The 2025 Greece Group Trip Fine Print

In addition to Lea and Stuart, the maximum number of people for this trip is forty-eight (48).

NOTE: Due to our supplier's terms, a minimum of forty registered participants is needed by September 1, 2024, for this trip to take place. Your participation is crucial to make it happen!

The cost of this trip is based on your <u>choice of stateroom</u> and the current exchange rates. If the dollar gets weaker the price of this trip may increase. Additionally, this price is based on a minimum number of 40 people. If we have fewer than 40 participants either the price may increase, or we may be forced to cancel the trip. Cruise itinerary may vary due to weather conditions.

INCLUDED IN THE COST OF YOUR TRIP

- All meetings with Samuel including his High Ritual
- 8 days/7 nights double-occupancy on our private Greek Island cruise
- 1 night in Athens
- 3 nights in **Delphi**
- 1 night in Rafina
- Guided tours of the UNESCO World Heritage sites of the:
 - Acropolis in Athens and the newly-built museum of the Acropolis
 - Sacred island of **Delos**
 - Pan-Hellenic Sanctuary of **Delphi** and the spectacular Delphi museum
- Other tours include the:
 - Heraion on the island of Samos
 - Asklepion on the island of Kos, and
 - Athena Pronaia in Delphi
- Ground transportation and entrance fees for all included sites
- 12 plant-based breakfasts with gluten-free options
- 7 plant-based lunches or dinners (half-board, varies each day of the cruise depending on ports)
- Free hotel shuttle to the Athens airport provided by the Avra Hotel

NOT INCLUDED IN THE COST OF YOUR TRIP

- Airport-to-cruise ship transfer at the beginning of the trip
- Tips for any services
- Any other items not specifically listed as "included" in these Terms & Conditions, or in EarthLight's promotional material for this trip.
- Travel Insurance—we highly recommend that you purchase travel insurance for this trip. If you do an internet search on "travel insurance" you will find a lot of options.

Please see the sections below **Trip Insurance** and **Covid Related Information** for more information on this.

TRIP BEGINNING AND ENDING INFORMATION

International flights arrive at the Athens International Airport throughout the day, so when booking your flight please be aware that the first day of the trip begins with a cruise with embarkation **only from 2:00 pm to 3:00 pm on September 12, 2025** at the Lavrion docks outside Athens. Therefore, please be sure you're at the ship in Lavrion (just outside of Athens) no later than 3:00 pm on September 12. If you arrive after this time, you'll miss the cruise and the first seven days of the trip.

- The first group meeting is on September 12, 2025, during the cruise.
- The last group meeting (maybe the group high ritual) is on the morning of September 22, 2025.
- The last night of the group trip is in Athens on September 23, 2025.
- The last included meal is breakfast on September 24, 2025.

AIRFARE INFORMATION

Airfare to/from Greece is neither included nor available through EarthLight.

AIRPORT/CRUISE SHIP TRANSFER

Because of the many different times that airlines arrive in Athens, we have decided not to include an airport-to-cruise ship transfer at the beginning of the trip.

You may schedule an airport to cruise ship transfer by contacting Greece Insiders at <u>hello@greeceinsiders.travel</u> or a company of your choice.

YOUR ACCEPTANCE OF ALL TERMS AND CONDITIONS

By registering for this trip, you acknowledge that you have read, understood, and fully accept all the terms and conditions contained in this document.

ELIGIBILITY: THIS IS NOT A VACATION!

By signing up for this trip you're agreeing to actively participate in the meetings and work we'll be doing with Samuel.

PAYMENT INFORMATION

ALL PRICES REFLECT A 3.67% DISCOUNT FOR PAYING BY CASH, CHECK, OR MONEY ORDER

EarthLight will accept payment(s) for this trip by cash, check, and money order, as well as Visa, MasterCard, Discover, and American Express credit/debit cards. All payments made by credit card will be 3.67% more than the listed (published) prices.

