

**SKY**  
& TELESCOPE

December 13th – 23rd, 2010

# Southern Caribbean / Panama Canal Cosmic Trails™



**Expand your skills. Chat with the experts. Join our community of kindred spirits on this exotic journey.**

Our Speakers on Cosmic Trails are:

Andrew Chaikin, Susan French, Wally Pacholka  
Gary Seronik, and David Stevenson, Ph.D.

## Photography

### Pricing & Booking Information

(Full details:

[http://www.InSightCruises.com/booking\\_d/st01\\_booking.html](http://www.InSightCruises.com/booking_d/st01_booking.html))

**Course Fees:** \$1,275. Only passengers booked through InSight Cruises will be admitted. The fee includes all 90-minute seminars below.

#### **America the Beautiful at Night**

Speaker: [Wally Pacholka](#)

It's truly amazing the results one can achieve with Landscape Astro-Photography using just a tripod and 35mm camera with a standard lens. Whether you are a novice astro-photographer or an advanced imager, you will be amazed at the simplicity and beauty that you can obtain using basic equipment and a little know-how. *Wally's stunning single image photographs of the night sky as seen over America's great parks and landmarks will be presented.*

#### **Capturing the Light – The Night Sky**

Speaker: **Wally Pacholka**

Given the evolving advances in imaging technology we'll examine how today's generation of amateur astronomers can take stunning images thought impossible just a few years ago. We'll cover *all* the basic techniques in capturing the night sky: cameras, lenses, exposure times, and camera setting as well as Landscape Astro-Photography equipment that is good, better, and best for the budget imager or cutting-edge imager. By then end of this session you'll understand the difference between what the eye sees and what the camera sees — and how to use this knowledge to make great photos.

**Deposit:** \$400 per person.

<b>Cabin Type:</b>	<b>Cruise Rate (per person)</b>
<b>Insides</b>	\$999 - \$1,099
<b>Outsides</b>	\$1,199 - \$1,299
<b>Verandahs</b>	\$1,599 - \$1,849
<b>Suites</b>	\$1,999 - \$3,799

The pricing above is subject to change.

**Physically Challenged:** The ship has a very limited number of specially equipped cabins for the Physically Challenged. Please let us know your specific needs.

**Sharing:** For those wishing to share a cabin with another passenger in our group in an inside, outside, or outside w/ verandah cabin only. The prices are the same as the per person double occupancy rates.

**3rd Person Rate:** \$550 (under 2 years old); \$849 (2 and older)

**Single Occupancy:** If you would like to be the sole occupant of a cabin, there is a single-occupancy upcharge: 50% for all non-verandah cabins; \$100 for all verandah cabins.

**Port Charges, Taxes, and Gratuities:** Government taxes, cruiseline fees, and port charges are approximately \$440, gratuities are \$11 per person per day, and there's an InSight Cruises service charge of \$50.

### **Capturing the Dark — Illuminating the Landscape**

Speaker: **Wally Pacholka**

Let's face it, astronomers want dark locations to photograph sky events, but if the sky is dark, how does one get the landscape bright enough to show up in the photograph? In this session you'll learn the tricks to illuminating the scenery you are photographing under the dark night sky by using artificial light, crescent moonlight, or ambient city lights.

### **Cutting Edge Landscape Astrophotography**

Speaker: **Wally Pacholka**

Knowing the night sky and knowing planet Earth so you know what to shoot, when to shoot, where to shoot is what this session is all about. We'll also cover advanced imaging like bird's-eye-view panoramics that cover 180 degrees of horizon and sky, as well as some basic image processing and how to avoid doing too much image editing by taking good images to begin with!

## Lunar Studies

### **Origin of the Moon**

Speaker: [David Stevenson, Ph.D.](#)

Although there are many ideas for how our Moon came to exist, only one makes sense chemically and physically: The Moon came from a Big Splash, the molten and vaporized rock that is ejected during a giant impact on Earth by a body about the size of Mars. I will describe how this not only explains the Moon but also sets the stage for all of subsequent Earth evolution. For indeed, the nature of our planet is inextricably linked to the existence and nature of our satellite companion.

