

Golden Odysseys, Inc. Consumer Disclosure Notice

Please read and sign on the last page

Conditions and Other Information:

Any partial or full payment of a required deposit for a reservation on any Golden Odyssey, Inc., tour shall constitute consent to all provisions of the List of Conditions, Terms, Policies or other general information contained in this document, brochure or other documents related to the tour. These provisions are hereby incorporated by reference in the Consumer Disclosure Notice and all participants are advised to take notice of them.

Golden Odysseys, Inc., is the principal tour operator and is responsible to all participants for all arrangements and for all tour services and accommodations offered in each tour. Golden Odysseys, Inc., its agents, employees and volunteers shall not be responsible or liable in respect of either person or property for any loss, damage, injury, accident, illness, death, delay or irregularity however occasioned, sustained or suffered in or during any packaged journey, trip or in carrying out any arrangements booked by or through Golden Odysseys, Inc., or from the actions or failure of actions on the part of the airline carrier, transportation company, hotel, or any other sub-contractor or other persons providing services. All tickets, vouchers, and other orders furnished by Golden Odysseys, Inc., are subject to the terms and conditions of the individual service provider. All rates are quoted in US dollars, and are based upon tariffs and exchange rates in effect. All rates quoted are subject to change without notice.

Golden Odysseys, Inc., reserves the right to decline, accept, reject, or to retain any person as a participant of a trip should such person's general deportment impede the operation of the tour or the rights, welfare or enjoyment of other tour participants. Golden Odysseys reserves the right to cancel a participant's reservation at any time prior to the trip for any reason, and our sole liability shall be to refund the participant's deposit or any payments made to us by the participant.

Golden Odysseys, Inc., reserves the right to substitute all forms of transportation, tour activities, hotels, and ground operators of similar or better quality without penalty or prior notice should, in our opinion, circumstances so demand.

In the event of a change in the itinerary necessitated by factors or conditions beyond the control of Golden Odysseys, Inc., no refund or credit will be allowed provided that Golden Odysseys, Inc., provides accommodations and services of comparable quality and standards as set forth in the brochure and other tour documents. Any such change shall not modify the cancellation provisions in the brochure or other tour documents. No refund or credit will be allowed in whole or

part, for any services or other features included in the package, for unused air transportation, land transportation, or hotel accommodations should any such services not be utilized by any tour members.

No person, other than an authorized representative of Golden Odysseys, Inc., by a document in writing, is authorized to vary, add or waive any term or condition in the brochure or other tour documents including any term or condition set forth in the preceding provisions.

Terms, Conditions and Policies—Reservations, Refund & Cancellation Policies:

A deposit of 25% of the total cost of the trip, 10% domestic, along with a reservation form and the signed disclosure and waiver forms are necessary to confirm your reservation, unless otherwise notified. Full trip payment is due 60 days prior to tour start date unless otherwise notified. Late payments may be subject to a \$100 late fee. Participants not paid in full by the final payment deadline, will be denied tour participation and charged all applicable penalties. Trips are booked on a first-come first-served basis. In the event that a particular trip is filled, your name will be added to a standby list in case of future cancellations. As cancellations are received, we will notify the first person(s) name on the standby list and offer available spaces to them. We then notify the next person, and so on, until all spaces are resold or the standby list is exhausted. Your initial deposit will be held until we are able to confirm you on a trip. If we are unable to confirm your reservation, your entire deposit will be returned to you as soon as possible. Final trip payment is due as specified in the trip brochure or other tour documents. As an extra convenience to you, we will send a notice of final payment. Full trip payment is due for any reservation made within 60 days prior to tour start date.

You have the right to cancel your trip reservation and receive a full refund, within 14 days of the date of trip confirmation. Cancellations received after 14 days from date of confirmation, may apply all deposits or payments to the same or another tour with Golden Odysseys, Inc., within a 12 month period. Cancellations made within 60 days prior to the tour will be subject to fees incurred by Golden Odysseys, Inc., plus any other penalties imposed by the air carrier, ground operators, hotels, cruise lines, and/or any other suppliers. Participants who do not show for the tour will forfeit the total cost of the trip as purchased from Golden Odysseys, Inc.

