

Kosher River Cruise Terms & Conditions

I World of Travel (Known herein as IWOT) wants your trip to be inspiring, enjoyable, and worry-free. As part of this commitment to you, we are including the following information about your trip. By confirming the reservation with your deposit payment, the guest/travel agent acknowledges that they are aware of and will comply with these terms and conditions.

YOUR CRUISE

All fares are per guest in US dollars based on double occupancy unless otherwise noted. Fares are capacity controlled and are subject to change at any time without notice. Availability of all stateroom categories cannot be guaranteed until the guest's full deposit has been received. Additional restrictions may apply.

Reservations and Payments:

A cruise deposit of \$1800 per person is required to confirm guest cabin reservation.

Single supplement: 80% - \$3600 Cabin Deposit Required.

Airfare arranged by IWOT will require payment in full and will be non-refundable.

Additional deposit of \$180 per person will be required for those guests wishing to enhance their experience with pre- or post Kosher River Cruise tour packages.

Bookings must be paid by credit card. Please note that the IWOT online Credit Card Authorization Form, signed by the client, is required. Payments are considered received only during business hours on weekdays. Any payments received outside of business hours will be considered received on the next business day.

Final payments for cruise/tours are required on or before:

MARCH 8th, 2022 for June Sailing

APRIL 9th, 2022 for July Sailing

Reservations will be cancelled if final payment is not received in a timely manner.

Group discount: For every 9 confirmed passengers – the 10th passenger will receive a complimentary cruise fare, 10th passenger responsible for paying airfare, port fees, taxes and gratuities.

Items Not Included in the Published Price: These include, but are not limited to, airfares to and from your destination except where specified; airport/ departure taxes; excess baggage charges; aircraft seat assignments; cost of passports and visas; taxes; laundry; phone calls; all items of a personal nature; items not included on regular menus; meals not detailed in the itinerary; expenses for additional

sightseeing not specified in the itinerary; and health, accident, baggage, or travel insurance plans.

Cancellation Policies:

COVID – Travel with Confidence Policy

We stand by our commitment to make your travels worry free and we want you to feel confident making your reservations. Our **Travel with Confidence Policy** is how we stand by that commitment. Should government issued COVID restrictions delay or interrupt our planned sailings, we offer guests vouchers for 100% of their cruise investment on a future sailing valid for 2 years from your cancellation date. Note: funds applied in the form of a Funds Transfer of the non-penalized portion of a cancelled booking are subject to the standard cancellation schedule of the new booking. Guests will be responsible to pay any difference in pricing between their cancelled and new reservation.

IWOT will continue to closely monitor all travel recommendations and protocols of the WHO as well as the countries we plan to visit and will work according to their guidelines. Safety requirements (like social distancing, hand washing, or wearing masks) that are in place at the time of our sailing are mandatory for guests.

General Cancellation Policies

We hope nothing will come between you and your IWOT Kosher Cruise vacation. Should you need to cancel your booking or any portion of it, your cancellation must be received in writing and will be effective on the date of receipt. These cancellation fees are in addition to any cancellation fees that might be levied by your travel agent. There is no refund for unused services or for unused portions of the trip.

For true worry-free travel, please visit TRAVEL INSURANCE for full details.

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Cancellation charges, per person and based upon the date of cancellation, are as follows:

Cancellation Notice Received Before Cruise/Tour Start Date Cancellation Charges Per Person

Before February 6th 2022 – FULL Deposit Refund for June 6th sailing

Before March 10th 2022 – FULL Deposit Refund for July 8th Sailing

119-90 days prior to departure – 35% of the fare**

89-30 days prior to departure – 70% of the fare**

29-0 days prior to departure – 100% Full Penalty

****Any airfare purchased via IWOT is non-refundable**

COVID-19 Rebook Cancellation Terms: Funds applied to a reservation in the form of a Funds Transfer of the penalties on a cancelled booking due to COVID-19, are non-refundable. Once applied to a reservation, should your travel plans change 120 days or more prior to the departure date a Future Travel Certificate will be issued in the same amount originally applied less any non-refundable items in the booking. Should your plans change less than 120 days prior to the departure date of the reservation these funds are non-refundable and will not be applicable to a future booking.

