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VERY IMPORTANT INFORMATION

1) NON-RESPONSIBILITY. Interpro Travel Service, Inc. (hereinafter called 'Interpro') acts only as agent in all matters connected with making and securing of reservations and/or tickets for transportation, accommodations, tours and/or other arrangements for the retail clients of Interpro (hereinafter called 'you') and for various airlines, ship lines, tour wholesalers, car renters, owners and contractors providing accommodation, transportation and/or other services (hereinafter referred to collectively as 'Principals'), which Principal(s) are disclosed on your invoice. Interpro does not own, manage, control or operate any transportation vehicle, hotel, restaurant, insurance, cruise, tour or sightseeing company, museum, landmark, attraction or any other company that would fit into the classification of Principal. All coupons, exchange orders, vouchers, invoices, receipts, itineraries, contracts and tickets issued by Interpro on behalf of Principals or by Principals are subject to any and all related tariffs as well as to the terms and conditions specified by each Principal. Interpro shall not be or become liable or responsible for any loss, injury or damage caused to you or any other person or property in connection with accommodation, transportation or any other services and resulting directly or indirectly from (but not limited to): your failure to follow instructions, dangers incident to the sea, storms, earthquakes, fire, breakdown in machinery or equipment, construction difficulties, local laws, climatic conditions or aberrations, abnormal conditions or developments, acts of governments or other authorities, wars whether or not declared, hostilities, civil disturbances, terrorist activities, social, political or labor unrest, riots, thefts, mutinies, pilferages, hijacks, epidemics, diseases, quarantines, fumigations, medical or custom regulations, defaults, acts of God, delays, cancellations, changes in itineraries, routing, equipment, carrier (also due to airlines code-sharing), schedules or accommodations or from any other cause or matter. Furthermore, Interpro shall not be liable for any loss or damage resulting from insufficient or improperly issued passports, visas or other documents or from improper medical assistance (including transfusions), of from misrepresentation, breach of contract or from any intentional, careless or negligent act or omission of any party, Principal or supplier, other than Interpro. The preceding sentences apply regardless of whether any such act or omission results in loss, damage, delay, injury, accident, infirmity, death, expense, inconvenience, loss of enjoyment, unfulfilled expectations, distress or frustration (whether physical or mental), quality of service, diminished condition of cleanliness at a hotel or housing facility, or shortened vacation time. By embarking upon travel, you voluntarily assume all risks involved in such travel, whether expected or unexpected. You are hereby warned of such risks and are advised to obtain appropriate insurance coverage against them. In

accepting your booking, Interpro relies upon the existence and validity of this NON-RESPONSIBILITY clause. Both Interpro and you agree that this NON-RESPONSIBILITY clause is an essential and material term of agreement between Interpro and you, and that without such clause, Interpro would not have entered into any such agreement and/or would have not provided services to you. **YOUR RETENTION OF TICKETS, RESERVATIONS OR BOOKINGS AFTER ISSUANCE SHALL CONSTITUTE A CONSENT TO THE ABOVE AND AN AGREEMENT ON YOUR PART TO CONVEY THE CONTENTS HEREOF TO YOUR TRAVEL COMPANIONS OR GROUP MEMBERS.**

2) LIMITATION OF LIABILITY: In the event of error(s) or omission(s) on the part of Interpro, which result in damage to you or your property, any liability of Interpro shall be limited to the amount of commissions or other compensation received and collected by Interpro relative to your trip. **IN NO EVENT SHALL INTERPRO BE LIABLE FOR CONSEQUENTIAL DAMAGES.**

3) CHANGES, REVISIONS, CANCELLATIONS: Regardless of the reason, any modification of travel plans results in a very costly process of communication expense, and in time-consuming administrative endeavors. Furthermore, modifications are time sensitive and take precedence over and time away from revenue producing requests: they may also cause delay to other clients. This work is not compensated by any earned or expected commission and therefore a fee addition described below shall apply:

A) Changes and revisions: Time and communication expenses including phone, fax, mail expenses, courier, etc.

B) Cancellations: If booking is under deposit, then the charge will be for time and communication expenses plus the non-refundable retainer. If Cancellation occurs after final payment is made or payment in full is collected or when the word "Finalized" appears on your invoice, an administrative fee of 15% (fifteen per cent) of total cost of travel services will be charged on cancellations originated by you.

These fees will be charged separate from and in addition to any fees or charges levied by Principal(s). On cancellations, changes or modifications originated by your actions directly with suppliers which result in Interpro not being paid earned commissions, compensation, or having commission recalled or debited, such commission will be invoiced to you for payment. You are hereby advised to purchase adequate trip cancellation insurance coverage as a means to possibly recover charges in the event of an unexpected cancellation (see TRAVEL INSURANCE). In fairness to travelers who do purchase travel cancellation insurance, there will be no exception to this policy.

