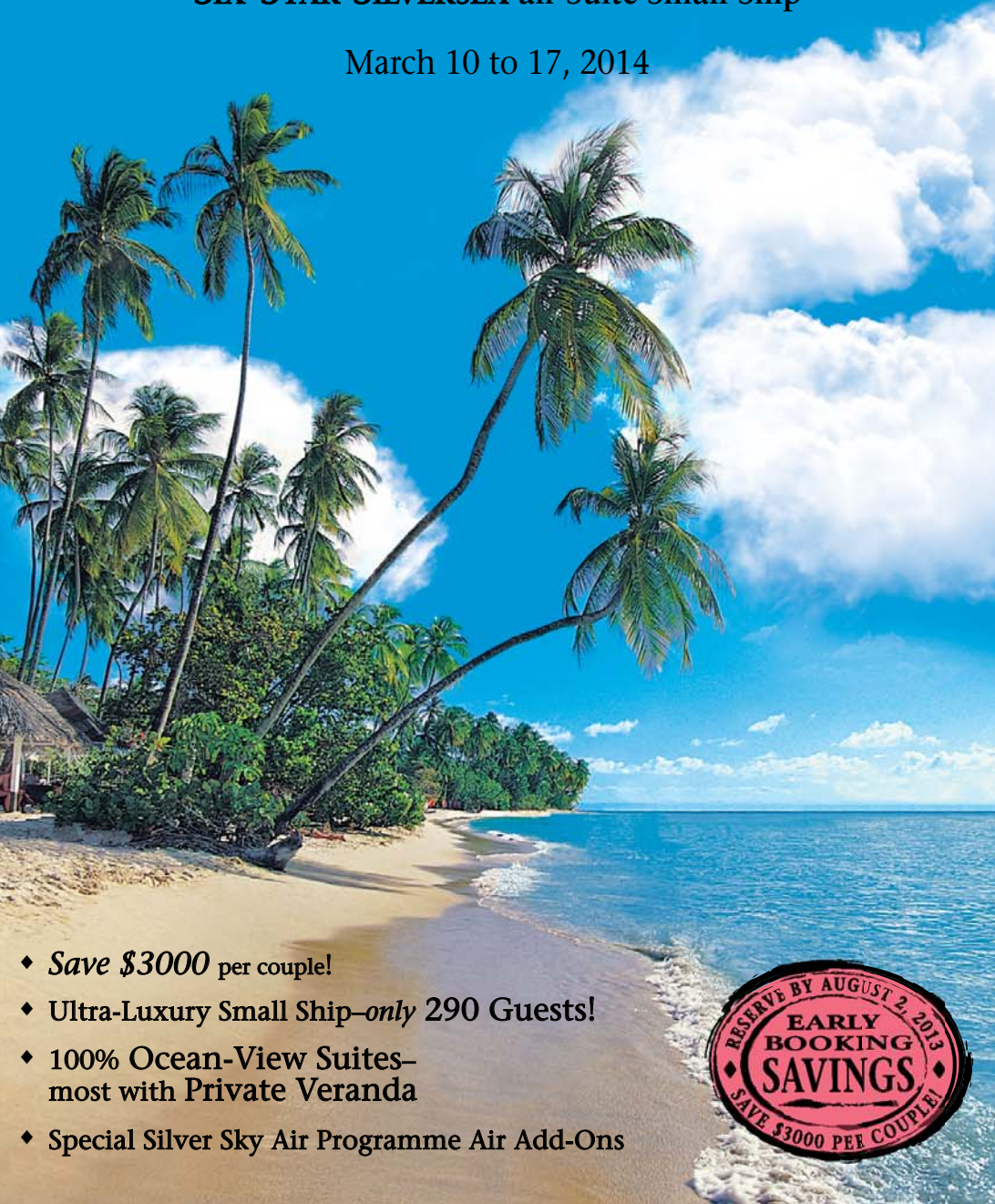


CRUISE TO THE LESSER ANTILLES

San Juan ♦ St. Barts ♦ Dominica
Barbados ♦ St. Lucia ♦ Antigua ♦ Tortola

aboard a
SIX-STAR SILVERSEA all-Suite Small Ship

March 10 to 17, 2014



- ◆ *Save \$3000* per couple!
- ◆ Ultra-Luxury Small Ship—*only* 290 Guests!
- ◆ 100% Ocean-View Suites—most with Private Veranda
- ◆ Special Silver Sky Air Programme Air Add-Ons





Once a Hawkeye...