### **Mysteries of the Moon**

Speaker: **David Stevenson, Ph.D.**

In many ways our Moon is better understood than any planetary body aside from our home. We have rocks returned by the Apollo astronauts, dated in our labs, and numerous other sources of information about this near neighbor. Nonetheless, there are many mysteries about lunar history and structure ... how the Moon got to the orbit it is now in, how lunar rocks acquired some evidence of an ancient magnetic field, why the inside of the Moon contains small amounts of water, how the Moon is layered and why the Moon may have a small iron core. Despite its rather special and remarkable origin (though a Giant Impact) the Moon has much to tell us about planets in general and we need to continue with robotic exploration.

### **Viewing and Understanding the Moon**

Speaker: [Gary Seronik](#)

When is the best time to view the Moon? Why do eclipses occur? What kinds of features can I see? Where is the best place to look? These are just some of the questions answered in this talk. But perhaps most rewarding is developing an understanding of what it is you're seeing in your telescope. How did this crater form? Why does it look this way? Why are some parts of the Moon bright, and others dull? Why are some smooth, while other regions a jumble of craters? Equipped with a telescope and armed with the information presented in this talk, you can explore the Moon like a lunar geologist.

### TOTAL LUNAR ECLIPSE December 20, 2010, 11pm

Enjoy an unparalleled view of the lunar eclipse. Dark, clear skies, far from light sources, give us exceptional conditions for observing the lunar eclipse. Wrapped in horizon-to-horizon darkness, we'll track the stages of the event, observe the lunar surface, estimate brightness, and observe the Moon's shifting color(s).



While the full Moon obviously steals the show, you'll get a memorable view of the cosmos at sea, much as early explorers experienced it. Join your fellow astronomy buffs for this late-night show and the glow of camaraderie.

### Gearing Up for a Moon Shot

Speaker: **Gary Seronik**

The Moon is also one of a handful of astronomical sights that can be enjoyed with just the eyes you were born with, but if you really want to explore the lunar surface, some gear is necessary. With the right stuff, you can inspect the Moon as if you were on your own private spaceship a mere 2,000 kilometers from its surface. As an experienced equipment reviewer and builder, Gary discusses in detail what kinds of optics are best for viewing the Moon. Binoculars, telescopes (small, medium, and large), eyepieces, filters, and other accessories are covered along with their respective pros and cons.

### From Galileo to Apollo: A History of Lunar Exploration

Speaker: **Gary Seronik**

From the first moment when humans looked skyward, to that historic July day in 1969 when Neil Armstrong set foot on the lunar surface, the Moon has been the object of fascination, fantasy, and wonder. Science's struggle to understand, map, and explore Earth's nearest neighbor is a rich story full of intrigue and colorful characters. Join Gary as he retraces this journey of discovery from Galileo's initial telescopic inspection of the Moon's "rough and unequal surface" to the "magnificent desolation" seen by Apollo astronauts.

### Exploring Lunar Landscapes

Speaker: [Andrew Chaikin](#)

Tour the Apollo landing sites, and many other lunar wonders, with Andrew Chaikin, author of *A Man on the Moon*. Learn how the moon's countless craters were formed, how the moon itself came to be. Find out what the Apollo astronauts discovered when they became the only humans to visit this magnificent alien world, and why Chaikin believes our satellite is the solar system's "jewel in the crown."