4) TRAVEL INSURANCE: Interpro strongly recommends that you purchase travel insurance. There is insurance available to cover trip cancellation (and/or interruption) and penalties, including Travel Agency loss of commission and compensation, baggage, flight, accident,

illness, emergency, air ambulance/evacuation, declared bankruptcy of Principal(s) and other contingencies. Interpro is not responsible for direct financial loss and/or any loss resulting as a consequence of your decision not to purchase the travel insurance which is available to you. Please indicate your preference in the box below, by writing either 'ACCEPT' or 'DECLINE', followed by your signature and the date.

I have received application(s) brochures for travel insurance coverage or obtained them via the world wide web and have been urged by my travel counselor to adequately cover my investment and myself/my traveling companion(s) against potential losses. After having examined the application(s) I have decided to:

_____ this valuable protection. (In case of purchase, please indicate if you have purchased coverage directly with the insurance company _____ ; or if you have decided to have Interpro process the application for you _____ .)

(Signature)

(date)

FAILURE TO MAKE THE ABOVE CHOICE SHALL BE DEEMED BY INTERPRO AS CONCLUSIVELY INDICATING THAT YOU WANT NO TRAVEL INSURANCE.

- 5) REFUNDS:** Because your monies for purchase of travel services are transferred to the Principal(s) concerned, as disclosed on your invoice(s), Interpro must first receive and collect such monies back from the Principal(s) prior to issuing any refunds. Interpro is neither responsible for recoverability of funds nor for specific amounts thereof, at any time, after remittance to Principal(s). Additionally, once travel commences, any possibly recoverable amount(s) resulting (for example) from changes of hotels, shortened stays, missed transfers or sightseeing services, etc. are subject to Principal's conditions and in any case are limited to the net amount(s) recovered by Interpro from Principal(s).
- 6) HEALTH CONSIDERATIONS, DOCUMENTS AND DISCLOSURE REQUIREMENTS:** Interpro recommends that you consult your own physician(s) at time of booking and have a complete physical examination. Ask for his/her medical advise pertinent to your trip and your health. Any physical or mental condition that may require medical treatment or attention, or which may render you unfit for travel or which may constitute a risk or danger to yourself or anyone else, must be reported in writing to Interpro for transmission to the Principal(s). This notification must be done at the time the reservation for travel services is made or as soon as the condition is discovered by you, including, without limitations, pregnancy. Acceptance and/or retention of passenger(s) is at the sole discretion of Principal(s). If no notification in writing is received by Interpro, you represent and warrant that you are physically and otherwise fit to travel. Regulations with regard to vaccination certificates and health cards vary, depending on the country(s) visited or transited and change from

time to time depending on world health conditions. If inoculations are required (see INTERNATIONAL TRAVEL) they may be obtained from a physician or at the county or city health department. Thereafter, it is imperative that your local health department official stamps your health card. Failure to comply may necessitate re-inoculation before entering certain countries.

Note: since many health insurance policies do not cover incident/illnesses that occur outside the United States, it is important for your health and protection that you make certain that you have adequate insurance coverage. (see TRAVEL INSURANCE).

7) INTERNATIONAL TRAVEL: When traveling to or via any foreign country(s), it is your responsibility to obtain, prior to departure, any and all necessary documentation that may be required by the government(s) of said country(s), including but not limited to: a valid passport, visa(s) (i.e. entry, re-entry, business, student or transit visa), inoculations or other documents. You are strongly urged to check directly with the embassy(s) or nearest consular office(s) of the country(s) to be visited or transited, and at time of booking for any up-to-date requirements and/or conditions peculiar to your scope of visit. You assume complete and full responsibility for, and hereby release Interpro from any duty of checking and verifying any and all passport, visa, vaccination, health condition and any other entry requirements of each destination and all safety and security conditions of such destinations during the entire time period. For information concerning possible dangers at international destinations, contact the travel advisory section of the U.S. State Department at (202)647-5225. For medical information, call the Public Health Service at (301) 443-2403 and the Center for Disease Control at (404)332-4559.

Note: a married woman using a passport in her maiden name must bring along a copy of her married certificate. A visa is not a guarantee of entry.

8) YOUR RESPONSIBILITY TO COMPLY WITH THE LAW: It is your responsibility to comply without delay with all requirements of all immigration, port, health, customs, security and police authorities. You must abide by all laws and regulations of each country(s) or state(s) from, through or to which you will travel.

