

Cancellation Policy and Optional Trip Cancellation Insurance

If you cancel your reservation, your right to receive a refund is limited, as described below:

Canceling before paying for booking or signing the Tour Participant Contract

There are no fees or charges when canceling an unpaid booking. You will be given a full refund and no fees or charges will apply when you cancel a paid reservation before signing the Tour Participant Contract.

Canceling a paid reservation 22 or more days prior to departure

You will be given a full refund, less a \$150 per person cancellation fee, if you cancel your reservation at least 22 days prior to the outbound scheduled departure date.

Canceling a paid reservation due to the death of a traveler.

You will be given a full refund in the event of your death or the death of your companion prior to the outbound scheduled departure. Your "companion" is the person who is your confirmed scheduled roommate during the tour.

Canceling a paid reservation and providing a substitute passenger

You will be given a full refund, less a \$25 per person service fee, if: (a) you provide a substitute tour participant for your reservation before canceling and the substitute participant signs and returns to Vacations-Hawaii a Tour Participant Contract prior to the outbound scheduled departure, or (b) Vacations-Hawaii is able to resell your canceled reservation (as evidenced by a full manifest for the flight).

Other cancellation of a paid reservation non-refundable.

Other than the exceptions stated above, there is no refund if you cancel a paid reservation.

Optional Trip Cancellation Protection Plan

If you purchase optional Trip Cancellation Protection Plan, you may be entitled to a refund if the reason for the cancellation is covered in the insurance policy. Any claims for refund under the insurance policy must be made directly with the insurer.

Optional Trip Cancellation Protection Plan

Vacations Hawaii wants your trip to be worry free and offers a protection plan for your convenience. The Trip Cancellation Protection Plan described below is designed to protect your investment for a variety of life's events that lead to the interruption or cancellation of your trip.

The premium for the Trip Cancellation Protection Plan for Charter Tour Participants is available at a low fee and does not vary by age or cost of your trip. Coverage must be purchased prior to making your final trip payment. Coverage is offered through Constellation Insurance Company of Hawaii and is only valid after the premium is paid in full.

<u>Trip Cancellation Protection Plan - Charter Tour Packages (HI Residents Only) - \$59.00</u> per person

The Trip Cancellation Protection Plan covers your trip costs (as defined in the plan) in the event of cancellation, interruption and /or travel delay. It also provides coverage if your baggage is lost, damaged or delayed. The Trip Cancellation Protection Plan offers piece of mind and protects your trip investment, and includes:

- Trip Cancellation and Interruption (100% of your tour package cost)
- Trip Delay Coverage (\$100 maximum per day, up to \$300)
- Baggage and Personal Effects Lost (\$500 maximum)
- Baggage Delay Coverage (\$100 maximum)
- Complementary hotel room for seven (7) days if you or your travel companion is hospitalized during your trip