DAY	PORT	ARRIVE	DEPART	CONFERENCE SESSIONS
MON., DEC. 13	<b>FT. LAUDERDALE (GEMINID METEORS)</b>	—	5pm	7:15pm, Bon Voyage COCKTAIL PARTY*
TUE., DEC. 14	<a href="#">HALF MOON CAY, BAHAMAS</a>	8am	3pm	4pm - 7pm
WED., DEC. 15	<b>AT SEA</b>	—	—	8:30am - NOON & 1:30pm - 5pm
THU., DEC. 16	<a href="#">ORANJESTAD, ARUBA</a>	1pm	11pm	8:30am - Noon
FRI., DEC. 17	<a href="#">WILLEMSTAD, CURAÇAO</a>	8am	5pm	6:30pm - 7:30pm
SAT., DEC. 18	<b>AT SEA</b>	—	—	8:30am - NOON & 1:30pm - 5pm
SUN., DEC. 19	<a href="#">PANAMA CANAL AT CRISTÓBAL (Details)</a>	5am	6pm	5pm - 6:30pm; 7pm, COCKTAIL PARTY*
MON., DEC. 20	<a href="#">PUERTO LIMÓN, COSTA RICA</a>	6:30am	4pm	4pm - 7pm
TUE., DEC. 21	<b>AT SEA (TOTAL LUNAR ECLIPSE)</b>	—	—	8:30am - NOON & 1:30pm - 5pm 5pm - 6:30pm; 7pm, COCKTAIL PARTY* <b>Eclipse starts at 11pm on the 20th</b>
WED., DEC. 22	<b>AT SEA</b>	—	—	8:30am - NOON & 1:30pm - 5pm
THU., DEC. 23	<b>FT. LAUDERDALE, FL</b>	7am	—	<i>Do not fly out prior to 11am or NOON</i>

**\*Open bar plus hot & cold hors d'oeuvres served. All guests invited.**



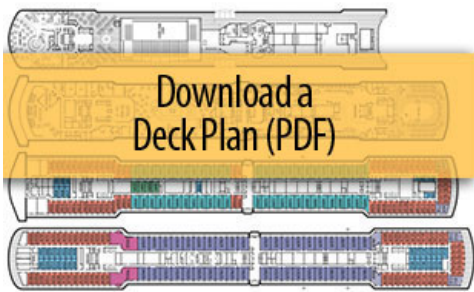
Better Inside: \$999 – \$1,099



Better Outside: \$1,199 – \$1,299



Verandah: \$1,599 – \$1,849



Deck Plan of Our Ship (pdf)



Superior Suite: \$1,999



Full Suite: \$3,799

## Viewing the Cosmos

**Full payment is due on September 1, 2010**

(or, if you book after September 1, at the time of booking).

**There is a \$25 charge for returned checks.**

**Air Add-ons:** Airfare from most major cities is available through the cruise line. You can call our office for this pricing. (These rates include transfers to/from the dock/airport plus transfers to/from your hotel if we've booked the hotel as well.) In most cases, however, you will find better airfares on your own. Online travel sites such as Expedia.com, or Orbitz.com are excellent resources.

**NOTE:** Holland America will not accept any booking unless a fully completed Reservation Form is accompanied with a per-person deposit:

[http://www.InSightCruises.com/](http://www.InSightCruises.com/booking_d/st01_booking.html)

[booking\\_d/st01\\_booking.html](http://www.InSightCruises.com/booking_d/st01_booking.html). Have

questions? Want to book voice-to-voice? Please give us a call: 650-787-5665



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### Exploring the Night Sky With Binoculars

Speaker: [Gary Seronik](#)

Just about every one associates stargazing with telescopes — but even the most experienced backyard astronomer owns binoculars. Why? Simply because when it comes to instant observing and being able to enjoy wide fields of view, nothing beats binoculars. But not all binoculars are created equal. Some are stellar performers, while others are strictly for the birds. In this talk Gary tell you how to choose and use binoculars specifically for viewing the night sky. He also describes in detail various tips and tricks to help you get the most out of your viewing experiences. Finally, Gary lists the Top 10 binocular sights you can view while on our cruise.

### Naked-Eye Astronomy

Speaker: [Susan French](#)

Contrary to popular opinion, you can enjoy a lifetime of astronomy with little or no equipment other than your unaided eye. Learn to explore the constellations and see colors in the stars. Find out how to spot the International Space Station passing across your sky or watch the brilliant flash of an Iridium satellite. See the Northern Lights dance and catch the swift streak of a "shooting star" as space debris zips through our atmosphere. Know when to look for pretty gatherings of the Moon and planets. Look for Sun dogs, Sun pillars, and radiant crepuscular rays. Enjoy softly glowing lunar halos and coronae. These and many more celestial wonders can be viewed by those who know where and when to look.