Dear Iowa Voyagers:

Sail to the Lesser Antilles, the arc of spectacular volcanic islands in the heart of the Caribbean Sea, during this exceptional opportunity to elude the depths of winter 2014. Discover the historic towns and harbors favored by yachtsmen, the unique cultures of neighboring enclaves and the tropical charm of island life.

Cruise aboard the **six-star Silversea, 100% ocean-view, all-suite M.V. SILVER CLOUD**. This ultra-luxury **small ship** carries only 290 guests, and features **six-star exclusives** and inclusions not available on typical mega-ships that cruise these waters. Six-star accommodations are all-suite configurations; there is an **Early Booking \$3000 Savings** per couple; **complimentary alcoholic and nonalcoholic beverages** are served at lunch and dinner and throughout the ship, and are replenished in your suite throughout the cruise; **all shipboard gratuities** are included; **port taxes** are included; there is **complimentary butler service** at your request; **complimentary fitness classes**; and **Air Add-Ons*** from 53 cities are available. And, you need to unpack only once!

Explore the rich culture and beautiful natural features of the Caribbean's Lesser Antilles. Cruising from San Juan, call at Gustavia, St. Barts, dotted with traditional Swedish architecture; enjoy Roseau, the picturesque Victorian capital of Dominica known for its volcanic topography; visit Bridgetown, Barbados, the most British of the Caribbean isles; be on deck as you approach St. Lucia for a picturesque glimpse of the Gros and Petit Pitons, stunning twin mountain peaks and a UNESCO World Heritage site; learn about the English history of St. John's, Antigua; and simply enjoy the spectacular scenery of the British Virgin Islands.

You don't want to miss this escape to six-star luxury and warm temperatures. I encourage you to book now while space and Early Booking Savings are available.

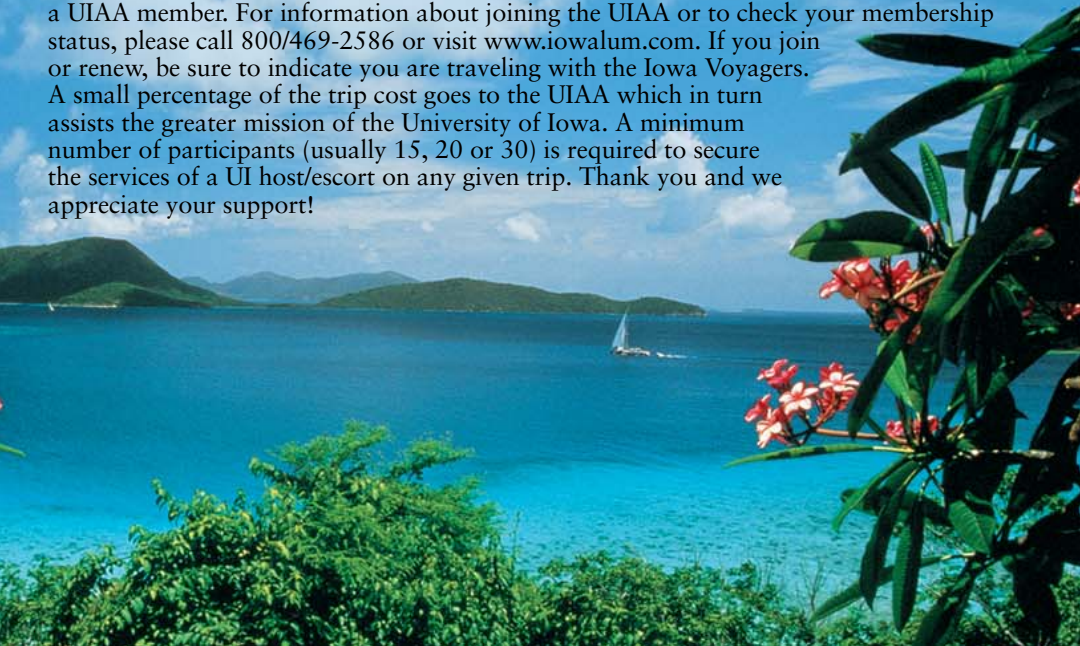
Sincerely,

A handwritten signature in cursive script that reads 'Diane Baker'.

Diane Baker
Director, Iowa Voyagers
University of Iowa Alumni Association
www.iowalum.com/voyagers

**Air Add-Ons have limited availability and are not guaranteed.*

P.S. Traveling with the Iowa Voyagers is a UI Alumni Association (UIAA) member privilege for alumni, their friends, families and colleagues. We welcome all travelers, but require that all University of Iowa alumni become UIAA members in order to participate in the trips. If you are not a UI graduate, we require that one person in your traveling party become a UIAA member. For information about joining the UIAA or to check your membership status, please call 800/469-2586 or visit www.iowalum.com. If you join or renew, be sure to indicate you are traveling with the Iowa Voyagers. A small percentage of the trip cost goes to the UIAA which in turn assists the greater mission of the University of Iowa. A minimum number of participants (usually 15, 20 or 30) is required to secure the services of a UI host/escort on any given trip. Thank you and we appreciate your support!



