

Because the operation of international tours requires extensive long-term planning, cost is incurred long before the actual departure many suppliers require deposits in advance of travel in order to secure low rates. With this in mind Harrigan Holidays LLC has created the following Tour Cancellation and Refund Policy.

until July 31, 2018	Refund \$500
between June 30 and August 1	Refund amount paid to date less \$1500
after August 1, 2018	No refund can be made

The purchase of the optional travel insurance will cover the cost of the above losses.

What does the travel insurance cover?

Trip Cancellation**	Up to Trip Cost*
Trip Interruption**	150% Trip Cost*
Trip Delay	\$750(\$150/day)
Baggage & Personal Effects	\$1,500
Baggage Delay	\$400
Emergency Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation	\$250,000
Accidental Death & Dismemberment	\$25,000

*Up to the trip cost protected, up to the maximum of \$10,000

These are a highlight of the benefits and coverage in your plan. Complete group plan information for PA residents can be found at www.harriganholidays.com under the misc. tab.

If you cancel your trip for a covered reason travel insurance will cover a full refund less the cost of your travel insurance.

Responsibility statement/conditions:

RESPONSIBILITY Harrigan Holidays LLC gives notice that services provided in connection with these tours are rendered by suppliers acting as independent contractors and not as agents or employees of Harrigan Holidays LLC. All tickets, vouchers and coupons issued by them and all arrangements for transport, car rental or conveyance or for the hotel or guesthouse accommodations made them, are made upon the express condition that neither they nor their owners or employees shall be liable for any injury, damage, loss, accident, delay or irregularity which may be occasioned either by reason of defect in any vehicle or through the acts or default of any company or person engaged in conveying or providing transportation or services to the passenger throughout the arrangements of the tour, or otherwise in connection therewith. The airlines, steamship lines and other transportation companies whose services are featured in these tours are not to be held responsible for any act, omission or event during the time passengers are not on board their conveyance. The passage contract in use by the airlines concerned, when issued, shall constitute the sole contract between the airlines and purchaser of these tours and/or passenger. The aforesaid Harrigan Holidays LLC and/or their agents and representatives can accept no responsibility for losses expenses due to delay or changes in schedules, strikes, war, quarantine or other causes beyond our control. All such losses or expenses will have to be paid by the passengers. If for operational reasons it becomes necessary to delete a feature of this tour, any refund due is strictly limited to the cost of that feature. The right is reserved to decline to accept or retain any person as a member of any tour or to cancel or alter the tours. If at the sole discretion of the tour operator it is deemed to be in the best interest of the group to remove a passenger from the tour, the tour operator's liability is limited to a refund for the unused portion of the tour. The terms of this agreement cannot be changed or amended, except in writing, signed by an authorised officer of Harrigan Holidays LLC. Full or partial payment for trip reservation constitutes agreement to all the provisions in this brochure.