

Hibiscus Tours International Ltd.

What's Included: Fully hosted round trip cruise & tours including all taxes, port charges and fees. All meals on board the ship, receptions & hosted events as detailed on itineraries. All scheduled: real estate inspection tours with pick up and drop off at ports of call terminals. A one-time transfer on day of embarkation from a designated location, including baggage transport to pier. Ground transportation via private coach/van for Hibiscus International scheduled activities which include driver gratuities. All trainer, speaker & hosting fees plus training materials and pre-trip Information Package. All itinerary items are subject to change.

What's Not Included: All airfares, airport/hotel transfers; hotel nights pre and post cruise; any expenses not specified in the itinerary, such as telephone calls, fax, laundry, personal items and sundries, individual purchases, tour cancellation/health insurance, meals while ashore, unless specified in itinerary and any beverages, gratuities, WiFi not part of any cruise line perk or special offer at time of booking.

Accommodations: Although hotels are not included in the price of the package, we strongly suggest that guests arrive a minimum of one (1) day prior to cruises departure in case of flight delays/cancellations. The cruise/tour itinerary begins at noon on the day scheduled for departure. Hibiscus International is a full service licensed travel agency and can book flights and hotels to accommodate client schedules; based on availability and prevailing rates at the time of booking.

Real Estate Training/Tours: The Hibiscus International training component and tours are charged separately from the cruise supplier although both are included in the total price quoted. See inclusions above. All tour/cruise itinerary descriptions were accurate at the time of booking. Transportation has been carefully selected to be as close to North American standards as possible but may vary depending on conditions. Also, if because of circumstances beyond Hibiscus International's control, any travel supplier fails to provide their contracted service, Hibiscus International or its agents have the right to provide alternatives of a similar or higher category. Hibiscus International cannot be held responsible for any inconveniences nor will they hold any liability for travel services not booked through Hibiscus International.

Cruise: A description of staterooms and features of the ship can be found on the cruise supplier's website. Staterooms are booked with either beds together (Queen size) or beds apart (2 Twins). All terms and conditions of cruise liability can also be found on the cruise supplier's website. Should for example, there be a breakdown of equipment and / or an itinerary needs to change, or for any other reason something is restricted, changed or terminated, Hibiscus International cannot be held responsible.

Prices: Prices are current at time of printing and based on negotiated group rates with the cruise line supplier. Rates are subject to change without notice. Prices are in U.S. dollars and are per person, based on double occupancy. Single Supplement rates are available upon request.

Price increases: Prices are subject to change at any time due to exchange rates or other factors, and are not guaranteed. Celebrity Cruises reserves the right to impose fuel surcharges up to a maximum of \$140 per person. Should the cost of your trip increase by over 7%, you have the right to cancel your trip and obtain a full refund. A single supplement is charged to a client requesting a private room throughout the cruise.

Reservations/Deposit: To reserve space on any Real Estate Cruise, we require a deposit of \$500 USD per stateroom for the cruise line plus \$250 USD per person for the Hibiscus International training portion of the tour with inclusions as stated above. The balance of the payment is due 120 days prior to departure; at 90 days prior 100% of payment is non-refundable.

Payments: Should we not receive balance of payment 90 days prior to departure your space on the Real Estate Cruise is cancelled, and your non-refundable portion is forfeited. We accept VISA, MasterCard, American Express and personal cheques. Hibiscus International reserves the right to decline a client, and the right to terminate a client's participation in a real estate cruise, if deemed necessary.

Client Cancellation: There is a \$100 USD per booking cancellation fee once client has given written notice. Cancellation penalties apply as per non-refundable payments made. See payments section.