### Telescopes for Stargazing

Speaker: [Susan French](#)

A backyard telescope is a wonderful thing. But with the bewildering variety of equipment available today, it's difficult for the budding astronomer to know what best suits his or her needs. A lot can be done at modest expense, while some fairly expensive telescopes can be quite frustrating. Learn about the different types of telescopes, and what they are best suited for. Find out what accessories are essential, and which can wait. Discover how you can test drive telescopes and some of the equipment that goes along with them, as well as how to look for help when you need it.

### Winter-Sky Wonders

Speaker: [Susan French](#)

For many of us, this is the coldest time of the year — but it also harbors the most brilliant stars and some of the most spectacular wonders of the deep-sky. They include nebulae, clouds of gas and dust either glowing by their own light or reflecting the light of nearby stars; clusters of stars, both old and young; galaxies far beyond our own Milky Way; multiple stars of surprising beauty; and variable stars that challenge our notion of a constant sky. And if that's not enough, we also have intricate Jupiter in our evening sky and awe-inspiring Saturn in the morning! We will tour the brightest and best telescopic delights of the winter sky, and each object will be paired with a nearby but less-known wonder to tempt the observer with more experience.

### GEMINID METEOR SHOWER December 13, 2010, 9pm

As we sail away from Fort Lauderdale, Florida, we'll kick off Cosmic Trails with observation of the Geminids meteor shower. Visit the m.s. Zuiderdam's Sports Deck and chime in with your point of view as to whether the Geminids' parent body, 3200 Phaeton, is an asteroid, extinct comet, or a mixed asteroid/comet body.



Balmy Bahamian breezes set the pace for a splendid, medium-speed celestial display. (Picture below ©Wally Pacholka, one of the *Cosmic Trails* [speakers](#).)

### The Road Less Traveled

Speaker: **Susan French**

There comes a time when those who love the night sky become familiar with its well-known denizens and think, "What next?". The celestial vault holds countless unsung telescopic treasures waiting to be explored. They may rest in obscurity because they are listed in some little-known catalog, too large to have been noticed in old narrow-field surveys, or too faint for observers with little experience. We will visit some of the celestial incognita in the winter sky as well as resources for discovering more of these objects and digging up data about them.

## Exploring Our Solar System

### Origin of Earth

Speaker: **David Stevenson, Ph.D.**

Our own solar system began as a disk of gas, and dust four and one half billion years ago. From this, emerged our Sun and a set of planets, one of which is our home planet. I will describe our current understanding of this process and how it allowed for the development of an atmosphere, an ocean, plate tectonics, a magnetic field, and conditions for life.

### Planetary Diversity

Speaker: **David Stevenson, Ph.D.**

We now know that planets are common. I will describe the evidence and explain why this is a natural consequence of how stars form. I will also describe how robotic exploration of our own solar system has led to a view of planets that emphasizes diversity rather than similarity and what this suggests for planets elsewhere. Although there are surely so many planets that some must be like Earth, perhaps the most exciting prospects are for planets and life forms very different from our home.

### Apollo Astronaut Experience

Speaker: **Andrew Chaikin**

Only 24 men have been to the moon. While researching his landmark book, *A Man on the Moon*, Andrew Chaikin spent more than 150 hours interviewing 23 of the 24 Apollo lunar astronauts about every aspect of their incredible journeys. Chaikin will share anecdotes and insights from this extraordinary handful of men, the only humans to visit another world.

### The Quest for Mars

Speaker: **Andrew Chaikin**

Dreamers and space scientists, engineers and biologists, backyard astronomers and artists have devoted their lives — sometimes at the expense of their careers — to the quest for Mars. Andrew Chaikin, who covered Mars exploration as a science journalist and took part in the first Mars landing, chronicled this epic quest and the enduring dream of going there in his book, *A Passion for Mars*. Chaikin will share the story of Earthbound explorers and their robotic surrogates caught in the irresistible pull of the Red Planet.



