



July 29 – August 8, 2023

Especially designed for:

**Archdiocese of Denver**

**Space is limited. Register Today!**

With:

**Michelle Peters**

Director of Youth, Young  
Adult & Campus Ministries



 Faith Journeys



Dear Pilgrims:

At the request of the Archdiocese of Denver (the “Archdiocese”), Faith Journeys, a travel agency that specializes in ministry travel, is organizing a World Youth Day group pilgrimage to Lisbon in 2023 for the benefit of Catholic pilgrims located within the geographical territory of the Archdiocese of Denver who wish to coordinate group travel plans with the Archdiocese’s *Office of Evangelization and Family Life Ministries*.

Pilgrims attending WYD 2023 with the *Office of Evangelization and Family Life Ministries* through Faith Journeys will be contracting directly with Faith Journeys, may obtain travel insurance through Faith Journeys, and shall make all payments directly to Faith Journeys. Each pilgrim is responsible for reviewing the terms of payment, travel itinerary, insurance coverage, and all other aspects of the pilgrimage to ensure all meets their respective needs.

Faith Journeys has been working to assure reasonable pricing is offered to pilgrims, and to arrange an itinerary that will allow for pilgrims to travel together as safely and as efficiently as possible. The Archdiocese’s Michelle Peters (Director of Youth, Young Adult & Campus Ministry) shall assist Faith Journeys with gathering necessary (non-payment, non-contractual related) paperwork, communicating itinerary with pilgrims, and will herself travel with the pilgrims, but neither the Archdiocese nor Ms. Peters have any further obligation or responsibility regarding tour logistics and/or Faith Journeys’ contractual obligations to pilgrims.

Sincerely in Christ,

Scott Elmer  
Executive Director of Evangelization & Family Life Ministries

Michelle Peters  
Director of Youth & Campus Ministry



# Archdiocese of Denver

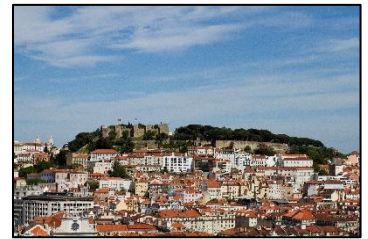
## *World Youth Day Pilgrimage to Lisbon*

### *“Mary arose and went with haste” (Luke 1:39)*

(9 nights/11 days)

#### **Day 1: Saturday, July 29, 2023**

Our journey begins as we depart the USA on an overnight flight to Lisbon, Portugal



#### **Day 2: Sunday, July 30: Arrival in Portugal**

**(D)**

Arrival into Lisbon and meet our Faith Journeys representative who will assist us to the awaiting motorcoach and transfer into the city. Half-day guided tour of the city that is rich in art, architecture, spirit, and home to many saints. Visit St. Anthony's Church, known in Portugal as a marriage saint, because legend has him as a conciliator of couples. Check-in to the hotel for dinner and overnight.



#### **Day 3: Monday, July 31: Sintra, Roca Cape, Cascais & Estoril**

**(B,D)**

Full-day, guided tour to begin by visiting the charming village of Sintra, a UNESCO World Heritage Site. Visit Pena Palace, and the historic center to walk through the medieval streets. Continue to Roca Cape, the most westerly point of continental Europe, for a view across the Atlantic Ocean. We'll proceed to Cascais and Estoril to see the stunning beaches and gardens. Return to our hotel for dinner and overnight.



#### **Day 4: Tuesday, August 1: World Youth Day Opening Mass**

**(B, WYD Meals)**

Morning at leisure (or guided tour if it did not happen on day of arrival). Afternoon and evening participation in the opening of the World Youth Day in Lisbon.



#### **Day 5: Wednesday, August 2: World Youth Day**

**(B, WYD Meals)**

Morning Catechesis and World Youth Day activities. WYD participants, organized by language groups, will have catechesis sessions with bishops from all over the world. The sessions will take place in church, school, auditoriums, and sports centers in Lisbon. Afternoon gathering for all pilgrims from the USA.

#### **Day 6: Thursday, August 3: World Youth Day & Arrival of Pope Francis**

**(B, WYD Meals)**

Morning Catechesis and World Youth Day activities. WYD participants, organized by language groups, will have catechesis sessions with bishops from all over the world. The sessions will take place in church, school, auditoriums, and sports centers in Lisbon. Arrival of Pope Francis and Welcoming Mass.



#### **Day 7: Friday, August 4: World Youth Day & Stations of the Cross**

**(B, WYD Meals)**

Morning Catechesis and World Youth Day activities. WYD participants, organized by language groups, will have catechesis sessions with bishops from all over the world. The sessions will take place in church, school, auditoriums, and sports centers in Lisbon. Take part in the Stations of the Cross in the afternoon.