PLEASE NOTE: Unless noted otherwise, all prices listed herein and on the registration form are the cash/check prices.

HOW TO REGISTER

(Please be aware of the cancellation fees listed below.)

You may register by either:

- paying for your trip in full, or
- using EarthLight's payment plan in which case, your deposit includes a nonrefundable \$50 administration fee.

Payment Plan Payment Schedule:

- With registration—\$1,500 (includes \$50 payment plan fee)*
- October 5, 2024—\$1,500*
- January 5, 2025—\$1,000*
- March 5, 2025—\$1,000*
- May 5, 2025—\$1,000* or remainder due depending on Stateroom Category
- July 5 1, 2025—remaining balance depending on Stateroom Category

Cruise Ship Stateroom Categories

C—12 to 14 SQM with portholes—\$5,715 (8 available)

- B—14 SQM with portholes—\$ 5,951 (8 available)
- B+—15 to 17 SQM with portholes—\$ 6,269 (10 available)

A—15 to 17 SQM with windows—\$ 6,727 (10 available)

A+—17 to 20 SQM with windows—\$ 6,877 (12 available)

The fastest way to secure your place on this trip is to register with a credit card for the full payment or the first installment of EarthLight's Payment Plan.

When you register, if you don't want to use the Payment Plan you may pay your deposit by credit card and then send a check to EarthLight for the remaining balance. If EarthLight actually

receives the remaining balance within 10 days of your registration, you will not owe the payment plan administrative fee of \$50.

You may hand-deliver your payment to EarthLight, but if our offices are closed when you deliver your registration, it won't be considered received until we have your payment in hand. As always, you can still make your payment by regular or overnight mail.

If you are paying by credit card, you do not receive the discounted price and will pay 3.67% more than the listed (discounted) prices.

HOW TO CONTACT EARTHLIGHT

You can reach EarthLight by sending an email to: <u>info@discoversamuel.com</u> or calling 859-699-0563.

EARLY ARRIVALS

We've noticed during recent group trips with Samuel that some people like to arrive before the official start of the trip. There are many hotels to choose from in Athens. If you'd like help securing accommodations for an early arrival, we recommend you contact Greece Insiders at: <u>hello@greeceinsiders.travel</u>

Neither Frank, Lea, Stuart, nor EarthLight are responsible for your satisfaction with any aspect of arrangements made directly through third parties, including GreeceInsiders.

FITNESS LEVEL

As is typical with smaller cruise ships in Greece, it's important to note that the cruise ship does not have an elevator and sleeping cabins are on higher levels than the dining and lobby level. Additionally, access on and off the ship is via open-rung steps with a rope handrail. If you need help embarking/disembarking, please ask and someone will assist you.

This trip requires a moderate amount of walking with moderate elevation changes and requires passengers to meet a minimum fitness level of "moderate." If you have questions about this, please ask us by sending an email to: <u>info@discoversamuel.com</u>.

SPECIAL ARRANGEMENTS

If you have a physical/medical condition that requires special attention, please let us know ahead of time so that we can let our suppliers know to see if they can work to ensure that your needs are met.

While EarthLight, Lea, Stuart, or Frank will work with their suppliers to attempt to see that your needs are met, they are not responsible for guaranteeing that your special needs are met nor

liable for the failure of any actions taken by anyone in attempting to meet your special needs or failing to meet your special needs.

ROOMMATES

At Samuel's request, accommodations on his group trips are available only on a double occupancy basis. (Single rooms are NOT available. Please don't ask.) You can sign up without a roommate; if you do, we will pair you with another person of the same gender, if available, by the time the final rooming lists are required by the hotel.

However, if there are an uneven number of male and female participants without roommates and the trip doesn't sell out, we'll put each in a single room, at no additional cost. But, if the trip does sell out, we may need to have individuals of different genders share a room.

STATEROOM TYPE AND BED REQUESTS

There are 4 categories of Staterooms on the cruise ship. These categories are based on size and location. All staterooms have two beds that can be pushed together upon request.