## TERMS, CONDITIONS, and OTHER DETAILS

All cruise prices are subject to change until your booking is confirmed. We will notify you of any price changes, and await your acceptance, before your reservation is considered “booked” and confirmed. Either party may cancel the booking within 14 days of initial deposit, with no penalty, for any reason. We’ll send you an email confirmation (if you provide us with your email address) and an itemized invoice (“DEPOSIT AND FINAL PAYMENT CONFIRMATION”) via mail/post within three (3) business days of your deposit. You must return a signed copy of your DEPOSIT AND FINAL PAYMENT CONFIRMATION form within 30 days of booking or your cruise reservation is subject to cancellation. If you do not return this form by the FINAL PAYMENT date, your cruise reservation will automatically be cancelled and cancellation penalties will be assessed. You will be sent reminders via email and by phone before your reservation is cancelled.

Typically passengers will receive cabin assignments upon booking but these cabin assignments are subject to change.

All DOUBLE RATES are PER PERSON, based on double occupancy. SINGLE RATES are capacity controlled by the cruiselines and subject to change or withdrawal (prior to a booking) at any time by the cruiseline. Fourteen days after your deposit has been taken, however, your cruise rate is locked in.

**EDUCATIONAL PROGRAM PRICING.** The Conference fee is typically separate (i.e., unbundled) from the cruise fee. However, occasionally these two fees are bundled together. If bundled together InSight Cruises may issue a \$500 credit to those not wishing to participate in our educational program. If the fees are separate, anyone booked with InSight Cruises who does not wish to participate in our Conference can simply enjoy their cruise during our lectures. Anyone who is booked through InSight Cruises who chooses to “cruise only” is welcome to attend all cocktail parties.

**PORT CHARGES, TAXES, FUEL SURCHARGE, and GRATUITIES.** Port charges, port security fees, government taxes and fees, and canal tolls are generally broken out as separate charges on your invoice. The dollar amount of these fees is provided by the cruiselines when the event is originally set up. However, these fees can go up or down, slightly, after a booking is confirmed. In 2008 all cruiselines started assessing a “fuel surcharge”. By early 2009 this Fuel Supplement had been suspended. However, the cruiseline reserves the right to re-instate a fuel supplement for all guests at up to \$9 USD per person, per day should the price of light sweet crude oil according to the NYMEX (New York Mercantile Exchange Index) increase above \$70 USD per barrel.

**3rd and 4th PERSON RATES:** Not all cabins can accommodate more than two passengers. If available, the price for the 3rd and 4th passengers typically varies by age. Infants/children are often assessed a rate lower than adults when 3rd and 4th in a cabin.

**ALUMNI DISCOUNTS.** A \$25 discount is given for each previous InSight Cruise attended. Minimum discount is \$50 per person for previous InSight Cruisers. Maximum discount (which would include any early-bird or book-on-board discount) is 10%. Group discounts, available to families or related individuals with four or more conference attendees, can not be combined with alumni and/or other discounts.

### WHAT'S INCLUDED IN THE CRUISE & CONFERENCE COSTS

- The specified number of seminars provided by InSight Cruises’ experts; please note that listed speakers are confirmed; however, last-minute scheduling conflicts or emergencies, can arise. If a speaker cancels, InSight Cruises will make every effort to find a replacement speaker. Unfortunately, last-minute speaker cancellations may be impossible to fill. InSight Cruises will not refund all or part of the conference and/or cruise fees when we are unable to find a speaker replacement.
- Onboard, at least one “open bar” cocktail party
- All meals onboard the cruise except optional meals in private dining rooms
- All cruiselines provide coffee, tea, milk, lemonade, and a variety of juices for free.