Hibiscus International Cancellation: We reserve the right to cancel any real estate cruise/tour at any time for any reason, such as if there are too few participants, if the safety of our guests is in question, or the quality of our tour is in question, or for any other reason. If this happens, whenever possible we will attempt to notify you at least 90 days before departure. In the event of an Act of God, act of war, act of terrorism or comparable situation occurring 60 days or less prior to commencement of services, Hibiscus International cannot be held financially liable. Refund (if any) will be assessed within 30 days of cancellation. It is recommended that all clients purchase trip cancellation/trip interruption and out of country medical insurance to protect from unforeseen circumstances. We do not

THINGS YOU NEED TO KNOW

recommend non-refundable, advance-purchase air tickets, or hotel reservations as we cannot assume responsibility for any loss incurred on account of such bookings.

Health: By making a payment towards a real estate cruise/tour, you certify that you do not have any physical condition or disability that would create a hazard for you or other clients, and that you understand that the health care standards of the visiting country may be different, such as hospital availability. Some facilities, on Hibiscus International tours, do not have elevators or related services with which to gain access and will not be accessible to some clients.

Customs and Immigration: Should any country refuse entry of a Hibiscus International client, for any reason, Hibiscus International is not responsible and no refund is applicable.

Travel Documentation: It is the client's responsibility to obtain, at their own expense, all documentation and vaccinations required by all relevant government authorities.

Standards: Living standards and practices outside of Canada and the USA may be different. Examples of these are: sanitary conditions, hospital availability, health and medical care, local accommodations, transportation, electricity, food preparation and water quality. Hibiscus International shall not be responsible for any claims, costs, damages, expenses, injuries or losses resulting from these differences.

Smoking: Smoking is NOT permitted at ANY time the group is together.

Private Pre-arranged Transfers / Tours / Shore Excursions: Hibiscus International assumes no responsibility for any costs incurred caused or associated with: flight/taxi/ship delays, missed connections, lost luggage, Customs delays or any other unforeseen event. No refund is applicable for transfers and you will be considered a "no show" should any of these events occur.

Hibiscus International Roles and Responsibilities: Hibiscus International is a division of Nexion Canada, a registered travel agency with the Travel Industry Council of Ontario. Hibiscus International is not a hotelkeeper, sightseeing tour operator or transportation operator. All these services are provided by independent companies, herein known as *service providers*, over which we have no control. Hibiscus International's obligation towards the traveller is to make a reservation with the service provider and issue the payment for the service when due, prior to the traveller's arrival. Since we have no control over the service provider we cannot assume responsibility for any errors, acts or omissions by the service providers, their employees nor any other person over which Hibiscus International has no direct or immediate control.

Limitation of Liability & Release: Hibiscus International will not be responsible for any physical or mental injury or loss (including property stolen, lost or damaged) arising in connection with a client's participation in a Hibiscus International real estate cruise, however caused, even if caused by the negligence of Hibiscus International, our employees, agents or independent contractors, unless caused by the reckless, wilful or fraudulence of Hibiscus International staff. Although Hibiscus International makes every effort to ensure the agents we have chosen are responsible agents, we are unable, and do not have, control over them, and therefore cannot be responsible for their acts or omissions. The client agrees not to bring or maintain any legal action against Hibiscus International, our employees or agents or independent contractors in respect of any such injury, loss or damage and release them from any such liability and any liability in respect of claims made against the client as a result of the client's actions on a cruises/tour. The client acknowledges and agrees that Hibiscus International, its directors, officers, shareholders, employees, agents, successors, assigns and independent contractors, shall not be liable or responsible for any claims, costs, damages, expenses, injuries or losses resulting from any Act of God, any act of war or terrorism, or any other unforeseen incident or circumstances. The contract and the relationship between the client and Hibiscus International will be governed exclusively by Ontario law and will be binding upon the client's successors and legal personal representatives. Any dispute relating to the agreement or relationship between Hibiscus International and the client or the tour will be resolved exclusively in the courts of the Province of Ontario.

Hibiscus Tours International, A Division of Nexion Canada is registered under the Travel Industry Act of Ontario (TICO) # 1549342

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