When registering, you'll be asked to choose a room/stateroom with either one or two beds. If you choose a room with one bed, please be sure your roommate is agreeable to this.

Staterooms will be allocated on a first-come/first-served basis, so there is a possibility your stateroom preference may not be available. Please indicate your first and, if you're willing, a second choice of stateroom when registering.

ADA ACCESSIBLE ROOM REQUESTS

Because the cruise ship does not have an elevator, ADA Accessible rooms for this trip are not possible.

COVID-19

Generally speaking, EarthLight will follow all COVID protocols needed at the time of the trip, and do as much as we can to keep everyone healthy. We ask that you do your part as well.

Several people in our group are immunocompromised and/or taking immune suppressing drugs, so, at this time, we are requesting that people stay properly masked during group meetings and bus rides. We want to do our best to ensure that everyone remains as healthy as possible during the trip, and we thank you in advance for honoring this request.

We are **not** restricting the trip to those who are vaccinated and boosted, but we do hope you will be current on your vaccinations and boosters unless you have a valid reason not to be.

Remember that if Lea gets sick that will mean no Samuel and his and our plans for opening the 5D Crystalline StarGate will not be possible. So, please do what you can to help ensure we all have good health during this trip.

Thank you!

COVID Waiver of Liability & Assumption of Risk

The novel coronavirus, COVID-19, and any of its variants are highly contagious. EarthLight cannot prevent you from being exposed to, contracting, or spreading COVID-19 or its variants while taking part in Samuel's group trip. Therefore, if you take part in this trip, you may increase your risk of contracting or spreading COVID-19 or its variants. And you waive and release EarthLight, Frank, Lea, and Stuart from any and all claims relating to your being exposed to, contracting, or spreading COVID-19 or any of its variants.

WAITING LIST

If the forty-eight available slots on this trip sell out, you can ask that your name be placed on the waiting list by completing the online registration form and making your initial deposit. We will send you more information about this process. If a space does not become available, your payment will be refunded in full. If a space does become available, you will be notified and given the choice to accept the space or not.

LATE REGISTRATION

Because our rooming list is due to the hotel no later than August 12, 2025, the latest registrations can be accepted, if space is available, is noon, August 11, 2025. For a late registration to be accepted, payment in full (and all registration information) must be received before noon ET on that day.

POSTDATED CHECKS

Please don't send postdated checks. Any postdated check we receive will, at our discretion, either be deposited (our bank accepts postdated checks) or returned to you, in which case you may owe late fees if your acceptable payment is late.

RETURNED CHECKS

Our bank charges us \$35 for every dishonored check. Therefore, we will pass this fee on to you which is due within 14 days of the date you are notified of the check being dishonored. This \$35 will not be considered a part of the cost of your trip.

GRACE PERIOD AND LATE PAYMENT FEE

If you are paying by way of the payment plan, you are allowed a grace period of five (5) days after the date payments are due. A fee of \$25.00 will be charged for each payment that is received by us after the grace period expires (regardless of the date of the postmark).

Any late payment fee shall be due within 15 days of the original due date. Such a fee will not be considered a part of the cost of this trip.

AUTOMATIC CANCELLATION FOR LATE PAYMENT OR NONPAYMENT

If a trip payment has not been received by us within 10 days after the payment was due (5 days after the grace period has ended) or, if a returned check fee or late fee has not been paid when due and no other arrangements have been made with us, your registration for this trip may automatically be canceled and your space vacated. If your registration is automatically canceled, all money you have paid will be refunded, less any cancellation fee and/or administration fee (for those using the payment plan) as described in the "Cancelation Information" section of these Terms and Conditions. We would hate for this to happen, so please contact us if you are having problems making a payment!