If the contract between Golden Odysseys, Inc., and the passenger, on the one hand, and/or the contract between Golden Odysseys, Inc., and the designated carrier, on the other hand, is canceled by the tour operator for any reason whatsoever, all partial or full payments made by the passenger for the trip will be refunded in their entirety, without further obligation on the part of Golden Odysseys, Inc.

The cost of each tour is based on the assumption that a minimum number of persons will participate. 45 days prior to departure, we will examine our lists to verify the required number of participants have signed up. At the discretion of Golden Odysseys, Inc., if the number of participants signed up is reasonably close to the number of participants required, the tour will run as planned. Occasionally when few participants have signed up for a particular tour, a decision to cancel must be made. We then notify everyone who has secured reservations for the tour and refund their money in full. In some cases, the trip may still be offered to those who previously held reservations, however, smaller numbers on any tour will usually mean less group discounts, yielding a higher overall cost. At this time previous reservation holders will have a choice to continue the original tour and pay the cost difference or cancel and receive a full refund .

Many of our tours have elements such as airline tickets, annual event tickets, pre-purchased meals, etc., that may be non-refundable should you cancel. Any cancellation fees will be passed along in their entirety. We strongly suggest that you purchase Cancellation Insurance, which is reasonably priced and available through The Berkley Group for the amount you have at risk. The premium for this insurance is nonrefundable. In case of an emergency cancellation, the insured portion of the refund comes from the insurance agent, not from Golden Odysseys, Inc. Insurance companies have specific allowable reasons for cancellation. Also, pre-existing conditions may be excluded. Please call us for additional information.

Golden Odysseys, Inc., shall not be liable for the following: (1) Expenses such as additional hotel nights, meals, not specified in the individual trip itineraries that may be required either in route, prior to, or following a trip, caused by individual client's travel arrangements, by airline scheduling and scheduling changes, canceled flights, missed flight connections, or by other factors not under the control of Golden Odysseys, Inc.; (2) Expenses incurred in recovering lost luggage by airlines, belongings left behind on a trip, or in shipping purchases or other goods home from abroad; (3) All travel costs to the location of the tour, including airfare, and the cost of passports, health certificates, if needed and airport taxes if any; (4) Expenses of a personal nature such as laundry, phone calls, wine and liquor, and items not on regular menus, or part of an itinerary, and trip cancellation insurance and/or accident insurance.

Flight Connections:

We recommend that you allow yourself adequate time for making connecting flights by taking into account possible delays such as long lines, passport and security checks, and any possible cancellation of a particular flight by the airline carrier. Golden Odysseys, Inc., assumes no responsibility or liability in the event you should miss the flight due to weather, late arrival of your connecting flight, or any other delays that might occur. Participants using other trans-

portation for connections to or from a charter/commercial flight assume total responsibility and liability in the event connections are missed.

Travel Documents:

Regulations specifically state that all passengers must present positive identification (picture ID) when boarding an aircraft both directions. Any person who cannot prove that he or she is the person designated on the reservation may be denied boarding. International flights will require that you be able to present Proof of Citizenship (valid US passport or state-certified birth certificate and a supporting picture ID) as required for specific destinations. Any person traveling under a surname other than that which appears on his or her birth certificate or passport should be able to present a Proof of Name Change (marriage license).

Luggage:

Airline regulations entitle each trans-Atlantic economy class passenger two check-in suitcases and one carry-on bag that will fit beneath the seat. For economy class air on inter-European flights, the allowance for check-in baggage is a total of 44 pounds. Please check directly with the appropriate carrier for your journey. Also, new security devices such as the ones used at DIA, which monitor check-in baggage, are capable of destroying camera film. We strongly suggest that you carry on any film that you want to use while on tour.

Photography Use:

The participant hereby gives permission for any photograph or video taken during a Golden Odysseys, Inc., tour, to be used in any publication or promotional literature for Golden Odysseys, Inc.

Exertion Levels and Participant Responsibilities:

Our tours are designed for mature active travelers. Trip members have the responsibility to select a trip appropriate to their abilities and interests. We will also be happy to discuss with you the trip itineraries and physical requirements. Trip participants are held responsible for being in sufficient good health to undertake the tour. If you have any questions regarding exertion levels on our tours, please feel free to call us for a fair and honest appraisal of what to expect.