Revision Fee: A fee of \$50 per person, per transaction, will be charged for any revision made to the reservation unless the change increases the value of the booking. A passenger name or date change will be treated as a cancellation subject to our cancellation policy, and a new reservation must be made. Any revision to a booking may result in the loss of a confirmed airline reservation, IWOT change fees (refer to the Air Travel change fees section for details), increased airfare, and any charges levied by the airlines, which will be payable by the passenger.

KASHRUT SUPERVISION

IWOT is dedicated to the quality and excellence of our Kosher culinary cuisine. Our Kosher sailings are under the rabbinical and kashrut supervision of Rav Nechemia Rotenberg and Mashgiach Shalom Brot.

- All meat onboard is Glatt Kosher.
- All dairy products are Chalav Yisrael

Kashrut on our cruises and hotels is under the direct control of local orthodox, rabbinical authorities. In areas where such supervision is not available, Kosher food is prepared under the supervision of mashgichim certified by the Israeli Chief Rabbinate, or another internationally

recognized Kashrut authority

- We have full Minyanim with Torah Readings and Shiurim
- Full provision for Kiddush and Havdalah requirements
- Shabbat candles are supplied to our guests
- Shabbat elevators are available and made for electronic doors where possible
- Care is taken to ensure a continual availability of hot drinks and light refreshments
- Dress code onboard is "Country Club Casual"
- Temple onboard ship

YOUR FLIGHT

Airfare: IWOT wants to help make your entire vacation smooth sailing, so we offer great values on airfares from most major cities in the U.S. Please contact your Travel Professional for the most up-to-date prices. As airfares and schedules are subject to availability, we encourage you to book early. Business Class flights may not be available for certain flight segments and may require travel in economy class. Payment in full is required to confirm all air reservations. You may cancel your air within 24 hours of booking and receive a full refund of the cost of the airfare. Once air is booked and

deposited, we may issue your air ticket at any time.

Airline Schedule Changes and Cancellations: If the airline notifies IWOT of a major schedule change we will notify you or your travel agent by email. Changes in flight time or operating airline will not result in eligibility for reimbursement or reduced change fees should you not accept the schedule change offered by the airline.

If the airline cancels your flight(s) and is not able to protect you on alternate flight(s) IWOT will attempt to secure new air for you and any fare differential will be

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yours to pay. Should you not accept the new air itinerary within the timeframe allowed the air will be released and we will issue a refund of the amount received for airfare.

Air Bookings and Restrictions: TSA regulations require us to collect your full first, middle and last names as they appear on your passport or government-issued ID, as well as date of birth and gender. This information is required before we can book your flight. IWOT is not responsible for denied boarding or reissue costs due to an incorrect name, date of birth, or gender information supplied to IWOT. Flight itineraries provided by the airlines prior to ticketing are subject to change without notice. IWOT is not responsible for any inconvenience or any costs or fees incurred by delays, lost luggage, or disruption of air service. Flight itineraries provided are subject to change by the Air Carrier(s). We recommend you contact the airline within seven (7) days of departure to reconfirm your flights and check into your flight for your boarding passes 24 hours prior to each departure.

Seat Assignments and Special Services: Requests for seat assignments, special meals and special services must be made by passengers directly to the airline. Not all airlines offer pre-assigned seats; some may charge for pre-assigned seats and any additional charge imposed by the airlines will be at the guest's expense. Seating is solely under the airlines' control, as are itinerary changes, flight delays and schedule changes. Some airfares used by IWOT are not eligible for frequent flyer mileage or seat upgrades.