### WHAT'S NOT INCLUDED:

- U.S. domestic and international airfare from your home gateway to/from the ports of embarkation and disembarkation
- Passport fees, visas, and visa photos as required
- Accident/baggage/trip cancellation insurance
- Baggage handling and transfers
- Shore excursions
- Excess baggage charges
- Laundry or valet services
- Gratuities
- Other items not specifically mentioned as included
- Most cruiselines charge extra for sodas and alcoholic beverages

### FOREIGN SHIPPING FEES and ADDITIONAL PAYMENT

**INFORMATION.** There is a foreign shipping charge of \$60 (to cover the shipping of your cruise tickets) per foreign residence (\$35 per Canadian residence). Payments may be made by check, wire transfer, money order, or major credit card (Visa, Master Card, Discover, Diners Club, or American Express). Checks are to be made payable to InSight Cruises, in U.S. dollars only, and drawn on a U.S. bank. There is a \$25 charge for returned checks.

**IDENTIFICATION REQUIREMENTS.** A Passport (valid for six months after the cruise disembarkation date) is required. Non-U.S. citizens residing in the United States will need valid Alien Registration (green) cards as well. All travel documents such as passports, visas, proof of citizenship, etc., that are required for embarkation, disembarkation at the ports of call, and re-entry into the country of final destination are the responsibility

of the passenger. Non-U.S. citizens are asked to check with government agencies, embassies or consulates to determine documentary requirements and/or needs for visas. You must have any required visas when boarding the vessel. You will be denied boarding without proper proof of citizenship.

Along with many thousands of American travelers, we rely on Zierer Visa Service for our visas (we are not affiliated with Zierer, we are simply happy customers).

### PROGRAM/CONFERENCE CANCELLATIONS and REFUNDS.

The Conference fee, if unbundled from the cruise fee, is subject to the following cancellation penalties: \$95 if cancelling six months or longer before embarkation; \$195 if cancelling between 90 days before embarkation and six months before embarkation; \$395 if cancelling inside of 90 days before embarkation. PROGRAM/CONFERENCE cancellation fees, however, may be applied to any future InSight Cruise! (Please see cancellation fees, in the section just below, *if the cruise and program fee are bundled.*)

### CRUISE CANCELLATIONS, REFUNDS, INSURANCE, CHANGES.

Any cancellation or change of status (or request for a change in status) which relates to your booking must be transmitted, *as soon as possible*, to InSight Cruises in writing. If you have travel insurance, and there is an unnecessary delay in notifying us of your change in status, your “cancellation date” will be affected and will likely adversely affect your insurance reimbursement.

From the 14th day after booking, a Cancellation Processing Fee of \$95 per person will be assessed (but will be applied towards any future InSight Cruise). Name changes are generally not permitted by the cruiselines. Per person cruise cancellation fees are based on date of notice\* to InSight Cruises (in writing or email):

- Cancellation within 14 days of booking (prior to “FINAL PAYMENT Date” — defined in “NOTE” below): full refund
- Cancellation more than 14 days after booking (prior to FINAL PAYMENT): \$150 cancellation fee
- Cancellation on or after Final Payment Date but 60 days prior to departure: You forfeit your deposit
- Cancellation between 59 and 22 days prior to departure: 50%\*
- Cancellation between 21 days prior to departure date of departure (or later): no refund

Air and/or hotel packages purchased from the cruiseline are subject to the same cancellation fees cited above.

\***Guarantee Shares PLEASE NOTE:** If you cancel within 60 days of sailing, you forfeit your entire cruise fee.

**NOTE: “FINAL PAYMENT Date”** is typically between 90–105 days prior to when your trip begins. Please see individual cruise info for this exact date. “Departure Date” also incorporates any cruiseline air and/or purchased cruiseline pre-cruise hotel stays. Please understand that there will be no exceptions to our cancellation policy. *To protect against cancellation penalties,*

*Trip Cancellation & Interruption Insurance is available and strongly recommended.*

### TRIP CANCELLATION & INTERRUPTION INSURANCE.

InSight Cruises provides access to this insurance; a Trip Insurance brochure (from TripInsurance.com) and brochure (from Travel Guard) are included with your initial invoice. We prefer Travel Guard for American citizens over 65 as Travel Guard is "first payer"; TripInsurance.com is, by and large, less expensive and offers, for \$30 extra, trip cancellation or interruption due to unforeseen business reasons.