Smoking/Alcohol:

Alcohol may not be consumed on any transportation device used while on the tour. Any tour member who is inebriated while participating on our tours, will not be allowed onto the designated transportation and will need to find and pay for their own transportation to the following destination site and may also be subject to removal from the tour as explained in the disclo-

tures, conditions and information documents. Please be advised that according to regulations, airlines will also deny entry to such persons. Smoking on a Golden Odysseys, Inc. tour is permitted in designated areas only. (Non-smoking and smoking rooms requests will be passed along to the hotel, but are not guaranteed.) Whenever possible, all dining facilities reserved through Golden Odysseys, Inc., will be in non-smoking sections.

Single vs. Double Rates:

Many hotels and other accommodations charge the same rate regardless of whether one or two persons occupy a room. All costs for tour accommodations are based on double occupancy. Please note that the single rate applies specifically to accommodations and does not entitle a passenger to a double seat on any provided transportation.

Need a Roommate?

If you do not have a roommate and would like to share a room with someone while on tour, Golden Odysseys, Inc. will try to provide the name of someone for you to room with. You must request a roommate at least 45 days in advance of departure. While on tour if you find your roommate unacceptable, your tour director will arrange single rooms whenever possible, at your own expense. Before rooming with a person, we highly recommend that, if at all possible, you take the time to meet that person and determine if rooming together will be beneficial throughout the length of the tour

Do You Have a Group?

If you are a member of an organization, or have a group of friends or family who would like to take a trip together, we can make arrangements for you.

For Your Protection:

On all tours offered through Golden Odysseys, Inc, we offer trip cancellation insurance, we carry all of the necessary business insurance with The Berkley Group. We also accept Visa and Mastercard as an added protection for your trip investment.

General Information:

This contract shall be governed by United States law which is the principal place of business of Golden Odysseys, Inc. and any court disputes arising here under, shall be resolved in the United States. Whenever possible, each provision of this agreement shall be interpreted in such a manner as to be effective, valid and enforceable under the laws of the United States of America. However, if any provision of this agreement shall be prohibited by, or shall be invalid or unenforceable under the applicable law, such provisions will be ineffective to the

extent of such prohibition, unenforceable, or invalid, without invalidating, the remainder of such provision or the remaining provisions contained in this agreement.

Equestrian Specific Disclosures:

The participant understands that anyone riding on or being near a horse can suffer bodily and other injuries. Horses are unpredictable by nature. When frightened by real or perceived danger or when under stress, they can jump forward or sideways, run, buck, kick, or rear without warning. Participants also understand that horses are powerful and potentially dangerous. Golden Odysseys, Inc., strongly recommends wearing a helmet to reduce risk of death or bodily harm.

The contractor(s) operating the tour reserves the right to reject any rider for reasons of riding inability, or behavior endangering the safety or the welfare of the rider and horses. No refund will be given to any rider who is rejected by the tour director or contractor(s) for any such reasons nor can refund be made to any rider who is unable to complete a ride on the tour.

If any participant of a riding tour is a minor, his or her parent(s) and/or legal guardian must assume full responsibility for all expenses and liabilities of that participant in this riding tour and agree to indemnify and hold harmless Golden Odysseys, Inc., against any claims by a minor which may arise.

It is recommended, but not required, that the traveler obtain cancellation insurance concerning travel arrangements and the tour price, and that the traveler obtain individual insurance for personal injuries, loss or damage to baggage, and for legal liability.

Accepted by Golden Odysseys, Inc.

By: _____

Accepted and Agreed To:

By: _____

Signature of Traveler

By _____

Signature of Second Traveler

Training or Trail Riding Facility Name

By: _____

Traveler's Name (Please Print)

Second Traveler's Name (Please Print)

SECURING YOUR RESERVATIONS:

Because our exclusive tours are limited to twenty-five participants or less, they fill up unusually fast. To secure your reservation on any Golden Odysseys, Inc., tour, you should make your initial deposit as soon as possible.

To make a reservation for any of our tours, please call us today at **1-888-640-8200!** Please feel free to contact us at any time with questions or concerns regarding any of our tours.

Golden Odysseys, Inc.
1308 5th Street
Golden, Colorado 80403
Phone: (303) 278-8200 Fax: (303) 278-0434
Toll Free: 1-888-640-8200

Please make checks or money orders payable to:
Golden Odysseys, Inc.