#### **Day 8: Saturday, August 5: World Youth Day & Overnight Vigil**

**(B, WYD Meals)**

Young people will arrive at the site for the Overnight Vigil. The pope will arrive and Eucharistic adoration will begin. An address is made by the Holy Father. Overnight Vigil.

**Day 9: Sunday, August 6: World Youth Day, Papal Mass** (WYD Meals, D)

Pope Francis will concelebrate Mass with thousands of bishops and priests, and he will address the young people, to send them out to the world to witness to their faith, as the Lord did with His Apostles. At the end of the Mass, the Holy Father will announce the place where the next edition of World Youth Day will be held. Culmination of World Youth Day 2023. Return to Lisbon. Enjoy a dinner as a group.



**Day 10: Monday, August 7: Santarem & Fatima** (B,D)

Full-day excursion to Santarem and Fátima. Santarem (Portugal's third largest city) is a site of many churches, including the Church of the Holy Miracle, which contains a 13<sup>th</sup> century Eucharistic miracle on continuous display since 1269. Continue to Fatima to Celebrate Mass. Fatima is home to one of the most well-known Marian shrines in the world, the Shrine of Our Lady of Fatima. Each year as many as 4 million people visit here because they are drawn by the reports of three local shepherd children who in 1917 saw the Virgin Mary. Visit the Tombs of Francisco and Jacinta, as well as other sites related to the appearances of Mary. We will take time for our own devotions and prayers at the Hungarian Stations of the Cross consisting of fourteen small chapels along walkways leading to a marble monument of Christ on the cross. Return to Lisbon for a farewell dinner as a group and overnight.



**Day 11: Tuesday, August 8: Depart for Home** (B)

Following breakfast, transfer to the airport for the return flight home. With renewed faith in Christ and the Church, we share our gifts and strengths in our local community.

**This is a very flexible itinerary.** Except for confirmed appointments, the places of interest and the sequence of sightseeing might be changed if necessary or desirable

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**WORLD YOUTH DAY LISBON**  
**FAITH JOURNEYS**  
Cost Estimates  
**ARCHDIOCESE OF DENVER**

**SPACE IS LIMITED. REGISTER TODAY!**

**Pilgrimage price with self-arranged airfare (Land-Only): \$2,982**

**Pilgrimage price including airfare from Denver, CO: \$4,895**

(U.S. government taxes, fees, and airline fuel surcharges up to \$550 included –  
pricing is based on a minimum 20 pilgrims, staying in double occupancy; private room \$644 additional)

<u>Payment Schedule</u>		<u>Cancellation Penalty</u>	
Payment constitutes acceptance of all terms and conditions		Cancellations on or after the dates listed below In addition to Section 4 under Terms & Conditions	
<b>\$500 per person</b>	<b>With Registration Form</b>	\$200 per person	Upon Receipt
		\$300 per person	March 31, 2023
\$1,500 per person	January 30, 2023	\$750 per person	April 30, 2023
		\$1,500 per person	May 30, 2023
Balance	April 30, 2023	Full Tour Cost	June 14, 2023

Space is available on a first come basis, and registrations are processed in the order they are received by Faith Journeys.

These costs are based on payments made by check or cash-equivalent to qualify for our lowest discounted prices. If you choose to pay by credit card a 3% (non-refundable) accounting fee applies. All tour prices quoted for transportation and land arrangements herein are based on rates (including foreign exchange rates) in effect at the date of this offer and are subject to change. Adjustments may be made if the exchange rate varies more than 5%.

To Register, visit: [portal.myfaithjourneys.com](https://portal.myfaithjourneys.com) Group Number: **23017**