9) COMPENSATION FOR AGENT: Interpro is entitled to fair compensation for its services as agent. Unless otherwise stated on your invoice, compensation for the services of Interpro is included in the amounts outlined, in the form of commissions from the Principal(s) and/or fees for services received by you. Since certain services that are either required by you or necessitated for the proper handling of the transaction are not commissionable, not remunerated or adequately compensated by the Principal(s), you will be notified in advance about conditions and amount of professional fees due to Interpro for such service(s). Since no compensation is paid to Interpro by Principal(s) in case of cancellation on your part, please be sure to read the section titled 'CHANGES, REVISIONS, CANCELLATIONS' for full details of fees applicable in these circumstances.

10) RESERVATIONS: It is your responsibility, when placing reservations, to supply Interpro with the correct legal name(s), current address(s) and phone number(s) of each party. Country of citizenship is required in case of foreign travel. Please include age of children (as applicable), as well as of seniors, due to the possible applicability of discounts or additional requirements. Interpro deems a reservation confirmed by Principal(s), only when such confirmation is received in writing, either by mail, computer, facsimile, telex or other printed or transformable-into-print form, from such Principal(s). Verbal confirmation from Principal(s) (i.e. by phone) is not considered valid by Interpro until written supporting evidence as described above is received from Principal(s). For your benefit, we strongly urge you to reserve all components of your trip at the same time. This will minimize possible disappointment and/or loss due to non-availability of one or more components.

11) PAYMENTS: Interpro will inform you regarding form(s) of payment acceptable by Principal(s) for the services to be supplied. Credit card payments require both imprint and cardholder signature, along with picture I.D., and may be subject to a non-refundable processing fee or surcharge. Cash payments are accepted only at the premises of Interpro (i.e. not by mail). If the acceptable form of payment is check, then you must 1) make the check payable to Interpro Travel Service, Inc., and, 2) in the endorsement area you must write the following caption: 'For services to be rendered by' followed by the name of the Principal(s). All returned checks are subject to a \$25 service charge. (Interpro is under no obligation to re-deposit any such checks). You are encouraged to check directly with Principal(s) to verify receipts of deposits and/or final payments as transferred by Interpro on your behalf. INTERPRO IS NON RESPONSIBLE FOR PRINCIPAL'S FINANCIAL PERFORMANCE.

12) TICKET/DOCUMENTS PICK-UP: You should pick-up documents at Interpro as soon as issued on behalf of, or received from Principal(s). Check documents at once for accuracy and read them in advance, prior to leaving the premises of Interpro, as they may contain further limitations of liability and other important disclosures. Please call immediately if there are any questions. If Interpro is instructed by you to mail, electronically transfer, courier or express deliver documents to your residence, or any other address, please be advised that Interpro is not to be held liable for any documents lost, destroyed, not delivered on time, not received on time or misdirected.

13) CHILDREN: Considerable restrictions apply to children (under age 18) traveling alone on both domestic or foreign trips. Ask for full details at reservation time. Single parents traveling with children to international destinations must carry a notarized letter from the non-accompanying parent (or, if the child is traveling alone, from both parents), stating that he/she (or them), has/have given consent. For further information and possible additional requirements, consult the consular office or embassy of your foreign destination(s).

14) RECONFIRMATION OF SERVICES: You must re-confirm all services directly with Principal(s) prior to departure, including airlines, ships, hotels and car rentals. For airlines re-confirm your flights at each point of stopover. This will give the airlines the opportunity to keep you advised of any changes which may have occurred and which may affect your itinerary. Failure to re-confirm services may result in your reservations being cancelled.

Note: In certain countries, a carrier re-validation (stamp) on your airline ticket is required as evidence of re-confirmation.

15) CHECK-IN: You are required to check-in at the required time as indicated by each Principal. Observe the same for hotels, ships, car rental, trains etc. Be ready to exhibit (if asked), picture I.D. to match identity with name(s) on ticket/document. It is your responsibility to verify at this time that any frequent flyer/renter/guest membership account number is properly credited.

Note: Failure to comply with official check-in time requirements may result in your reservation being cancelled and boarding/service/car/accommodation denied even if paid for in advance.

16) AIRLINE TICKETS: Your airline ticket is non-transferable and is valid only for the person whose name appears on it. Please note important information on your ticket as well as on and inside your ticket jacket. Leaflets or inserts may also be provided by government and other authorities to inform you about important matters. Further information may be available at the airline ticket counter. All rates, schedules, equipment, frequency of service, routings and regulations are subject to change without notice. Unused or partially used airline tickets must be returned to Interpro for proper credit/refund processing to your account, provided that a refund is available. If applicable, amounts of refunds are subject to Principal(s) tariff rules. Lost, stolen or destroyed tickets must be paid for until refund is received from the issuing Principal, and subject to any Principal-imposed service charge.