SIX-STAR, ALL-SUITE M.V. SILVER CLOUD



SMALL SHIP. REFINED LUXURY.

The 290-passenger M.V. SILVER CLOUD is one of the premier Silversea fleet, voted “World’s Best Small Ship Cruise Line” for seven years by *Travel + Leisure* magazine. The M.V. SILVER CLOUD, fully refurbished in 2012, features the most expansive suites of its class, the finest personalized service and the ultimate in **complimentary amenities**. Its small size enables it to cruise into ports and channels inaccessible to larger ships and provides the quintessential cruise experience in the Lesser Antilles.



YOUR DELUXE SUITE

“Bon voyage” with **complimentary champagne and fruit** in your suite upon embarkation. Silversea’s spacious, **100% ocean-view suites** offer the highest ratio of space per guest of any fleet. Choose between Midship Veranda or Veranda Suites (295 square feet including veranda) featuring full-length glass doors and a private teak balcony, and Vista Suites (240 square feet) providing a large picture window. All suite accommodations have two twin beds convertible to one queen bed, deluxe hotel bedding, marble bathroom with shower, a sitting area, writing desk, vanity table and in-suite **complimentary beverages** replenished upon request.

EDUCATIONAL ENRICHMENT

Learn more about the colonial history, natural wonders and Caribbean culture of the Lesser Antilles from the onboard destination expert throughout the voyage.

WITH COMPLIMENTS!

There is an extensive list of inclusive indulgences aboard the M.V. SILVER CLOUD: a selection of **complimentary alcoholic and nonalcoholic beverages** are served throughout the ship during the entire cruise; all onboard gratuities and port taxes are included; in-suite dining and 24-hour room service; in-suite beverages are replenished upon request and attentively delivered by your butler; **complimentary fitness classes**; and a dedicated **six-star butler** is always at your service.



DISTINCTIVELY
GOHAGAN & COMPANY
AND **SILVERSEA®**

- ◆ Book Early, Save \$3000 per couple!
- ◆ All six-star, ocean-view suites.
- ◆ Most suites with private veranda.
- ◆ Complimentary alcoholic and nonalcoholic beverages.
- ◆ All shipboard gratuities are included.
- ◆ All port taxes are included.
- ◆ A port call every day!
- ◆ Relais & Châteaux® signature dining.
- ◆ Special expert onboard lectures.
- ◆ Complimentary butler service.
- ◆ Air Add-Ons from 53 major cities!*

RELAIS & CHÂTEAUX®

SIGNATURE DINING

Savor exclusive epicurean delights created by the prestigious international Relais & Châteaux® for Silversea.

There is an open seating dining policy, which allows you to choose the venue, the time and with whom you wish to dine—select from The Restaurant's international cuisine; reserve panoramic dining in La Terrazza for authentic Italian cuisine; savor The Grill's fresh meats and seafood on heated volcanic rocks; or, reserve a table at Le Champagne, the only Relais & Châteaux® wine restaurant at sea.



AT YOUR SERVICE

A professional butler, trained by the Leading Hotel Schools of the World, will be at your service in every suite. There is nearly a one-to-one guest-to-crew ratio, and the professionally trained crew is known for providing attentive service.



REFINED LUXURY AT SEA

Enjoy daily entertainment and quiet retreats among the elegant public areas: see a full-scale production in the Show Lounge; watch a movie on deck; dance and listen to music in the Panorama Lounge or Bar; enjoy the well-stocked Library; try your hand at the Casino; get connected in the Internet Café; shop in the designer Boutique; sample the Connoisseur's Corner; or take a refreshing walk around the pool and top deck.