Airport/Ship Transfers: If you purchase an IWOT Air-Inclusive Vacation, you enjoy the special included

convenience of scheduled group transfers between the airport and the ship/hotel on the day the cruise or cruise/tour begins, and between the ship/hotel and the airport on the day of the cruise or cruise/tour ends, when air booked falls within our transfer guidelines. There may be a waiting period between transfers of two hours or more unless private car transfers have been purchased. Private car transfers are only available on the cruise or cruise/tour start/end dates and are only available for transportation between designated airports and the ship, for up to two guests per car. If your flight arrangements arrive/depart outside of these parameters, you must make your own transfer arrangements.

Making Your Own Flight Arrangements: Should you elect to make your own flight arrangements, IWOT will provide complimentary scheduled group transfers to/from the ship/hotel as long as your flights arrive/depart in the cruise/tour starting/ending cities in accordance with the dates shown in this brochure and your flight arrangements comply with the Transfer Guidelines as shown below. If your flight arrangements arrive/depart outside of these parameters, you must make your own transfer arrangements. IWOT will not be responsible for missed transfers due to delayed or cancelled flights, or for missed cruise/trip days, or for extra costs resulting from the foregoing. To qualify for transfers, it is required that flight information and pre-trip arrangements for all passengers making their own flight arrangements be given to IWOT no later than forty-five (45) days prior to departure and must conform to the Transfer Guidelines below:

ADDITIONAL CONSIDERATIONS

Baggage Fees, Baggage and Personal Belongings:

IWOT allows one (1) suitcase, one (1) carry-on bag, and one (1) personal bag (handbag, computer case, etc.) per person onboard our ships and motorcoaches. Airlines may have additional baggage restrictions and may impose additional fees for checked baggage and/or excess baggage (visit: iflybags.com). Additional taxes and surcharges may be collected by foreign government and non-government entities. Keep an eye on your baggage—it is your responsibility throughout the trip. IWOT is not responsible for loss, theft, or damage to baggage and/or personal belongings at any time during the cruise, or on included transfers and other transportation. A protection plan covering lost, stolen,

or damaged baggage is available through the IWOT Travel Protection Plan.

Flights included as part of the cruise/tour itinerary: Should your itinerary include one or more flights within the region visited as part of your cruise/tour itinerary, such flights will be in economy class. Should passengers' baggage exceed the airline's limit, excess baggage fees may be levied and will be the passengers' responsibility to pay (visit: iflybags.com)

Check-In and Check-Out Times: Please note that standard check-in and check-out times will apply regardless of flight schedules or transfer arrangements.

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- **Arrivals:** On the day of embarkation, your stateroom will be ready after 3:00 PM. Guests who embark prior to 3:00 PM can wait in one of the public areas onboard. For itineraries beginning at a hotel, your room will be ready after the hotel's standard check-in time. IWOT is unable to request early check-ins.
- **Departures:** On the day of disembarkation, you must vacate your stateroom by 8:00 AM. Guests with flights departing later in the day may wait onboard in one of the public areas until 1:00 PM or later, depending on the sailing schedule. For itineraries ending at a hotel, you must vacate your room by the hotel's standard check-out time. IWOT is unable to request late check-outs.

Mandatory Passenger Registration: IWOT Guests are required to register for their cruise with the following necessary information:

- Your personal details, including your email address and phone number.
- Your emergency contact info and travel insurance details, just in case we need it.
- Any dietary, medical, or other special requirements you may have.

Documents: Provided full payment has been received on time and registration is completed, travel documents will be available to download in electronic format 14 days prior to departure.

Passport/Visa: A valid passport is required to travel on all IWOT programs. Passports must be valid for at least six (6) months after the scheduled return date of the trip. You should check with your Travel Advisor or the U.S. Consulate Service for information regarding necessary visas and other documentation. Non-U.S. citizens must contact the appropriate consular office for entry requirements pertaining to your trip. Any visa(s) or other documentation required for a particular itinerary is the sole responsibility of the guest. Due to government-imposed security/immigration measures, passport information and emergency contact information are required for all passengers prior to release of documentation.