### INSURANCE

#### A few words about trip insurance — buy it.

When you book an InSight Cruise, we include a trip insurance brochure\* in with your invoice. Please carefully consider buying this or other travel insurance.

We've never had a guest cancel because they won the lottery or had a brilliant stroke of fortune. More often than you would expect, we have had guests cancel because of pre-cruise illnesses, sports injuries, broken bones, death in the family, unexpected surgery, emergency surgery, stolen passports, and general family uproar.

Life does throw curves. Spare yourself financial disappointment if your trip must be cancelled or is interrupted.

Look at all your options for trip insurance, and make certain your travel investment is protected.

#### \*We offer three options:

1) Travel Guard Platinum is best for those with limited health insurance as it's "First Payer" insurance. This product is ideal for those who rely on Medicare, for instance, or others who do not have healthcare coverage outside the United States. In addition, for those looking for "cancel anytime" coverage, for virtually *any reason*, Travel Guard's Platinum insurance offers it. For a 50% premium surcharge, they'll provide cancel-anytime for-any-reason insurance. However, they do *not* reimburse 100%. Please study the details on the enclosed brochure before you're certain you need this additional coverage. Travel Guard's Platinum product, M.H. Ross' Advantage Bridge plan (see just below), and CSA's Sail Safe (again, see below) *will reimburse you 100%* — assuming you have insured the full cost of your trip. Cancel Anytime must be purchased within 10 days of your initial deposit. Please read about it here:

<<http://InSightCruises.com/TravelGuard>>

2) Another company we have very high regard for is M.H. Ross. Read about their Bridge product here: <<http://InSightCruises.com/pdf/AdvantageBridge.pdf>>. While they do not offer the advantage of "First Payer" (i.e., you will need to submit any during-the-trip medical expenses to them after you have submitted these expenses to your primary medical insurance carrier), they will reimburse you for your out-of-pocket health expenses plus about two dozen other potential loss items. In our opinion, if you're under the age of 70, M. H. Ross's Bridge product is the most cost-effective "trip cancellation and interruption" coverage available and we heartily recommend it.

3) For those 70 years of age and older, we highly recommend CSA's Sail Safe Cruise Program plan: <[http://InSightCruises.com/pdf/CSA\\_Plan\\_Summary.pdf](http://InSightCruises.com/pdf/CSA_Plan_Summary.pdf)>. Unlike the two policies above, CSA Sail Safe is not priced based on your age. The cost of the insurance is based solely on your trip cost. Also, like TravelGuard and M.H. Ross, for about a 50% premium surcharge, they, too, will provide cancel-any-time-for-any-reason coverage. CSA's cancel-any-time-for-any-reason reimburses more than M.H. Ross and Travel Guard. However, you must purchase this CSA insurance within 24 hours of booking to add this coverage. **NOTE:** The products mentioned above are only available to U.S. and Canadian citizens. For those living outside North America we do recommend buying insurance from any local travel agency. All of the above policies waive pre-existing conditions if you purchase the insurance within a certain period of time. **Therefore, you will get maximum coverage and benefits if you book this insurance today.**

### AIR TICKETS PURCHASED INDEPENDENTLY OF THE CRUISE.

We urge you to check airline cancellation penalties before purchasing airline tickets since international departure times and flights can change. Neither InSight Cruises or InSight Cruises' partners, co-producers, sponsors, or agents accept liability for cancellation penalties related to domestic or international airline tickets purchased independently in conjunction with InSight Cruises' events.

**HOTEL ADD-ONS.** Pre- and/or post-cruise hotel stays are available through the cruiselines. Please call or email us for an exact quote. In most cases, however, you will find better rates on your own. The advantage of booking hotel through the cruiseline is that: 1) you can typically check in early; 2) any and all hotel taxes are included; and, 3) transfers between the airport, hotel, and pier are included in the price. As with all cruiseline services, pricing is per person.