**WORLD YOUTH DAY LISBON**  
**FAITH JOURNEYS**  
**Cost Inclusions & Exclusions**  
**ARCHDIOCESE OF DENVER**

**COST INCLUSIONS**

- **WORLD YOUTH DAY:** Registration and fee (up to \$300), including assistance from Faith Journeys staff to pick up your backpacks and registration material and deliver them to your accommodation.
- **AIRLINE TRANSPORTATION:** Round-trip transportation by scheduled airline carrier from **Denver, CO**. Air fares are subject to change pending space availability at the time of group booking.
  - Includes up to \$550 for U.S. Government airline taxes, fees, and estimated fuel surcharge.
- **ACCOMMODATIONS:** Hotel accommodations in superior tourist-class hotels chosen for location, reputation, cleanliness, and service. The price is based on double occupancy, all rooms with private facilities. All hotels are subject to availability at group rates at the time of booking
- **MEALS:** Daily breakfast and other meals as indicated in the tour itinerary. WYD Registration includes meal vouchers during the World Youth Day week
- **ENTRANCE FEES:** Entrance fees are included based on inclusions on the itinerary.
- **TOUR ITINERARIES:** Electronic versions of the tour itinerary are available listing hotel addresses, telephone and fax numbers.
- **TOUR MANAGEMENT:** Support by Faith Journeys Tour Manager for your delegation in Lisbon. Faith Journeys Lisbon office staff is easily available 24 hours daily (even on weekends) to render assistance whenever needed.
- **EXCURSIONS:** Conducted by licensed, professional guides utilizing personal headsets as outlined in the day-by-day Tour itinerary.
- **GRATUITIES:** Tips to hotel personnel (including meals) are included. Tips to tour manager(s), licensed guides, and motorcoach driver(s) are included.
- **EACH PARTICIPANT RECEIVES:**
  - 2 Luggage tags    • 1 Faith Journeys WYD T-Shirt
- **TRAVEL NOTES:** Pre-departure Travel Notes are available to each participant containing useful information about travel preparation, destination information, useful packing and cultural conditioning suggestions.
- **INDIVIDUAL TRAVEL INSURANCE:** Individual insurance coverage (Plan 1) is included in all FJ programs. Summary of coverage (Plan 2 with additional coverage is available at a supplemental cost):
  - \$10,000 – Travel Accident                      • \$1,000 – Medical Expense
  - \$300 – Baggage Coverage                      • \$600 – Trip Cancellation/Interruption/Delay
- **LIABILITY INSURANCE:** \$3M Faith Journeys Tour Liability Insurance coverage.

**COST EXCLUSIONS**

- Single Occupancy Supplement (private room): \$644
- Travel Visa for non-U.S. passport holders.
- Additional (Plan 2) Travel Insurance (optional)
- Transportation to and from the departure airport.
- Drinks at dinners.
- Meals not mentioned in the pilgrimage itinerary
- Airline luggage fees, if applicable.
- Difference between current and actual costs for the airline taxes and the estimated fuel surcharge, if applicable.

# Travel Protection

Because most airline tickets issued for group travel are nonrefundable, purchasing travel protection to protect oneself against unforeseeable events that may impact travel plans is highly recommended for tour members. Through the plan administrator **Trip Mate**, Faith Journeys (FJ) has several travel protection plans available for tour members to purchase. These plans help protect tour members from situations such as *Trip Cancellation*, *Trip Interruption*, *Travel Delay*, or *Emergency Medical Expenses*. Faith Journeys provides enrollment forms for travel protection to all tour directors or tour coordinators to distribute to tour members.



## WHAT TRAVEL PROTECTION COVERS

- **Trip Cancellation and Trip Interruption** provide coverage for cancellation or interruption of a trip due to reasons such as injury, illness or death suffered by the insured or a member of the insured's immediate family.
- **Emergency Medical Expense** covers reasonable medical costs if emergency medical treatment is required while on the trip. Tour members are encouraged to check their current health insurance to see if it covers international travel.
- **Baggage Protection** provides coverage for loss, damage or theft of baggage and personal belongings. Tour members are encouraged to check to see if they are covered for baggage loss under their homeowner's policy.
- **CFAR/Cancel For Any Reason** gives tour members the option to cancel their tour for any reason up to 48 hours prior to the scheduled departure date and be reimbursed 75% of the nonrefundable costs paid for their trip. CFAR coverage is only offered in the Premier Plan Upgrade, and is not available to residents of the state of New York.

## WHAT IS INCLUDED IN YOUR TOUR PACKAGE?

FJ includes liability for all tour packages, and standard travel protection is included for all groups traveling by air.

- **Liability Insurance** (*Included in all Tour Packages*), underwritten/provided by Arch Insurance  
\$3,000,000 FJ Tour Liability Insurance Coverage
- **Standard Travel Protection** (*Included in All Tours Traveling by Air*), includes Travel Insurance underwritten by US Fire Insurance Company
  - \$10,000 – Accidental Death and Dismemberment
  - \$300 – Baggage and Personal Effects Coverage
  - \$1,000 – Accident and Sickness Medical Expense
  - \$50,000 – Emergency Evacuation, Medical Repatriation, and Return of Remains
  - \$600 – for each of the following coverages: Trip Cancellation, Trip Interruption, Travel Delay, and Missed Connection

Please Note: The totals above represent maximum benefit amounts. Coronavirus is treated the same as any other sickness under the terms of the plan

## WHAT THE PREMIER PLAN UPGRADE OFFERS TOUR MEMBERS

Premier Travel Protection Options are available for tour members to purchase and includes:

