TERMS AND CONDITIONS

1. The company

Anchor & Wine is a wholesale travel consultant and a supplier.

The services we offer are sold as a package and we do not breakdown the cost of particular segments that are part of the package.

2. Booking, payments, refunds

Booking is confirmed upon receipt of your deposit and completed, signed, unaltered Terms & Conditions

The deposit is partly nonrefundable since we pay most of our partners and guides in advance to ensure best quality and availability.

Once a trip begins, there will be no refunds for any of the unused parts of the trip. This includes any pre/post-trip arrangements, transfers, meals, tours, hotels and "no shows" due to delay or failure of transportation to arrive or depart on time. Travel insurance coverage purchase is strongly encouraged for such risks.

Deposit consists of 50% of your package price and is due upon confirmation of your booking. Final payment is due 60 days prior to your departure date.

For bookings made within 60 days of the package commencement date, payment is due in full at the time of reservation.

If payment is not received when due as set forth above, Anchor & Wine reserves the right to cancel the booking.

All payments are in USD currency.

3. Cancellations

We reserve the right to cancel any trip prior to departure for any reason whatsoever, logistical problems such as strikes, wars, acts of God, or any other circumstances which may make operation of the trip inadvisable or unfeasible. All payments and deposits received will be promptly refunded within a reasonable timeframe. This refund will be the limit of A&W liability. We will not be not responsible for any expenses or damages incurred by participants as a consequence of any cancellation, such as trip preparation costs which may include non-refundable or penalty-carrying airline tickets, special clothing, visa or passport fees, lost income, or any other trip-related losses or expenses.

If you wish to cancel your trip, a written notification of cancellation must be received by A&W in order to cancel your reservation.

We do not have a fixed cancellation policy, after you notify us that you wish to cancel your trip, we will we try to get as much of your payment returned as possible. Please bear in mind that we pay most of

our suppliers in advance to ensure top quality service, so whatever we can refund at the time of canceling, we will refund. We will keep a 250 \$ per person for administrative fees.

4. Travel Insurance

We strongly encourage purchasing adequate travel insurance protection once your trip is booked. The summary of benefits to name a few include, trip cancellation, trip interruption, medical, lost/delayed baggage, and accidental death or dismemberment, and also coverage for emergency medical expenses including emergency medical evacuation. Please note that Medicare does not provide coverage outside of the United States.

5. Responsibility

Anchor & Wine and/or its agents act solely as agents for the services described upon express conditions that they shall not be liable for injury, damage, loss, accident, delays, or irregularity, which may be occasioned due to being engaged in carrying out the services described in the individual itinerary packages.

The responsibility of Anchor & Wine is strictly limited. A&W organizes, promotes and sells packages consisting of certain travel services, including land and sea transportation, sightseeing excursions and yacht accommodations that A&W purchases or reserves from various suppliers. A &W does not own or operate any of these suppliers. The suppliers providing travel services for A&W tour programs are independent contractors and are not agents or employees of A&W.

A&W reserves the right to change or reprice any tour, trip, or expedition due to acts of insurrection, strikes, acts of God, or any other cause beyond its control. A&W may, as it deems advisable, among other things, alter or omit any part of the itinerary; substitute hotels, leaders or trip features; or change any means of conveyance without notice and without refund, with the liability for increased costs, if any, to be borne by trip members. If A&W cancels any tours, or expeditions, or portions thereof, due to acts of insurrection, strikes, acts of God, or any other cause beyond its control, refunds will be based upon the difference between the original trip price and the cost of services already provided. There are no refunds for unused goods or services.

A&W is not responsible for any negligent or willful act or failure to act of any supplier or of any third party. Some tours include visits to shops and merchants. A & W is not responsible for any purchases made during your trip, whether the merchant is part of the scheduled itinerary or not. By utilizing travel services of the suppliers, it is understood that any incident resulting in accident, injury, property damage or personal loss will be taken up directly with said supplier and A & W will not be liable.

In the unlikely event that a dispute arises between a participant and A&W, the following conditions will apply:

- (a) the dispute will be settled by binding arbitration administered by the American Arbitration Association in New York, NY;
- (b) the dispute will be governed by New York Law;

(c) the maximum amount of recovery to which a participant shall be entitled under any and all circumstances will be the sum of all moneys actually received from the client.

The client agrees that this is fair and reasonable limitation of damages, of any sort whatsoever, that a client may suffer. Upon payment of the deposit to A&W, the client agrees to be bound by the above terms and conditions.

6. Privacy Policy

Anchor & Wine respects your privacy. Any and all information collected on this site will be kept strictly confidential and will not be sold, disclosed to third parties or reused without your permission. Any information you give to us will be held with care and will not be used in ways that have not been approved by you.