Travel Insurance Recommendation: We strongly encourage you to purchase travel protection when traveling. Should you choose to travel with IWOT without travel insurance coverage you will need to acknowledge your agreement to take full responsibility for all expenses (trip interruption, trip delay, medical expenses, quarantine expenses and emergency evacuation/repatriation) that may arise while traveling. Your cruise documents will not be released until IWOT

receives a signed travel insurance waiver.

Itinerary Changes: You can count on the value of IWOT's experience and regional knowledge to make sure you enjoy your Kosher cruise/tour even when conditions beyond our control occur. The very nature of a river, its sources, and networks of bridges and locks, means that there will be times when weather or other conditions in a region require IWOT to make adjustments, and/or modifications to an itinerary. Although every effort will be made to keep itineraries, vessels, and hotels as they are shown in the brochure, IWOT reserves the right to substitute itineraries, hotels, or vessels. In such cases, we will do everything we can to make sure the locations visited and the excursions and hotels or vessels offered are similar to the ones originally planned. Any changes to itineraries will not result in eligibility for a refund. Itineraries are subject to change without notice and may need to be altered specifically because of water levels, wind factors, or other conditions. Guests who choose to cancel or interrupt their cruise or cruise/tour due to an itinerary change will be subject to our standard Cancellation Policy.

Advanced, Cancelled, or Delayed Sailing: IWOT reserves the right to cancel, advance, postpone or modify scheduled departure, return or itinerary dates, as well as locations, events, and schedules, and may, but is not obligated to, substitute, vary, alter, reschedule, cancel and/or relocate any accommodations, vessels, modes of transportation and other aspects of the vacation. IWOT is authorized to take these actions due to causes or circumstances of any kind or nature beyond IWOT's control or causes or circumstances within IWOT's control that IWOT deems to make such actions appropriate. IWOT will not be liable for cancellation, delay, rescheduling or other adjustment or impact to a departure or itinerary, or other aspects of the vacation brought about due to force majeure or other circumstances beyond its control that prevent or interfere with any aspect of the cruise/tour, also including governmental and administrative actions. The company's only liability will be to provide Passengers the amount it has received for the Contract in the form of a Future Travel Credit or at IWOT's discretion a refund of monies paid to IWOT in connection with such cruise/tour. IWOT is not responsible for other travel arrangements affected due to our cancellations or changes and is not liable for any cancellation or change costs or penalties incurred on other travel arrangements, including air tickets.

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Stateroom Changes: If due to unexpected technical or other unforeseen circumstances, it becomes necessary to change a guest's stateroom onboard, any change to stateroom category will result in eligibility for a refund equal to the fare difference between the category booked and the category of relocation.

Extensions/Land Tours: IWOT reserves the right to reschedule and/or cancel land extensions or land tours if the minimum number of participants (20 people) is not met or for safety reasons. If you, as the Passenger, choose to cancel your pre- or post-cruise extension one hundred and nineteen (119) days or less before departure, then please refer to the Cancellation Policy section for the applicable cancellation policy and penalties that will be applied.

Security: Security is a major concern to all of us and the global situation is constantly changing. Events around the world, coupled with the "Travel Advisories" put out by various governments, may at times necessitate changes to the accommodations and itinerary or even trip cancellation. Risks are involved in travel to any country that may experience security difficulties. You must accept these risks and assume responsibility for your own travel decisions.

Personal Responsibility—COVID-19 Warning: We have introduced enhanced hygiene protocols—for you, our other guests and our team members.

An inherent risk of exposure to COVID-19 exists in any public place where people are present. COVID-19 is an extremely contagious disease that can lead to severe illness and death. According to the U.S. State Department and the Centers for Disease Control (CDC), senior citizens and guests with underlying medical conditions are especially vulnerable.

We ask that you please take personal responsibility for your well-being. This begins with packing any personal protective equipment and sanitizers you require.