- Increased Travel Delay benefit of \$200 per day, \$2,800 total. Should a tour member need to quarantine while on tour, this benefit may apply
- Up to \$25,000 of coverage for accident or sickness medical expenses
- Trip Cancellation and Trip Interruption coverage up to the insured trip cost
- Up to \$1,500 of coverage for baggage and personal effects
- Up to \$250 of coverage for a baggage delay of 24 hours or more
- Up to \$750 of missed connection coverage
- Increased Accidental Death and Dismemberment coverage up to \$25,000
- Optional cancel for any reason coverage\* (\*not applicable to residents of the state of NY)

## INCLUDED STANDARD PLAN VS. PREMIERE PLAN UPGRADE

Travel Protection Benefits	Included Standard Plan for Groups Traveling by Air (UF374)	Premier Plan Upgrade with CFAR (UF3700M)	Premier Plan Upgrade WITHOUT CFAR (UF3700M)
Trip Cancellation	\$600	Insured Trip Cost	Insured Trip Cost
Trip Interruption	\$600	Insured Trip Cost	Insured Trip Cost
Missed Connection	\$600	\$750	\$750
Travel Delay of 12 Hours or More	\$150 Per Day, \$600 Total	\$200 Per Day, \$2,800 Total	\$200 Per Day, \$2,800 Total
*Cancel for Any Reason Benefit	Not Included	*75% of the Non-Refundable Trip Cost	*NOT AVAILABLE
Medical Expense/Emergency Evacuation	\$1,000	\$25,000	\$25,000
-Accident & Sickness Medical Expense			
-Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000	\$50,000	\$50,000
Accidental Death & Dismemberment	\$10,000	\$25,000	\$25,000
Baggage and Personal Effects	\$300	\$1,500	\$1,500
Baggage Delay (24 Hours or More)	Not Included	\$250	\$250

\*Not available to residents of the state of New York

## TRAVEL PROTECTION FAQ (Prepared by Trip Mate)

**What is CFAR? What does CFAR cover?**

CFAR stands for “cancel for any reason.” With CFAR tour members can cancel for any reason that is not a covered reason for Trip Cancellation by filing a claim for 75% of their *non-recoverable* investment. The request for cancellation must be received by FJ’s office in writing up to 2 days prior to the tour’s scheduled departure date.



### **Are doctors available on call through the travel protection plans?**

Our standard and premier plans include multi-lingual medical professionals available 24 hours a day to provide help, advice, and referrals for medical emergencies. They can help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24-Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

Please Note: These are non-insurance services provided by Generali Global Assistance and not underwritten by US Fire Insurance Company

### **What is considered to be a covered quarantine?**

“Quarantine” is a strict medical isolation imposed by a recognized government authority, their authorized deputies, a medical examiner or a physician to prevent the spread of a disease. An order is not considered to impose a strict medical isolation unless the order requires the relevant person to be confined twenty-four hours per day, seven days a week throughout its duration.

### **What happens if a tour member needs to quarantine on tour?**

Our premier plan includes Travel Delay coverage with a benefit of up to \$2,800 total (\$200/day). If a tour member contracts the Coronavirus and needs to be quarantined (as defined above), Travel Delay provides coverage for additional expenses for reasonable accommodations, meal and local transportation expenses.

### **Is there a deadline for purchasing the premier plan?**

Tour members can purchase travel protection up until 60 days prior to departure (all payments and documents need to be received by FJ no later than 60 days prior to departure).

### **Will a cancellation be covered by the Standard Coverage if a tour member has to cancel prior to departure?**

Only if the tour member is canceling for a covered reason as outlined in the plan documents. The Standard Plan has a very limited amount of coverage (\$600 of the tour cost). Purchasing the Premier Plan with “Cancel for Any Reason” (CFAR) is the best way for tour members to protect their investment.

### **Is CFAR/Cancel For Any Reason available to tour members from all 50 states?**

Tour members from all US states, except New York, are eligible to file a claim under CFAR/Cancel For Any Reason.

### **If a tour member is a resident of the state of New York: is it worth it for them to buy upgraded travel protection if they cannot get CFAR/Cancel For Any Reason coverage?**

Yes, it is worth it to buy the upgraded protection. Even without CFAR/Cancel For Any Reason coverage, tour members will still be eligible for the \$200 a day/\$2800 total Travel Delay benefit (which includes certain coverages during quarantine, as noted above), as well as multiple other benefits.

### **If a tour member lives in any state (other than New York), do they have a choice as to whether they buy the upgraded plan with CFAR or without CFAR?**

Yes, tour members have a choice to either buy the upgraded plan with CFAR or without CFAR. Trip Mate highly recommends all eligible tour members to buy the upgraded plan with the CFAR coverage.