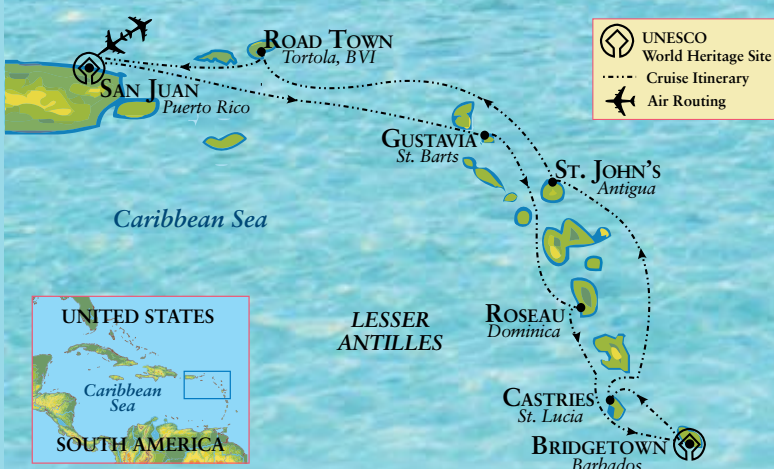
REFRESH THE BODY, MIND AND SPIRIT

The Fitness Center offers complimentary group classes—aerobics, circuit training, Pilates, yoga and wellness seminars—led by professional trainers; state-of-the-art fitness equipment; jogging track, saunas and steam rooms; pool and whirlpool; full-service spa and beauty salon (services at additional cost). "CruiseLite Dining" options are offered daily.



St. Lucia's iconic Petit and Gros Pitons are a UNESCO World Heritage site.





Island fishermen ready to handle fresh fish in the Caribbean.

Gustavia, St. Barts

The French West Indies island of St. Barts, known for its secluded coves, pristine beaches and picturesque red-roofed houses, was once a destination exclusive to the famous. The island culture reflects its Breton, Norman, French and Swedish influences. Street signs in the capital of Gustavia are in both French and Swedish, as the island at one time was a Swedish colony, and its original fortresses Fort Gustav and Fort Carl are named for the former Swedish monarch and his brother.

Optional activities: a snorkel odyssey to view exotic tropical fish and exquisite coral; a drive to the island's most picturesque view points (a photographer's dream); and an island tour that includes visits to historic sites, an artisan village and a private home.

Roseau, Dominica

Dominica, one of the youngest islands in the Lesser Antilles and the southernmost of the Windward Islands, is still being formed by geothermal-volcanic activity, evidenced by its large boiling lake. Known for its unspoiled natural beauty, the island has numerous rivers running through lush mountainous rainforests, home to Sisserou Parrots and rare plants and animals long extinct on neighboring islands.

Sailboats speckle the cerulean waters surrounding Gustavia, St. Barts, a posh holiday destination notable for its distinct European influence.



ITINERARY

Day

- 1 Depart the U.S./
SAN JUAN, PUERTO RICO/
Embark M.V. SILVER CLOUD
- 2 GUSTAVIA, ST. BARTS
- 3 ROSEAU, DOMINICA
- 4 BRIDGETOWN, BARBADOS
- 5 CASTRIES, ST. LUCIA
- 6 ST. JOHN'S, ANTIGUA
- 7 ROAD TOWN, TORTOLA, BVI
- 8 SAN JUAN, PUERTO RICO/
Disembark M.V. SILVER CLOUD/
Return to the U.S.

Optional activities: visit to the Botanical Gardens, Trafalgar Falls, Dominica Museum or Emerald Pool; ocean kayaking and snorkeling at a reef formation; and whale and dolphin watching.

Bridgetown, Barbados

The unspoiled island paradise of Barbados is a stunning tropical jewel known for its pink and white-sand beaches and its curious character—a lingering British colonial atmosphere infused with Carib spirit.



their nets for catching some of the most popular fish.

Originally inhabited by Arawak Indians, Barbados was the first landing spot for many westward-sailing Spanish and Portuguese explorers who named it Los Barbados “the bearded ones” for the unusual above-ground roots of the bearded fig trees found there. The capital, Bridgetown, a UNESCO World Heritage site, showcases more than 350 years of English heritage in St. Michael’s Cathedral, Queens Park, the Parliament Building and one of the oldest synagogues in the Western hemisphere, established by Brazilian sugar growers in the 1600s.

Optional activities: a nature tour or scenic beach escape; traditional English afternoon tea, or a tour of the world-renowned Mount Gay Rum Distillery, established in 1703.

Castries, St. Lucia

Approaching the Windward isle of St. Lucia from the sea is a truly magnificent way to view its unmistakable twin volcanic peaks, Gros Piton and Petit Piton, a UNESCO World Heritage site. Many other extinct volcanic domes and craters dot this island of spectacular scenery and unspoiled beaches. For 200 years, control passed back and forth between the British and French until it finally became British in the early 1800s.

Optional activities: board an open-air gondola for a bird’s eye view of the rainforest canopy; take an island tour that introduces St. Lucia’s culture and beauty; visit a luxury resort or embark a catamaran cruise.