Please adopt physical distancing and hygiene practices throughout your pre-trip travel arrangements and follow all health instruction whether physical signage, or requests from our professional staff once you are vacationing with us.

In choosing to travel with IWOT, you voluntarily assume all risks related to exposure to COVID-19.

Let's help keep each other safe and healthy.

Health and Mobility: The Company strives to provide a safe, enjoyable, and memorable travel experience for all passengers. The Company welcomes passengers with special needs or disabilities. However, please note the following:

- Passengers are required to advise IWOT at time of booking of any physical, medical, or other special needs that require accommodation. After the time of booking, should a Passenger develop a physical or medical condition that requires accommodation the Passenger is required to advise IWOT immediately.
- All guests must ensure they are medically and physically fit for travel. IWOT may impose safety requirements necessary for the safe operation of the cruise and land tours from the cruise. IWOT may also exclude an individual from participating in a tour or an activity if that individual's participation poses a direct threat to health or safety.
- IWOT does not provide personal devices (such as wheelchairs, hearing aids or prescription eyeglasses) or services of a personal nature (such as pushing a wheelchair or assistance in eating, toileting or dressing). A companion capable of providing such assistance must accompany any passenger who requires services of a personal nature.
- IWOT does not employ medical personnel. Any necessary medical attention will be provided by a local facility at the passenger's expense. IWOT is not responsible or liable for any losses or costs incurred as a result of medical services obtained while on the cruise or on land, or for the quality of the care or services received.
- Passengers should be aware some land tours include rough terrain, extensive walking over cobblestone streets, uneven pavement, stairs and locations which may not be easily accessible or accessible by wheelchair. During the tour, IWOT may decide with independent suppliers to provide travel services. These parties are independent entities over which IWOT has no control. Accommodations on international tours or cruises may differ from those in the United States. IWOT cannot guarantee disability access or accommodations for passengers traveling on international tours. IWOT may, in its sole discretion, decline the booking of any passenger or remove any passenger who cannot comply or refuses to comply with the IWOT terms and conditions. IWOT is not responsible for any costs incurred in the event a passenger is removed from a tour. Passengers agree not to hold IWOT or any of its related entities liable for any actions taken under these Terms and Conditions.
- All travelers must be 18 years or older on date of arrival.

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LEGAL NOTES

ATTORNEY FEE PROVISION

This Agreement is deemed to be entered into in Fort Lauderdale, Florida. The exclusive venue for any action concerning the interpretation, enforcement, or breach of any term, obligation, or duty as contained or related to these Terms and Conditions or any grievance relating to the cruise and/or tour shall be solely in the Superior Court of Florida, County of Broward.

This Agreement shall be construed according to the internal laws of Florida without regard to conflicts of law principles. All guest claims must be submitted in writing and received by IWOT no later than 60 days after completion of the IWOT vacation. Guest claims not submitted and received within this time shall be deemed to be waived and barred. In any legal action, arbitration, or other proceeding to enforce, interpret or construe the terms of this Agreement, or concerning any grievance relating to the cruise and/or tour, the prevailing party shall be entitled to recover actual reasonable attorneys' fees, costs and expenses.

Responsibility and Waiver: The responsibility of IWOT is strictly limited. IWOT promotes and sells tour programs consisting of certain travel services on cruise ships ("Vessels") or other modes of transport ("Transport"). IWOT does not own or operate any of the Vessels/Transport. The owners, operators and charterers ("Suppliers") of the Vessels/Transport are independent of IWOT. IWOT makes no representations or warranties concerning the Suppliers or the Vessels/Transport. IWOT assumes no liability for any acts or omissions of any Supplier including, without limitation, those involving cancellation of tours/cruises, schedule changes, rerouting, delays, damage to or loss of baggage, property damage, equipment failures, accidents, death or injuries to persons regardless of cause, whether or not services are tendered, or transportation provided are arranged through IWOT. Accordingly, you will not have any right to claim or recover against IWOT as a consequence of any negligent or willful act or failure to act of any Suppliers or the condition or operation of any Vessels/Transport. Notwithstanding anything herein to the contrary, the liabilities and obligations of the Suppliers to you and your rights against the Suppliers, are subject to any and all Terms and Conditions of the Suppliers' contract of carriage and any and all governmental/jurisdictional laws and regulations bearing upon or otherwise