### What if an individual decides not to travel, but the group is moving forward?

If an individual decides not to travel but the group is moving ahead, you will follow FJ's cancellation penalty structure for your group. Whatever the non-recoverable amount adds up to is what the individual tour member would file their claim for with Trip Mate. The individual can receive full reimbursement of their non-recoverable tour expenses if their reason for cancelling their tour is covered under the Trip Cancellation coverage. If the individual's reason for cancelling their tour is not covered under the Trip Cancellation coverage, they can receive 75% reimbursement of non-recoverable tour expenses, provided they have purchased the upgraded plan with CFAR/Cancel For Any Reason coverage.

### Where can tour members go for questions about the travel protection plans?

FJ can help with questions on pricing related to travel protection. However, if tour members have any coverage questions, they can reach out to the travel protection plan administrator, Trip Mate.

Trip Mate

1-833-297-2255

Faith Journeys

Call 1-877-732-4845 to contact your representative at FJ

## HOW DO TOUR MEMBERS CALCULATE THEIR PLAN COST? (STANDARD INCLUDED)

To calculate a tour member's plan cost for the Premier Plan, take their total trip cost minus \$600 and find the range on the grid below.

Premier Plan Costs (#UF3700M)		
Trip Cost	With Cancel for Any Reason*	Without Cancel for Any Reason
Up to \$250	\$38.00	\$24.00
\$251 - \$500	\$44.00	\$28.00
\$501 - \$750	\$71.00	\$45.00
\$751 - \$1,000	\$85.00	\$54.00
\$1,001 - \$1,500	\$115.00	\$73.00
\$1,501 - \$2,000	\$137.00	\$86.00
\$2,001 - \$2,500	\$190.00	\$120.00
\$2,501 - \$3,000	\$212.00	\$134.00
\$3,001 - \$4,000	\$244.00	\$154.00
\$4,001 - \$5,000	\$330.00	\$208.00
\$5,001 - \$6,000	\$374.00	\$236.00
\$6,001 - \$7,500	\$439.00	\$278.00
\$7,501 - \$9,000	\$508.00	\$321.00
\$9,001 - \$10,000	\$586.00	\$370.00

\* Not available to residents of the State of New York.

Total Tour Package Cost	—	\$600 (value of the included standard plan)	=	Remaining Balance that Needs to be Insured
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Example: The total tour package costs are \$4000.  $\$4000 - \$600 = \$3400$ . They would pay the plan cost to protect the remaining \$3400 to upgrade to the Premier Plan, which would be \$244 with CFAR or \$154 without CFAR.

## INFORMATION YOU NEED TO KNOW

When the upgrade to the Premier plan is purchased, it supersedes the Standard Plan and all applicable benefits will be paid via the Premier plan coverage.

The following exclusions apply to both plans UF374 and UF3700M: 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a professional in a stunt, athletic or sporting event or competition; 7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests not including any of the regatta races, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; 13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 14. a loss or damage caused by detention, confiscation or destruction by customs; 15. Elective Treatment and Procedures; 16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 17. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion; 18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; 20. Bankruptcy or Default or failure to supply services by a supplier of travel services; 21. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto; or 22. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchases of Coverage on Your Trip. Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or custom's rule; d) theft or pilferage while left in any unlocked vehicle; e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; g) Your property shipped as freight or shipped prior to the Scheduled Departure Date; h) electrical current, including electric arcing that damages or destroys electrical devices or appliances.

**Excess Insurance:** The insurance provided by this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. The Coordination of Benefits ("COB") provision applies to This Plan when an Insured has health care coverage under more than one Plan.

This advertisement (AH-3615) contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non insurance Travel Assistance Services provided by Generali Global Assistance Services. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255, [claimssupport@travelclaimsonline.com](mailto:claimssupport@travelclaimsonline.com), CA License # 0805270



## Terms & Conditions

### 1. PAYMENT TERMS

- 1.1. **Payment.** Client shall strictly comply with the Payment Schedule on or before the due date. Faith Journeys ("FJ") accepts payment by check or, with a non-refundable 3% surcharge, Visa and MasterCard. Checks should be made payable to Faith Journeys LLC.
- 1.2. **Additional Deposits.** From time to time, FJ may request one or more deposits over and above those set forth in the Payment Schedule (the "Additional Deposits"). Additional Deposits may be required because of travel during peak periods, the unique nature of the facilities, or any other matter which, in FJ's sole opinion, requires an additional deposit. FJ will consult with Client's tour organizer before making a request for an Additional Deposit, but FJ's decision whether and Additional Deposit is necessary is final. Client shall pay an Additional Deposit within thirty (30) days of the request by FJ.

