

Tour Cancellation/Interruption Coverage

The Catholic Traveler ("TCT") knows that sometimes even the best plans go wrong. That is why, in certain circumstances, TCT will return some of your money to you if you cancel or interrupt your tour. We will do this not because we must, but because we want to do so purely as a courtesy to you. This coverage is not intended as a substitute for comprehensive travel and health insurance. We offer this courtesy coverage for your benefit, and for the benefit of your traveling partner(s) or family member(s). For these purposes, we consider your traveling partner to be someone who shares the same accommodations with you. A family member is either your spouse, a step-child, or your blood relative in the first degree.

Although we cannot refund your deposit money under any circumstance, we may refund to you a portion of your tour payment up to the maximum amount described below, if you cancel your reservation before the tour begins for a qualifying medical or family emergency as outlined below. Once the tour begins, if you leave the tour, the possibility of any refund is greatly reduced, as explained below. For this reason we highly suggest all tour members consider the purchase of comprehensive travel and health insurance.

Maximum possible refund if you cancel your reservation before the first day of the tour for a qualifying reason is 100% minus the \$300 deposit and any penalties incurred by the airline. On the day the tour begins, or any day thereafter, if you leave the tour for one of the qualifying reasons noted below, the maximum money TCT will refund to you is \$75 per day, per person, for the missed days. If you leave the tour for a non-qualifying reason, there will be no refund possible.

We will refund a portion of your tour payment, as described above, only in certain circumstances:

- You, your travel partner or family member suffer an unforeseeable and disabling injury* prior to joining or while on tour.
- You, your travel partner or family member suffer an unforeseeable illness* requiring hospitalization or urgent medical care prior to joining or while on tour.
- You, your travel partner or family member dies.
- You, your travel partner or family member are involved in a serious injury-causing accident while en route to a tour departure.
- You, your travel partner or family member suffer a certifiable personal disaster such as your home floods or burns down, or you are a victim of a serious crime, necessitating a change in travel plans.

** Unforeseeable illness or injury: An unforeseen illness or injury is one which first occurs within 60 days prior to your tour's start date, or while on tour.*

If you request a refund of your tour payment because of an unforeseen illness or injury, we require you to provide us with a letter from your physician, typed on the physician's letterhead, verifying the condition, date of onset and the specific reason given for advice against traveling. If your physician advises you not to travel, you must notify TCT about that event in writing as soon as possible, and certainly within two days after you receive the advice from your doctor. If you request a refund of tour payments because you have been a victim of a crime or a flood or fire or an accident, you must provide us with a copy of a pertinent police, fire department or investigative report.

TCT will not refund your tour payments in any amount under these circumstances:

- Carrier-related delays, including those caused by bad weather, labor disputes, civil unrest or mechanical problems. (applicable to land-only package)
- Personal problems or difficulties that are not medically disabling.
- Business problems or emergencies.
- Governmental obligations or requirements related to subpoenas, summons, jury duty or lawsuits, war, terrorism or the Immigration and Naturalization Service.
- Your inability to obtain a passport or visa or other travel-related document.
- Self-inflicted injury or harm.
- Problems related to mental health disorders or disease, alcohol or substance abuse.
- Personal injuries caused by high-risk personal activities such as skydiving, racing or bungee jumping.

This documents TCT's plan for providing partial refunds of tour payments in certain events. Our willingness to make these limited refunds, however, is no substitute for your purchase of supplemental travel and health insurance. Although travel is usually fun and safe, travel, by its nature, always involves some risks that you or TCT will not anticipate.

We strongly suggest you purchase travel and health insurance to provide yourself the optimum protection from unanticipated medical and travel difficulties.