St. John’s, Antigua

Antigua has 365 magnificent white-sand beaches, a different one for every day of the year. Near the capital city of St. John’s is English Harbour, the meticulously restored 18th-century naval dockyard and home port of Admiral Lord Nelson and his British fleet. Nelson’s Lookout Point on Shirley Heights offers spectacular views of the neighboring islands,

Montserrat and Guadeloupe. On Antigua, there are dozens of archaeological sites, the oldest dating back over 4000 years. A collection of pre-Columbian Arawak Indian artifacts can be found in St. John’s Museum of Antigua & Barbuda.

Optional activities: historic Antigua tour; helicopter flight over “paradise”; or off-the-beaten-track island exploration.

Road Town, Tortola, British Virgin Islands

The British Virgin Islands, also known as British West Indies, remain a British Crown Colony of 40 mostly uninhabited Leeward Islands. Discovered by Columbus in 1493, they were controlled by Dutch colonists until the British took over in 1666. The largest of these is Tortola, characterized by secluded white-sand beaches, rolling green hills and a yacht-filled harbor.



The Lesser Antilles’ pristine coasts and secluded coves make ideal snorkeling sites.

Optional activities: experience the best of the British Virgin Islands by sea and land; snorkel in the turquoise waters of Smugglers Cove; enjoy a panoramic island tour; or cruise aboard a small boat through the historic Sir Francis Drake Channel, once thick with pirates and buccaners of centuries past, today a sailor’s paradise.

Optional excursions during the cruise are available at additional cost through Silversea. Details will be provided with your reservation confirmation.

Step back in time at Antigua’s carefully restored Nelson’s Dockyard in English Harbour, the world’s only Georgian dockyard still in use.



Included Features

Distinctively Gohagan and Silversea®

- ◆ Early Booking \$3000 Savings per couple!
- ◆ Air Add-Ons* from 53 major U.S. and Canadian cities.
- ◆ Complimentary alcoholic and nonalcoholic beverages served throughout your cruise.
- ◆ **All shipboard gratuities** are included.
- ◆ **Port taxes** are included.
- ◆ Complimentary champagne and fruit upon embarkation.
- ◆ Complimentary **six-star butler service** in all accommodations.
- ◆ Complimentary in-suite dining and 24-hour room service.
- ◆ Complimentary fitness classes.
- ◆ Spacious walk-in closets.

On board the Six-Star, all-Suite Small Ship M.V. SILVER CLOUD

- ◆ Seven-night cruise round trip from San Juan, Puerto Rico, with calls at Gustavia, St. Barts; Roseau, Dominica; Bridgetown, Barbados; Castries, St. Lucia; St. John's, Antigua; and Road Town, Tortola, BVI.
- ◆ Spacious, **six-star, ocean-view suite** accommodations.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ Gohagan & Company Private Reception.
- ◆ All gourmet meals, featuring Relais & Châteaux® specialty menus, served at single, unassigned seatings.
- ◆ Onboard guest speaker to provide educational enrichment.
- ◆ Six-star amenities and facilities aboard this luxurious **small ship**.
- ◆ Daily leisure activities and live entertainment each night.



Enhanced Travel Services

- ◆ Transfers airport/pier on the day of embarkation/disembarkation included only with the Air Add-Ons Program.*
- ◆ The services of an experienced Gohagan & Company Travel Director throughout the program.
- ◆ Travel document wallet, name badge and pre-departure information.
- ◆ A program of optional shore excursions will be available in each port of call at additional cost through Silversea.

*Limited availability. Air Add-Ons (Silversea's Silver Sky Air Programme) are economy class and based on contractual agreements between Silversea and respective airlines; Gohagan & Company and the sponsoring associations/organizations have no control over availability.

San Juan Pre-Cruise Option

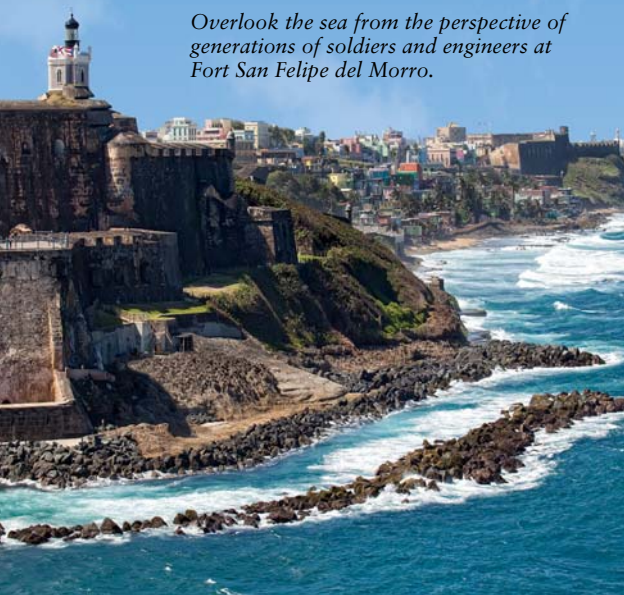


Extend your winter Caribbean getaway with two nights in historic San Juan, Puerto Rico, one of the oldest continuously inhabited cities in the Americas. Local guides will

