

ISLAND DESTINATIONS POST DEPARTURE INSURANCE PLAN INCLUDED AT NO COST

At no additional cost to the traveler, ID Travel Group includes Post Departure Insurance offered through Travel Guard on all Island Destinations itineraries. The plan provides basic benefits for Trip Delay, Baggage Loss and Delay, Medical Emergencies (including Evacuation), Injury & Death Benefits, and 24 hour Travel and Medical Assistance. Details are available in a separate description of coverage distributed with travel documentation and are governed by the policy underwritten by the National Union Fire Insurance Company of Pittsburgh. Restrictions and exclusions apply. **Travelers should review the plan and make their own decision as to the adequacy of its coverage for their circumstances.** The plan may be amended or suspended at any time without notice.

SPF 24/7 - THE ULTIMATE PRE AND POST DEPARTURE PROTECTION PLAN

For more comprehensive coverage, ID Travel Group is proud to offer SPF 24/7, the Ultimate Pre and Post Departure Protection Plan, combining its renowned "Cancel for any Reason" pre departure Plan with some of the most complete post departure travel insurance available in the market, designed by Travel Guard, available for most trips up to \$15,000 per person (maximum \$60,000 per trip) and starting at \$59 per person. Travelers may cancel UNTIL THE SCHEDULED DEPARTURE TIME year round. For trips above \$15,000 per person as well as for Holiday bookings and select properties, we offer the SPF 24/7 Select Plan with coverage up to \$100,000 per person. This plan provides full refund for pre departure cancellations only for named risks (such as illness, death in the family, accidents, weather issues, uninhabitable residence, etc). For both plans, post departure coverage is for 100% of trip interruption expenses, \$1,000 for trip delay, \$1,000 for baggage loss and \$600 for delay, \$30,000 for medical expenses, \$50,000 for medical evacuation, and up to \$50,000 for accidents and death. The post departure plans are underwritten by National Union Fire Insurance Company of Pittsburgh.

With SPF 24/7, the only cost for cancellation is an administrative charge of \$50 per person. Cancellation must be notified by phone to an ID Travel Group agent (including the emergency hotline) prior to scheduled flight departure, and a cancellation number must be issued. Cancellation by voice mail or unacknowledged fax or e-mail is not accepted. SPF 24/7 must be purchased at the time of initial deposit for all travelers in a party, except for children under 2 years. SPF 24/7 is non-refundable and if a reservation is cancelled or materially changed, must be purchased again (if available) for coverage to be continued on any revised trip.

Air travel coverage applies only to scheduled air services booked by ID Travel Group, and refunds will be net of any future travel credits or refunds to be issued by the airline. SPF 24/7 does not cover lost or stolen tickets or any fuel or tax increases. Increases in fares from changed flights are not covered. Coverage is only confirmed as detailed in the Island Destinations invoice. Other restrictions apply. The above is a summary of coverage and not intended fully to describe SPF 24/7 or its terms, limitations and restrictions. Full details are contained in the policy. ID Travel Group reserves the right to suspend offering and selling SPF 24/7 at any time without notice, or to vary its terms.

GENERAL INFORMATION

Air Travel: In conjunction with its vacation packages, ID Travel Group features special fares, often in business as well as coach class, from most major cities on American Airlines, Delta, Air Jamaica, US Air, Air Tahiti, Air Pacific, Emirates and other leading carriers.

Price Quotes & Description Changes: All descriptions in this brochure are believed accurate at the time of printing but are subject to change without notice. Price quotes may be subject to change prior to receipt by ID Travel Group of full payment due to hotel increases or currency fluctuations. In the event of the latter, ID Travel Group will add a surcharge to the final invoice. There will be no increases after final payment is made unless changes are made to the booking.

Health: Medical facilities in the destinations we feature are usually less comprehensive and sophisticated than at home. If you have a medical condition, you should check with your doctor before traveling. Please advise us in advance of any special needs. Water is generally safe to drink, but we recommend bottled water where available.

Immigration Requirements: A VALID PASSPORT IS ALWAYS REQUIRED FOR TRAVEL TO FOREIGN DESTINATIONS. APPLICATIONS CAN TAKE TIME TO PROCESS AND SHOULD BE MADE EARLY. SOME DESTINATIONS DO NOT ACCEPT PASSPORTS WITH LESS THAN SIX MONTHS TO THEIR EXPIRY DATE.

Citizens of other countries should check with foreign Embassies or Consular Offices for any visa requirements.

Travel Documents: Documents are sent to travelers' travel agents approximately 30 days before departure. For bookings made within 21 days of departure, \$25 may be charged for express delivery and processing. Airline tickets are generated electronically where possible.