**AIR ADD-ONS.** Airfare from most major North American cities is available through the cruiselines. InSight Cruises passes on the cruiseline's costs plus adds a \$50 per person service fee. Please call or email us for an exact quote. In most cases, however, you will find better rates on your own. The advantage of booking flights through the cruiseline is that they take responsibility for getting you on the ship. For mid-winter cruises, when flights are occasionally cancelled, this is an added measure of comfort! On the other hand, all cruiseline air prices are subject to change and not guaranteed until full payment is received for the entire booking. Baggage fees and other charges may be directly assessed by airlines or airports. Once you are notified of your flight details please contact your airline directly for seat assignments. Be certain to confirm all air flights 48 hours prior to departure.

**AIR LIABILITY.** InSight Cruises accept no liability for the purchase of non-refundable airline tickets to the cruise departure city and return. Baggage and personal effects are at all times the sole responsibility of the participant (Trip Cancellation and Interruption Insurance typically provides you with an allowance to buy replacements for your trip.) Most homeowners policies, and most airlines, cover your lost luggage.

**ITINERARY CHANGES.** InSight Cruises reserves the right to substitute hotels, if necessary. Please note that extreme weather conditions may force changes to the advertised sailing

schedule. The ship's captain has the authority to change the ship's schedule. InSight Cruises reserve the right, without penalty, to make changes in the published itinerary whenever, in InSight Cruises' judgement, conditions warrant, or if InSight Cruises deems it necessary for the comfort, convenience, or safety of our participants.

**PHOTOGRAPHY.** Participants on InSight Cruises may be photographed for educational and promotional purposes.

**SMOKING POLICY.** Smoking is not allowed aboard ship, except in designated areas, or during any group activity.

### RESPONSIBILITY STATEMENT AND LIABILITY

**DISCLAIMER.** InSight Cruises acts only as an agent for the respective suppliers by making arrangements for transportation, accommodations, and other services. Neither InSight Cruises or InSight Cruises' partners, co-producers, sponsors, or agents shall be held liable for personal injury, death, property damage or accident, delay, or irregularity arising out of any act or omission of InSight Cruises' suppliers.

InSight Cruises reserves the right, without penalty, to decline to accept any person as a participant, or to require any participant to withdraw from the event at any time, when such action is determined by InSight Cruises' staff to be in the best interests of the health, safety, or general welfare of the group or the individual participant, subject only to the requirement that the recoverable portion of the total amount paid that corresponds to the cost of unused services and/or accommodations be refunded, if applicable.

### AS A CONDITION OF ACCEPTANCE OF ANY APPLICATION, EACH APPLICANT MUST AGREE TO THE STATEMENT SET

**FORTH BELOW:** The undersigned has read carefully the RESPONSIBILITY STATEMENT AND LIABILITY DISCLAIMER set forth above, the schedule of activities for this event, as well as the TERMS, CONDITIONS, and OTHER DETAILS of application and participation as set forth in the event brochure and/or the InSight Cruises webpages, and recognizes and accepts any risk associated with the event and the conditions, including the refund policy, set forth above. The undersigned further acknowledges that there are many risks and uncertainties inherent in any travel, including but not limited to the hazards of various modes of transportation, forces of nature, acts or omissions of foreign governments, terrorism, war or insurrection, theft, illness, and damage to person or property due to the negligent acts or omissions of event staff or others. In consideration of, and as part payment for, the right to participate in the event, the undersigned, on behalf of him or herself, his or her dependents, heirs, executors, administrators and assigns, agrees to release InSight Cruises and its officers, employees and agents, from liability for personal injury, death, property damage or loss suffered by any person in connection with this event, even if caused by the negligence (but not the reckless, willful, or fraudulent conduct) of event staff or other related persons or entities. In addition, by registering for this event, the applicant certifies that he or she is mentally and physically capable of full participation in this tour.

**BY REGISTERING FOR AN INSIGHT CRUISE, THE PARTICIPANT AGREES TO THE RESPONSIBILITY STATEMENT AND LIABILITY DISCLAIMER AND THE TERMS AND CONDITIONS HEREIN.**