### 2. DUTIES AND OBLIGATIONS OF FJ

- 2.1. **Scope and Exclusivity.** FJ shall have the duties and obligations set forth in this Section 2 and no others.
- 2.2. **Services Supplied by FJ.** FJ will provide the transportation, transfers, airfare, lodging and services specified in the attached tour brochure on the terms provided herein. FJ reserves the right to vary itineraries and/or destinations and to substitute hotels if circumstances beyond its control necessitate such change(s). FJ reserves the right to use any photos submitted to Group Travel Video's for promotional purposes as it sees fit.
- 2.3. **Services Excluded by FJ.** All transportation, charges, services or other items not specifically identified in the tour brochure for this trip are not covered and must be paid by Client separately. Excluded services and items include, but are not limited to, tips to local guides; meals and beverages other than those noted in the tour brochure; expenses of a personal nature such as laundry, telephone, valet, etc.; portage for hand-carried luggage; passport and visa fees; free time activities; optional excursions and coach driver and guide/escort gratuities.
- 2.4. **Special Equipment and Excess Luggage Needs.** Special technical equipment (including musical instruments), excess or oversize luggage and the transportation for such are not included. Any piece of luggage/equipment over 50 pounds or exceeding 62 inches (length+ width+ height) is subject to additional charges.

### 3. LIMITATIONS ON LIABILITY AND INDEMNIFICATION

- 3.1. **Limitation on Liability of FJ.** FJ, its agents and cooperating organizations expressly disclaim all responsibility and/or liability of any nature for loss, damage or injury to property or person due to any cause whatsoever occurring during a tour under its management, except damaged caused by the gross negligence of FJ.
- 3.2. **Client's Indemnification.** Client shall hold FJ, its agents, employees, contractors and affiliated organizations harmless from, and indemnify and defend same against, any and all claims or liability for any injury (including death) or damage to any person or property whatsoever occurring during the tour, or any part thereof, when such injury or damage has been caused in part or in whole by the act, neglect, fault, or omission of Client, its agents, servants, employees, or invitees. The provisions of this Paragraph 3.2 shall survive the expiration or termination of this Agreement with respect to any claims or liability occurring prior to such expiration or termination.

### 4. CANCELLATION

- 4.1. **Right to Cancel.** Client shall be entitled to cancel this Agreement only upon the terms set forth in this Section 4.
- 4.2. **Cancellation Schedule.** Subject to the terms of the remainder of this Section 4, and provided that Client has made all payments required under the Payment Schedule, Client may cancel this Agreement by providing written notice of the cancellation to FJ. Upon providing such notice, Client is entitled to return of deposits, if any, in accordance with the Cancellation Schedule set forth in the attached tour brochure. The balance of any deposits made by Client, including any Additional Deposits, shall be retained by FJ.
- 4.3. **Limitations on Cancellation.** Notwithstanding the provisions of the preceding Section 4.2, upon providing notice of cancellation to FJ, Client shall not be entitled to refund of any deposits which have been used by FJ to reserve space or fares if the deposits for space or fares are non-refundable to FJ from the providers. Further, in the event that the payments or deposits made by Client are less than the amounts paid by FJ to reserve space or fares which are non-refundable, Client shall not receive any funds pursuant to the Cancellation Schedule and shall remain liable to FJ for any shortfall. Client shall remain liable to FJ for any actual damages to FJ resulting from Client's cancellation of the Agreement.

### 5. CLIENT'S BREACH AND DEFAULT

- 5.1. **Breach.** Upon the breach of any term of this Agreement, including but limited to failure to strictly comply with the payment terms, failure to timely make Additional Deposits, or violation of any of the rules and regulations of FJ, FJ may, at its option, declare the Client in default and terminate its obligation to perform further under this Agreement. Upon any breach of this Agreement, by failure to make payments or otherwise, FJ may, in its sole and absolute discretion, allow the Client to remedy the breach by making the required payments or deposits, or by otherwise performing as required. However, all late payments, if accepted by FJ, will be charged a late fee of one and one-half percent (1 1/2 %) of the unpaid balance per month.
- 5.2. **FJ's Remedies.** Upon any breach this Agreement, by failure to make a payment, or otherwise, Client forfeits its entire deposit and FJ may attempt to reschedule, resell or reuse any goods or services previously purchase or reserved for Client's benefit including, but not limited to, air or other transportation and hotel accommodations.

### 6. JURISDICTION AND GOVERNING LAW

Any dispute of any kind arising out of or from a claimed breach of this Agreement shall be resolved in the Superior Court of Maricopa County, Arizona, and Client consents to venue and jurisdiction in that Court. Client further agrees that all disputes arising from this Agreement shall be resolved in accordance with Arizona law.

### 7. ATTORNEY'S FEES

In the event of any legal action or proceeding arising out of this Agreement, the prevailing party shall be entitled to recover its reasonable attorneys' fees and related costs incurred in such action and such amount shall be included in any judgment rendered in such proceeding.