relating to such rights, liabilities and obligations, including, without limitation, choice of law, jurisdiction of disputes, limitations of liability and limitations on the time to file claims. By utilizing the travel services of the Suppliers, you agree that you will look to such Suppliers for any accident, death, injury, property damage, or personal loss to you or to those traveling with you, and that neither IWOT nor any representative of IWOT shall have any liability whatsoever. Additional risks and dangers may arise including, but not limited to, hazards of traveling in undeveloped areas, hazards of travel by boat, train, automobile, aircraft and other means of conveyance, animal interactions, forces of nature, political unrest, other unrest, hazardous local customs and practices, differing levels of sanitation, differing standards of safety, risks associated with water, food, plants, insects and differing animal regulation, accident or illness in areas lacking means of rapid evacuation or medical facilities, and acts of national and local governments and unrest and acts of others against governments. These risks are not an exhaustive list but are examples of many kinds of risks. You are voluntarily participating in these activities with the knowledge that there are significant dangers involved, and you hereby agree to accept any and all risks. As lawful consideration for the agreement with IWOT to participate in such trips and activities you agree you will not make a claim against IWOT, its related companies or its personnel or sue for bodily injury, emotional trauma, death, property loss or damage or other loss, cost or expense, however caused, as a result of or related to your contracting for, traveling to or from, or in any and every other way participating in the trip. You release IWOT its related companies and its personnel from any and all claims, known or unknown, arising from contracting for, traveling to or from, and in any and every way participating in a trip. This release of liability and assumption of risk agreement is entered into on behalf of you and all members of your family and party, also including minors accompanying you. This agreement also binds your heirs, legal representatives and assigns.

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Omissions: IWOT is not responsible for omissions, printing and/or presentation errors in brochures, on Internet sites, or in any other media where such information may be presented IWOT reserves the right to make corrections as required.

Agreement: The payment of a deposit and/or the issuance of tickets or vouchers shall be deemed your consent to the Terms and Conditions as presented herein. It is specifically agreed that this agreement is entered into in Fort Lauderdale, FLA, and in the event any legal or equitable action is initiated concerning the interpretation, enforcement, or breach of any term, obligation, or duty as contained or related to these Terms and Conditions, the exclusive venue for such action shall be solely in the Superior Court of Florida, Broward County. This agreement shall be construed in accordance with Florida law without regard to conflicts of law principles.

Time of Publishing: The Terms and Conditions listed are those in effect at the time of printing and remain in effect until replaced. These Terms and Conditions replace all previous versions.

YOUR CRUISE TICKET CONTRACT: Transportation aboard the ship is provided solely by the Suppliers (ship owners and charterers) pursuant to the Terms and Conditions of the Passenger Ticket Contract that you will receive prior to embarkation. A copy of the Passenger Ticket Contract will be provided with your final documentation or earlier, upon request. Please note the Passenger Ticket Contract includes a clause specifying the courts of Basel, Switzerland as the exclusive forum for resolving disputes. The Passenger Ticket Contract is governed by the laws of Switzerland and is subject to limitations of liability and time limits for making claims under the Athens Convention Relating to the Carriage of Passengers and Their Luggage by Sea, 1974 ("Athens Convention") and the International Convention on Limitation of Liability for Maritime Claims, 1976 ("1976 Convention"). Where the terms of this Contract conflict with any applicable mandatory provision of law or international convention, including, where applicable, the Strasbourg Convention on the Limitation of Liability in Inland Navigation, 2012 (the "CLNI Convention"), the provisions of that law or convention prevail. Copies of applicable Conventions are available on request.