17) HOTELS: Unless differently stated on your invoice, itinerary, voucher, travel documents, if you need to cancel or change accommodation plans, it is your responsibility to contact and notify the hotel(s) no later than 4PM (hotel local time), the day of confirmed arrival (or within the time period specified by the hotel), to avoid mandatory payment and charges. If the words 'Guaranteed for late arrival' appear next to the hotel information on your itinerary, invoice, voucher or document, that 'Guarantee' is represented and solely warranted by the Principal(s) accepting your booking and not by Interpro. Interpro does not necessarily know if a hotel is undergoing renovation or any type of construction work, during your stay, unless this information is either: 1) Specifically given to Interpro by Principal, or, 2) You instruct Interpro in writing to contact the hotels directly, for a status update. In case number 2, Interpro will gladly perform this additional service and charge you for time and communication costs. (see 'COMPENSATION FOR AGENT'). Foreign hotels may not be

modeled after American standards and spaciousness, features and amenities may vary greatly. For this reason, Interpro strongly urges you not to reserve rooms for triple and quadruple occupancy.

18) CAR/VEHICLE RENTAL: The driver must be in possession of a valid driver's license for the country(s) and the type of vehicle reserved. The license must be exhibited along with a major credit card and acceptable by the Principal and prior to taking delivery of the vehicle. The required credit card must be in the driver's own name and be presented even if the vehicle rental has been paid for in advance. An international driver's license is still required in some countries and is strongly recommended in all foreign rentals. You should read and have full comprehension of all conditions of the rental agreement prior to signing. Some rent-a-car companies do not rent to drivers under the age of 25, while some have upper age limits too. If you do not have a credit card to exhibit, you will be required to comply with the Principal's cash rental policies. It is your responsibility to obtain full information in advance from the rental station and comply with any and all regulations thereof. Interpro strongly urges you to purchase adequate insurance and other coverages from the rental company (there are collision and loss damage waivers CDW/LDW, supplemental liability insurance, personal effects coverages, personal accident insurance/PAI and other coverages. Full details are available from the rental company. If the word 'Guaranteed' appear next to the car information on your itinerary, invoice, voucher or documents, that 'Guarantee' is represented and solely warranted by the Principal(s) accepting your booking and not by Interpro.

Note: If the renter declines to purchase rental company's CDW or LDW, he/she may be required to pay a substantial advance cash deposit.

19) TOURS, CRUISES, PACKAGES, SIGHTSEEING TRIPS, EXCURSIONS, CUSTOM ITINERARIES: Check all aspects of your itinerary(s) (i.e> dates, locations, sights, meals, class and type of service or accommodation). Read the conditions of the contract 'fine print' in the Principal's brochures, leaflets, tickets, voucher, inserts, itineraries, notices, etc. These conditions are binding between you and the Principal(s). If being in a country on one of it's national/local holidays will lessen the value of your tour or stay, due to the places of interest, museums, shops, etc. being closed or inaccessible, (also due to restoration works or the like), select an alternate travel schedule. (A list of holidays and events are available to you upon demand from most national tourist offices and on the world wide web). Country of registry of your sea or airship indicates that, while on board that conveyance, you are subject (but not limited to), the laws of such country.

20) SPEAKING FRANKLY: Every successful trip begins with an informed traveler. You are encouraged to take the time to sit down with your travel counselor to address every facet of the trip and all your requirements. Any information is meant to be helpful but it is recom-

mended that you check with independent sources. Furthermore, you should avail yourself of the abundant free material and information at libraries, tourist offices of foreign destinations and on the world wide web. You might also invest in the most current travel guide(s) and/or videotapes, videodiscs etc, available on the market for sale or rental. Travel necessitates being a good-natured realist as well as a romantic, and requires and agreeable acceptance of the ways of people in foreign lands, their standard of accommodations, services and degree of cordiality.

21) AUTOMATED BOOKINGS: In the event that an automated system is used in connection with air transportation and/or other arrangements, Interpro disclaims any liability for reservations, fare, flights or other misinformation resulting from computer error or bias. Interpro shall, upon request, use it's best effort to determine the lowest possible fare, but, in any event, shall not be liable for failure to ascertain the lowest possible fare.

None of the 21 disclaimers and/or points of information contained in this disclaimer may be altered or waived in whole or in part by any representative or salesperson of Interpro. Only official numbered and dated documents of Interpro are valid for services agreed upon.

The above information is posted at each travel Counselor's desk and is attached to each invoice printed.

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