelchair rental and other specialized accommodations for the mobility and wellness of Trip Participant.