TRIP INSURANCE

Trip insurance is not included in the cost of this trip. Therefore, we highly recommend that you purchase insurance covering this trip, including insurance for cancellation, trip interruption, lost luggage, transportation home in the event of illness or injury, as well as health coverage. We've noticed that since the COVID pandemic, travel insurance prices have gone up considerably, so please research the cost and availability sooner rather than later. If you need to cancel your participation in this trip, EarthLight will not be able to refund any amount of your payments other than as specifically set out herein. However, if you have trip cancellation insurance, you may be reimbursed by your insurance provider if your cancellation is due to a covered situation.

If you require medical care while on this trip and the related service providers require payment, you will need to arrange for payment. Please do not count on EarthLight or the other trip participants to take care of this for you!

Also, please check your health insurance to determine if it will cover you for medical needs during the trip. If your medical insurance does provide coverage, you may be able to reduce the cost of your travel insurance policy.

NOTE: Many travel insurance policies no longer provide coverage for loss due to illness from COVID-19 or its various strains. Here is a <u>link to a Forbes article</u> that discusses the best pandemic travel insurance. We have not reviewed any of those companies, so we are not recommending them one way or another. We also have found that Allianze Travel insurance policies are available that cover losses related to COVID-19.

Also, for an added cost there is "cancel for any reason" coverage that covers 50-75% of the loss no matter why there is a cancellation. These generally provide coverage even if cancellation is due to Covid-related issues.

Finally, if you have been ill, have a chronic condition, or are just worried about becoming sick before you purchase trip insurance, there is coverage available for pre-existing conditions. HOWEVER, most of these policies require you to purchase the insurance within a few days of making your first payment to EarthLight or for your airline tickets (as few as 7 days after payment). Though some provide coverage if it is purchased before your last payment. Please be sure to look for these details.

It is important to investigate travel insurance right away.

CANCELLATION INFORMATION

Please be sure you are committed and able to pay for this trip before signing up.

Cancellation is effective on the date we receive your notification. If you phone us to cancel and get voice mail, please leave a message stating that you are canceling your participation in the trip, the date, and your phone number. We will get in touch with you as soon as we can. Cancellation fees are based on the dates given to us by our suppliers and are as listed below. If you paid by cash, check or money order any amount to be refunded will be by check. If you paid by credit card your refund will be made by crediting your credit card the amount you are due. If you leave a voice message and do not CLEARLY state that you are canceling your trip, the date when your cancellation is effective will be the date that your cancellation is clearly received by EarthLight.

Cancellation fee upon registration:

- When paying by Cash, Check, Money Order—\$1,000.00*
- When paying by Credit/debit card—\$1,036.70*

Cancellation fee beginning/Amount of fee/Total cancellation fees:

- With registration/\$1,000*
- October 15, 2024/\$1,000*/\$2,000 *
- January 15, 2025/\$1,000*/\$3,000 *
- March 15, 2025/\$1,000*/\$4,000 *
- May 25, 2025/\$1,000*/\$5,000*
- July 15, 2025/remainder of money paid.

*Added to the cancellation fees are all administration fees, late fees, and returned check fees that are due or have been paid.

These cancellation fees are based on the discounted price, if you paid by credit card, your cancellation fee will be based on the non-discounted payments you have made.

If you must cancel, please email or text us at: email: info@discoversamuel.com or text: 859 699-0563 even if you have also called.

NO TRANSFERS OF REGISTRATION

If you cancel your registration or drop out of the trip your registration will be null and void, and may not be, and cannot be transferred to anyone else. Even if you must cancel and someone else takes your space, we'll not be able to refund any of your payments other than as laid out in the cancellation plan above. Please protect yourself with trip cancellation insurance.

REINSTATEMENT

In the event you cancel your registration (or are automatically canceled for late payment or nonpayment), you can be reinstated, if space is available. To be reinstated, you must pay:

- Any fees that were owed at the time of your cancellation,
- A \$50 reinstatement fee (\$52 if paid by credit/debit card),
- Either the total cost of the trip or the total amount due under the payment plan at the time of reinstatement, less the actual trip costs withheld by EarthLight when you canceled.