bring to life the island's notable history, natural riches and contemporary culture. Visit the UNESCO World Heritage site of Fort San Cristóbal, an imposing Spanish fort that took more than 150 years to build and was once considered the "Gibraltar of the West Indies." Visit the magnificent Museo de Arte de Puerto Rico housed in a 1920's historic building. Explore Old San Juan's narrow, blue-gray cobblestone streets and beautifully restored 18th-century buildings adorned with the exquisite wrought-iron balconies and shuttered windows characteristic of Spanish Colonial architecture. Enjoy a tasting in the world-renowned Bacardi Rum Distillery. And, take time to experience the lively character of San Juan on your own—sample *chicharrón* or *picadillas* from the roadside kiosks popular with the locals, visit six levels of tunnels and dungeons in Fort San Felipe del Morro, a UNESCO World Heritage site, or relax on the beach. Accommodations are in the deluxe CARIBE HILTON HOTEL for two nights.

Pre-Cruise Option is available at additional cost. Details will be provided with your reservation confirmation.

Overlook the sea from the perspective of generations of soldiers and engineers at Fort San Felipe del Morro.



M.V. SILVER CLOUD



- Deck 9
- Deck 8
- Deck 7
- Deck 6
- Deck 5
- Deck 4

Silver Sky Air Programme Air Add-Ons* ZONE 1 & 2: \$1100; ZONE 3: \$1300.

ZONE 1: Baltimore; Boston; Pittsburgh; New York; Philadelphia; Richmond; Washington, D.C.

ZONE 2: Atlanta; Austin; Birmingham; Charleston; Charlotte; Chicago; Cincinnati; Cleveland; Columbus, OH; Dallas; Detroit; Ft. Lauderdale; Houston; Indianapolis; Kansas City, MO; Little Rock; Louisville; Memphis; Miami; Minneapolis; Montreal, QC; Nashville; New Orleans; Oklahoma City; Omaha; Orlando; Savannah; San Antonio; St. Louis; Tampa; Toronto, ON; Tulsa; West Palm Beach.

ZONE 3: Albuquerque; Calgary, Alberta, CA; Denver; Las Vegas; Los Angeles; Phoenix; Portland, OR; Salt Lake City; San Francisco; Seattle; Tucson; Vancouver, BC.

Note: Due to limited flight schedules, Silversea's Silver Sky Air Department reserves the right to impose an overnight stay (hotel, transfers, meals, etc.) in the arrival and/or departure gateway city or in any intermediate/transit city at the participant's expense.

CRUISE TARIFF (per person, based on double occupancy)

Suite Category	All suites have two twin beds convertible to one queen bed, butler service, private Italian marble bathroom with shower, walk-in wardrobe, sitting area with writing desk, dressing table with hair dryer, plush robes and slippers, minibar, flat screen television with DVD and satellite reception, direct line telephone, safe and climate control.	Early Booking Price through August 2, 2013	Regular Price after August 2, 2013
C	Vista Suite with large picture window. 240 sq. ft. Deck 4.	\$3050	\$4550
B	Veranda Suite featuring floor-to-ceiling glass doors and teak veranda with furniture. 295 sq. ft. (includes 49-sq.-ft. veranda) Decks 5, 6 and 7.	\$3850	\$5350
A	Midship Veranda Suite featuring floor-to-ceiling glass doors and teak veranda with furniture. 295 sq. ft. (includes 49-sq.-ft. veranda) Decks 5, 6 and 7	\$3950	\$5450

◆ Additional Suite Category tariffs are available upon request.

◆ Singles are available in category B at \$7600 and in category A at \$7800 on or before August 2, 2013. Add \$1500 for reservations made after August 2, 2013.

◆ Port taxes are included.

CRUISE TO THE LESSER ANTILLES RESERVATION FORM

Send to: Iowa Voyagers
University of Iowa Alumni Association
P.O. Box 1970
Iowa City, IA 52244-1970

For tour information, please call *Gohagan & Company* at 800-922-3088 or the *University of Iowa Alumni Association* at 800-IOWALUM (469-2586) or visit www.iowalum.com/voyagers.