TERMS AND CONDITIONS

DEPOSIT AND PAYMENT:

By major credit card with an authorized charge form, US\$ checks, or bank drafts in US\$. Unless otherwise advised, a deposit of 50% or 3 nights of the total amount due is required within 10 days of booking and the balance 45 days prior to arrival (up to 90 days prior for certain holiday periods and for villas). Hotels do not usually accept personal checks. Deposit policy may vary for some trips depending on the hotel and time of year. Pricing for the air portion is only confirmed when ticketed. We reserve the right to treat the booking as canceled by you if the balance due on airfare or accommodations is not paid on time. Changes incur a \$75 administration fee in addition to those imposed by the airlines and hotels.

CANCELLATION AND REFUND POLICY:

Outside of 45 days, ID Travel Group will refund you your full amount on land, less \$50 per person administration fee, unless otherwise advised on your ID Travel Group confirmation. (Certain types of reservations are completely non refundable, or are subject to longer periods of cancellation notice or larger charges, and this will be advised if applicable). Inside 45 days, 100% cancellation charges can apply and refunds on canceled bookings will vary by hotel, package booked, and may be different according to season. Check with your reservation agent.

Cancellation must be received in writing, and refunds can take 4 to 8 weeks to process. Air tickets are subject to cancellation policies imposed by the airlines. Many tickets distributed by ID Travel Group are non-refundable, non-transferable, and subject to change fees. **Travelers are strongly recommended to purchase ID Travel Group's SPF 24/7, The Ultimate Pre and Post Departure Protection Plan.**

AIR TRAVEL:

Airline reservations are made by ID Travel Group based upon information supplied by the airlines and their representatives with regard to fares and schedules. Until ticketed, all fares are provisional and subject to change. Late changes in schedules are sometimes made by the airlines and some flights are unfortunately delayed, resulting in missed connections, shortened vacation time, inconvenience, hardship or additional expenses. These items are completely outside the control of ID Travel Group and ID Travel Group shall have no liability for any such items. Travelers may reserve the right to hold the airline responsible. In the event of delay or changed schedules, the airline and not ID Travel Group, will determine the procedure to be followed and the amenities/compensation, if any, to be offered. Travelers are subject to the ticket terms and tariffs of the airline, which shall be the sole contract between the airline and the traveler. **Travelers are strongly advised to reconfirm departure times, etc. of all flights before departure and before returning home.**

FERRY TRAVEL:

Information on any transfers by boat is provided for the convenience of travelers but is not guaranteed by ID Travel Group. Please reconfirm all departure times directly with operators or the hotel front desk. ID Travel Group is not responsible for delays, missed connections, etc.

RESPONSIBILITIES AND LIABILITY:

ID Travel Group as the principal is responsible for making arrangements for the services and accommodations offered in connection with the trip covered by this agreement. ID Travel Group does not own or operate any of the firms or entities which will provide goods and services for the trip or for any option which may be available in connection with the trip, including package items and optional side trips, such as, but not limited to transfers, car rentals, boat excursions, etc. (the "Suppliers"). ID Travel Group does not price trips or options to allow ID Travel Group to guarantee against any failures of any such Suppliers. Accordingly, travelers agree to seek remedies directly with the Supplier at their principal place of business and not to hold ID Travel Group liable for any loss, injury, delay or expense with results directly or indirectly from any action or omission, whether negligent or otherwise, of any supplier providing goods or services for the trip or available option (e.g. the quality of services, cleanliness of a hotel, hotel overbooking or any flight delay or change of schedules). Travelers also agree not to hold ID Travel Group liable for circumstances beyond its control (e.g. force majeure). Travelers are advised that most trips organized by ID Travel Group involve foreign travel and that laws, regulations and requirements in other countries regarding matters of safety, hygiene and disclosure for hotels, car hire, air transportation, yachts, taxis and other providers of goods and services in trips may be of different or lower standards than in the USA. Travelers agree that in the event of any disputes they will only seek remedy locally with the Suppliers in accordance with local laws and practice and will not attempt to enforce standards or laws of their home countries and will not hold ID Travel Group responsible for any perceived failures or deficiencies of Suppliers. The traveler acknowledges that neither ID Travel Group nor its agents have made any representations or promises with respect to the trip, except as expressly set forth in writing and signed by an officer of ID Travel Group. At any time ID Travel Group may decline, for any reason, any person as a traveler on a trip (or option) whereupon ID Travel Group's only obligation shall be to refund to the traveler that portion of payment allocated to the unused services. ID Travel Group may cancel any trip at any time for any reason in which case ID's liability is limited for a full refund within 3 days. ID Travel Group shall not be liable for any cancellation of services by a supplier whether before or after commencement of the trip, and the traveler acknowledges that once ID Travel Group has made payment to a supplier, any refund will be at the discretion of the supplier. ©2011 Island Destinations. All rights reserved. @Island Destinations, The Authority for Luxury Travel, are registered trademarks.