You will not receive credit against the cost of the trip for any administration fees, late fees, or returned check fees you paid prior to cancelation.

NO SHOWS

If you are a no-show, or leave during the group trip, EarthLight will be unable to provide you any refund.

EMERGENCY CARE AND EMERGENCY CONTACT PERSON

EarthLight requires all registrants to provide emergency contact information with their registration. Frank, Lea, Stuart, and the service providers EarthLight has contracted with are not trained in first aid or to provide medical care. In the event of an accident or illness, we will do our best to ensure that first aid is provided. However, Frank, Lea, Stuart, and the service providers contracted with Earthlight are not responsible for providing (or for the costs of providing) first aid, medical transportation, medical care, or communications with caregivers. Frank, Lea, and Stuart will, however, attempt to contact the person listed as your emergency contact to inform them about what has happened, where you are being treated, and how to contact the healthcare provider working with you, if that information is available. Please make sure that your emergency contact person has a copy of all appropriate information including: any travel insurance you purchase, your health insurance papers, your itinerary, and any other necessary paperwork.

FRANK, LEA, STUART & EARTHLIGHT, INC.

Any references to "Frank, Lea, and Stuart" are to Frank Schultz, Lea Schultz, and Stuart Waldner, the owners and sole employees of EarthLight, Inc., a Kentucky corporation.

IF EARTHLIGHT MUST CANCEL

Unfortunately, we've not been able to obtain insurance coverage in the event EarthLight must cancel this trip for any reason including the inability of Lea/Samuel to participate in some or all of the trip.

Therefore, unless our suppliers are willing to renegotiate their contracts with us, in the event Lea is unable or becomes unable to take part in the trip or finish the trip, the trip will still take place, or continue, without Lea's/Samuel's participation. In that event, we will refund the portion of your registration fee that was designated to pay for your time with Samuel, or the pro rata portion if Lea/Samuel begin the trip but are unable to complete it. If that occurs either Frank or Stuart will remain with the group and the trip will continue as scheduled. Of course, without Samuel being there, there would be no group meetings or rituals.

This has never happened and certainly, we all hope this does not happen.

WEATHER

Weather conditions in Greece in September are generally warm with occasional rain.

Safety is a priority for EarthLight and our providers. Therefore, our schedule is subject to change depending on the weather or other unforeseen circumstances.

PRIVACY

By paying the deposit you are granting EarthLight, Inc. the right to transmit to our service providers any of your personal information that they request including: full name and contact information.

DISCLAIMERS

Due to the possibility of our provider's schedule changes and other unforeseen occurrences, there can be unexpected schedule changes; there always are. EarthLight, Inc., its owners, employees, officers, directors, helpers, and volunteers shall not be liable for any loss, damage, or added expense resulting from personal injury, sickness, property damage, accident, delay, unmet expectations, inconvenience, change in schedule or accommodations, or other irregularity that may occur due to: a) wrongful, negligent, willful, or arbitrary acts or omissions on the part of any organization(s) or individual(s), including those supplying services to the group during this trip; b) defects or failures of any conveyance, equipment, or instrumentality or accommodation; c)

acts, omissions, failures to act, or any other occurrence beyond its/their control and, d) acts of God/Goddess/All That Is, fire, acts of government or other authorities, wars, civil disturbances, riots, strikes, thefts, pilferage, epidemics, quarantines, acts of terrorism, or dangers incident to the air, land, and sea travel. Arrangements for this trip have been made through generally acceptable suppliers, and each participant agrees to hold Frank, Lea, Stuart, and EarthLight, Inc. harmless for any failure of this trip, or any part of it, to meet their expectations. The liability of Frank, Lea, Stuart, and EarthLight, Inc., if any, shall be limited to each individual's cost of this trip or the amount retained by EarthLight, Inc. from each individual's payment for this trip, whichever shall be less. Under no event, shall EarthLight, Inc. be liable for consequential or punitive damages. Whew!!