Title Full Name (exactly as it appears on your passport)

Title Full Name (exactly as it appears on your passport)

Sharing with _____ on separate form

Street Mailing Address (no P.O. Box number please)

City State Zip Code

Telephone: (Home) (Business)

Email Address (Mobile)

Preferred Name(s) on Badge(s) Tour No. 112-03/10/14-048

Program reservations require a deposit of \$600 per person and \$200 per person San Juan Pre-Cruise Option. By reserving and forwarding a deposit on this program, I/we accept and agree to the Terms and Conditions.

- Enclosed is my/our check(s) for \$_____ as deposit.
Make checks payable to **2014 Cruise to the Lesser Antilles.**
- I/We authorize you to charge my/our deposit of \$_____ to:
 Visa MasterCard

Card Number Exp. Date

Signature as it appears on credit card

All FINAL PAYMENTS are required to be made by check or wire transfer by November 8, 2013.

Please make my/our reservation(s) in Suite Category:

1st Choice _____ 2nd Choice _____

- Double occupancy (one queen bed).
 Double occupancy (two twin beds).
 Single accommodations.
 I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

Please make my/our reservation(s):
San Juan Pre-Cruise Option

- Double at \$660 per person.
 Single at \$960 per person.
 I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

Air Add-Ons:[‡]
(subject to change and availability)

Following the processing of your reservation deposit, you will be sent (via email if you provided an email address, or by mail with your Reservation Confirmation packet) an AIR ADD-ONS REQUEST form. Please complete this form upon receipt and return it immediately to Gohagan & Company.

[‡]Note: Air Add-Ons* (Silversea's Silver Sky Air Programme) and/or airfare are subject to change. Space is limited and subject to availability and is not guaranteed. Date deviations and air changes are each subject to a minimum \$100 fee per person as well as additional charges.

- I/we will make my/our own air arrangements.



Admire the natural spectacle of the 50-foot Emerald Falls on Dominica after a short walk to this rainforest grotto.

PRSRT STD
U.S. Postage
PAID
Gohagan &
Company

CONTRACT: TERMS & CONDITIONS. IMPORTANT READ CAREFULLY.

RESPONSIBILITY: Thomas P. Gohagan & Company, the sponsoring associations/organizations, and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, agents, and assigns (collectively "Gohagan"), do not own or operate any entity which is to or does provide goods or services for your trip including, for example, lodging facilities, airline, vessel, or other transportation companies, guides or guide services, local ground operators, providers or organizers of optional excursions, food service providers, etc. All such persons and entities are independent contractors. As a result, Gohagan is not liable for any negligent or willful act or failure to act of any such person or entity of any third party.

In addition and without limitation, Gohagan is not responsible for any injury, loss, death, inconvenience, delay, or damage to person or property in connection with the provision of any goods or services whether resulting from, but not limited to, acts of God or force majeure, acts of war or civil unrest, insurrection or revolt, animals, strikes or other labor activities, criminal or terrorist activities of any kind, sickness, illness, the lack of availability of or access to appropriate medical attention, overbooking or downgrading of accommodations, mechanical or other failure of airplanes or other means of transportation, or for any failure of any transportation mechanism to arrive or depart on time.

If due to weather, flight schedules or other uncontrollable factors, you are required to spend an additional night(s), you will be responsible for your own hotel, transfers and meal costs. Baggage is entirely at owner's risk. The right is reserved to decline to accept or retain any person as a participant on these trips at any time. Specific room/cabin assignments are within the sole discretion of the hotel/cruise line.

Gohagan reserves the right to change the itinerary or trip features at any time and for any reason, with or without notice, and Gohagan shall not be liable for any loss of any kind as a result of any such changes. Ship schedules, port calls, hours of arrival and departure, sightseeing events, special programs and guest lecture series (if applicable), are subject to change or cancellation without prior notice. Gohagan is not responsible therefore and is not required to compensate passengers under these circumstances. Gohagan may cancel a trip (or an option) for any reason whatsoever; if so, its sole responsibility is to refund monies paid by the participant to it. Gohagan is not required to cancel any trip for any reason including without limitation, United States Department of State, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for penalties assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the trip. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

NOT INCLUDED: Taxes; passport, visas and associated fees; personal expenses such as laundry, telephone calls, and Internet access; accident/sickness, trip cancellation, and baggage insurance; gratuities to hotel personnel; optional sightseeing excursions; baggage charges on aircraft; local departure air/airport tax(es); airfare (unless included under AIR ADD-ONS) and associated local taxes, airport facility and security taxes and federal inspection fees not listed in the "Included Features" section of the brochure; transfers and baggage handling to/from airport/hotel/ship on day(s) of arrival and/or departure if you have not purchased your international air arrangements through Gohagan/Silversea or if you are arriving earlier or later than and/or departing earlier or later than the scheduled group transfer(s); any overnight on land due to flight schedule(s); meals, alcoholic or other beverages and all other services not specifically mentioned in the "Included Features" section.