### 8. WAIVER

No waiver by FJ of any provision of this Agreement or of any breach by Client hereunder shall be deemed to be a waiver of any other provision hereof, or of any subsequent breach by Client of the same or any other provision. FJ's consent to or approval of any act by Client requiring FJ's consent or approval shall not be deemed to render unnecessary the obtaining of FJ's consent to or approval of any subsequent act of Client.

### 9. NOTICES

All notices, demands or other communications in this Agreement provided to be given, made or sent by either party to the other shall be deemed to have been duly given, made or sent when made in writing and deposited in the United States mail, certified or registered, postage prepaid, and addressed to the respective party at the appropriate address set forth in the Initial Terms.

### 10. INTEGRATION AND AMENDMENTS

The provision of this Agreement, including these Terms and Conditions and any rules and regulations of FJ, supersede any oral or written agreement between the parties, and any such oral or written agreement is hereby integrated into this Agreement. To the extent it conflicts with this Agreement, any information found in any advertising material, brochure, or web site is hereby superseded by this Agreement. Any amendment to or revision of this Agreement must be in writing and signed by both parties.

### 11. ACTS OF GOD

If the tour is canceled by reason of Force Majeure, as defined in this paragraph, FJ's liability to Client is expressly limited as set forth in this paragraph. For purposes of this Agreement, "**Force Majeure**" means any event or circumstances that FJ or the supplier of the services in question could not foresee or avoid. Such events and circumstances include, without limitation, acts of God, actual or threatened; war, terrorist activity or the threat thereof; labor disputes, industrial actions, or strikes; martial law; state of emergency; earthquake, adverse weather conditions, tsunami, hurricane, or other natural activity; civil actions; technical or maintenance problems with transport; changes of schedules or operational decisions of air carriers, providers of ground transportation, hotels, amphitheaters, or other venues; nuclear activity; epidemic, pandemic, illness, physical injury, quarantine, medical or customs or immigration regulation, delay, or cancellation; fire; and any similar events outside FJ's control. In the event that there is a cancellation or delay by reason of Force Majeure, Client shall have the option of (a) taking a refund pursuant to the provisions for cancellation above, or (b) selecting an alternate program through FJ, provided that, given the circumstances of the Force Majeure, FJ is able to offer an alternate program at a time that is mutually agreeable to both Client and FJ.

## 12. TRAVEL CONDITIONS

12.1. **Hotels.** Hotels utilized are doubles/twins. Each room will have private facilities, including shower or bath. A supplement surcharge is applicable to participants in single accommodations.

12.2. **Fluctuations, Substitutions with Group.** Client may, under certain circumstances, substitute another person in their stead. Substitutions on flights are allowed subject to the terms of the airline contract. The addition of a new person is charged at the best price available. FJ will use its best efforts to keep the new person at the group rate.

The following fees apply for substitutions:

On or after 180 days before departure the substitution fee is \$50

On or after 120 days before departure the substitution fee is \$100

On or after 90 days before departure the substitution fee is \$150

On or after 60 days before departure the substitution fee is \$350

On or after 45 days before departure the substitution fee is \$1000

Substitutions are not possible less than 5 days before departure

\*FJ must receive the substitution deposit/payments before making a refund to the Client.

12.3. **Rooming List and Late Changes.** FJ must receive the rooming lists no later than 45 days prior to departure from Client's tour organizer. Late changes in the rooming list, including name changes, additions and deletions are subject to a late change/penalty of \$25.00 per person. This charge covers the costs of administrative expenses, long distance telephone calls, over-night mail charges, etc.

12.4. **Flight Arrangements:** All flights will be by scheduled I.A.T.A. carriers with the routing and scheduling at the discretion of FJ. Tour price is based on mid-week travel and air fare flying round trip from the location stated in the tour brochure. Any increase in air fare shall be borne by the participant. Airline taxes and fuel surcharges are not included in price. The operators providing transportation are not responsible for any act, omission or event during the time that passengers are not on board their aircraft or conveyances. FJ has no responsibility or liability of any nature whatsoever for loss, damage, or injury to property or person resulting from the provision of air or motorcoach transportation. The price of a vacant seat and the cost of segments of the program lost due to missing scheduled departure or absences during the tour cannot be refunded. If Client misses any included transportation segment (e.g. flight, transfer, bus or train departure), Client is responsible to make arrangements for and to pay the cost of rejoining the group.

12.5. **Deviations:** Late return deviations are sometimes permitted from the original city of departure, for a minimum fee of \$150, if the class of service is still available at time of booking and if the carrier's fare rules permit the change. All deviations must be applied for by writing, faxing or emailing your request to Faith Journeys. When a deviation is confirmed by the airline, passengers will be notified and invoiced for all charges incurred for their deviation. Each subsequent change is subject to an additional \$50 processing fee, plus airline fees once confirmed. Deviations are difficult, especially during high season, so requests must be made as early as possible. Clients who deviate must arrange for their own ground transportation to and from the airport.

## 13. FREQUENT FLYER PROGRAM MEMBERS

If Client desires to use frequent flyer miles for free tickets, Client will need to book its flights directly with the airline and purchase a "Land Only" package from Faith Journeys. Faith Journeys is unable to provide ticket copies after departure for mileage credits. Client should check with their preferred carrier to determine if Client qualifies for any mileage accrual.

## 14. LAND ONLY

Any Client choosing the 'Land Only' package after their initial full-tour reservation has been made in writing, faxing or emailing, is subject to a \$50 change fee up to 60 days prior to departure. Anyone changing to a 'Land Only' option 60 to 0 days prior to departure will be subject to a \$1,000 change fee. If Client chooses the 'Land Only' option must arrange for their own ground transportation to and from the airports and any mid-tour flights.

## 15. TOUR PRICES

The services specified are based on a minimum of number of passengers. If this quota is not reached, the price of the tour will be increased proportionately. All tour prices quoted for transportation and land arrangements are based on rates (including foreign exchange rates) and taxes in effect at time of publication and are subject to change. Adjustments will be made when the exchange rate varies more than 5% at 120 days prior to departure. Confirmation of final air and land prices and taxes will be advised at that time.

## 16. TRAVEL INSURANCE

Travel insurance is highly recommended. Faith Journeys offers TRIP MATE travel insurance. Coverage includes Accidental Death & Dismemberment, Medical Expense/Emergency Assistance, Pre-Departure Trip Cancellation due to illness, Post-Departure Trip Interruption, Travel and Baggage Delay and loss of Baggage and Personal Effects. The non-refundable premium must be paid at the time of the initial deposit to include any pre-existing medical conditions that do not disable you from travel at the time the premium payment is made. A detailed copy of the Faith Journeys Travel Protection Plan Summary is provided with the tour brochure. All cancellations are subject to the terms and conditions stated therein unless the U.S. State Department bans travel to the countries included in the itinerary. Claims for refunds will be handled expeditiously and will be made within 60 days following the termination of the tour program.

## Flight contracts – Frequent Flyer numbers – Seat changes/requests – “Land Only” packages

### Group Air

Faith Journeys is a faith based tour company that specializes in exclusive group travel. We negotiate and secure **group air contracts** with all major airlines departing from the designated airport for each Faith Journeys group. This allows us to keep all passengers within the group traveling together, in most cases.

Group air contracts differ from individually purchased airline tickets in many ways. When group air contracts are negotiated, we are able to hold a large number of seats at the same rate until we ticket the group approximately 45 days prior to departure. We are limited in what types of deviations are allowed from the group contract and in some cases need to look at published, individual tickets. Taxes and fuel costs are subject to change until the tickets are issued.

All airlines require valid passport information including full name (first, middle and last), date of birth, gender, country, in which your passport has been issued and passport expiration date. To ensure that we are able to provide this information accurately, we require a photo copy of each person's passport traveling on each tour. Faith Journeys will apply each registered passenger's name to the group air contract approximately 60 days prior to departure. Communication is made with the group tour host to review passenger information before group ticketing is finalized with the airline.

### Frequent Flyer Numbers

Frequent Flyer #'s are not always accepted in group air contracts at time of ticketing, however you may apply your FF# to your flight at the ticket counter on the day of your departure. Please make sure to have this information with you when you check-in upon arrival at the airport.

### Seat Requests & Seat Changes

Faith Journeys makes every effort to honor each request received by our passengers regarding seating preferences. Please understand that although requests are being made directly with the airline, not every request is guaranteed or granted by the airline. If you would like to make any changes to your seat, you are welcome to contact the airline directly or change your seats upon check-in at the airport prior to departure.

### “Land Only” Tour Package

Faith Journeys understands that some will wish to arrange their own air transportation for their tour. **Arranging transportation on your own gives you the ability to use your flight miles for your ticket, secure the seat you desire/require, or upgrade to business class or an extra leg room seat.** However, because our group air contracts allow us to hold space with the airline, we are able to limit cancellation penalties in the event of a group or passenger cancellation. Faith Journeys also reserves the right to search alternative flight schedules to better accommodate the group until shortly before ticketing. **If the flight schedule you purchase arrives or departs at a time different from the group, it is your responsibility to join the group either at the airport or at the first hotel.**





Faith Journeys

For More Information and to Register for this Pilgrimage, visit:  
[portal.myfaithjourneys.com](http://portal.myfaithjourneys.com)  
**Group Code: 23017**