***AIR ADD-ONS:** Air Add-Ons are offered from select U.S./Canadian gateways in economy class and are limited and capacity controlled and are subject to availability at time of booking and may change without advance notice, add-on charges are nonrefundable. Participants are responsible for applicable airline change and cancellation fees in addition to the trip/air cancellation fees listed above plus a minimum \$100 per person nonrefundable administrative fee. This Air Add-Ons Program is the result of negotiations between Silversea's Silver Sky Air Programme and respective air carriers utilized and includes round-trip air plus transfers on day of embark/debark, except when traveling one-way, deviating, and unless otherwise specified. Silversea's Silver Sky Air Department reserves the right to select the air carrier, routing and departure airport from each gateway city. Neither Gohagan & Company nor the sponsoring institution or association has control over the air carriers selected, the routes flown, nor the flight schedules utilized. Air Add-Ons are available only to the first and second full-fare (Early Booking Savings or Regular Published tariff) participants in a suite. Please note: Air Add-Ons may not utilize the most direct routing. Deviations from the air schedules and itinerary that result in additional cost will be made at the participant's expense and will incur a \$100 per person nonrefundable administrative fee. Silversea's Silver Sky Air Programme reserves the right to arrange space for participants with any airline. Silversea's Silver Sky Air Department reserves the right to impose an overnight stay (hotel, transfers, meals, etc.) in the arrival and/or departure gateway city or in any intermediate/transit city at the participant's expense. Terms and conditions apply as set forth by Silversea's Silver Sky Air Programme. The participant is fully responsible for any/all additional hotel/transfer/meal/etc. costs for those destinations where a forced overnight may be required or requested but is not included in the original Air Add-On price and may incur a minimum \$100 per person nonrefundable administrative fee deviation charges and hotel penalties, if applicable.

LUGGAGE: Luggage allowance policies are set by the airlines and may change without prior notice. Please contact your airline(s) for the most current luggage allowance policy.

PHYSICAL ACCESSIBILITY: All programs require physical independence and mobility. Any physical or mental condition that may require special

Iowa Voyagers
University of Iowa Alumni Association
P.O. Box 1970
Iowa City, IA 52244-1970

medical attention or physical assistance (for example, the need for a wheelchair) must be reported in writing when you make your reservation. Travelers must be able to embark or disembark motorcoaches alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds without assistance. Travelers requiring assistance must travel with a companion who will be responsible for handling equipment.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by August 2, 2013. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply.

CANCELLATIONS: Cancellations for all or any part of the trip including Pre/Post Program(s) reservation(s) will not be effective until received in writing in the offices of Gohagan. Should you have to cancel, the following terms will apply: reservation cancellation(s) are subject to a \$200 (\$50 Pre/Post Program(s)) per person administrative fee from the time of booking through 180 days prior to departure; from 120 through 179 days prior to departure, \$600 (\$200 Pre/Post Program(s)) per person; from 95 through 119 days prior to departure, 60% of the published full regular tariffs; from 61 through 94 days prior to departure, 80% of the published full regular tariffs; cancellations 60 days or less prior to departure, a no-show, or early return from the trip will result in forfeiture of 100% of the published full regular tariffs. In addition, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

TRIP INSURANCE: Because our cancellation policies are strictly enforced, we strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. Trip cancellation insurance is available for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. We will send you an application upon receipt of your reservation.

RATES: Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. Gohagan reserves the right to increase the tour price in the event of cost increases due to changes in airfares, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the tour participant of such increases.

REGISTRATION: CST#: 2031868-40, WST#: 601 767 666, OST#: TA0905.

ARBITRATION AGREEMENT: Any controversy or claim arising out of or relating in any way to these Terms and Conditions, the brochure, or any other information relating in any way to the trip, or to the trip itself, shall be settled solely and exclusively by binding arbitration in Chicago, Illinois, in accordance with the commercial rules of the American Arbitration Association then existent.

The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable.

ACCEPTANCE OF CONTRACT: By forwarding of deposit, the participant certifies that he/she does not have any mental, physical or other condition of disability that would create a hazard for him/herself or other participants and accepts the terms and conditions of this contract.

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Chicago, Illinois 60603-1240
(312) 609-1140 or (800) 922-3088
<http://www.gohagantravel.com>
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