

AFC Vacations

PLANNING YOUR 2020 DREAM VACATION

"What I love most about AFC is the infectious joy of people having a great time together."

LAND TOUR TRAVEL PROTECTION



AFC now offers a Travel Protection Plan at a reduced cost to you, with many of the same benefits PLUS a cancel for any reason waiver. There is no age band and the travel protection cost is the same regardless of single or double occupancy.

AFC Vacations Travel Protection Plan

<u>Destination</u>	<u>AFC RT Air Package</u>	<u>Land Only</u>
USA 5 Days or Less	\$195 p.p.	\$165 p.p.
USA 6 Days or More	\$275 p.p.	\$245 p.p.
Canada (except Rail Tours)	\$325 p.p.	\$295 p.p.
Canada Rail Tours	\$375 p.p.	\$345 p.p.
Europe / Costa Rica	\$350 p.p.	\$310 p.p.
AUNZ / Peru / Africa / Eur Riv Cr	\$425 p.p.	\$385 p.p.
Passion Play Europe	\$450 p.p.	\$410 p.p.

Part A – Cancellation Waiver

I. Trip Cancellation Waiver (TCW) - Guarantees full refund on all payments, except the TPP Fee itself in case of cancellation up to the time and date of departure due to the passenger's personal illness or death of a member of the immediate family; or, if the passenger must return early due to the passenger's personal illness or death of a member of the immediate family, a refund for the unused land services. Medical/official documentation required.

II. AFC Vacations "Any Reason" Cancellation Waiver (ARCW) - Reimburses 75% of the cancellation fees in the form of a future travel credit certificate (FTCC) valid for 1 year, if you cancel more than 48 hours prior to scheduled departure for any reason not eligible for cash refund under the TCW (Part A – I.). FTCC is non-transferable, may not be redeemed for cash and does not include any credit for the TPP Fee. The TPP Fee (if chosen) is refundable until 180 days prior to departure & cannot be added after Final Payment. **The TPP does not cover any single supplement charges due to an individual's traveling companion cancelling prior to departure.** The TPP is non-transferable and valid for each applicant only. The TPP does not cover any services such as airline tickets not purchased through AFC. Cancellations, Claims & Inquiries under Part A will be administered by AFC. Certain Exclusions and Restrictions apply.

Part B – Post Departure Travel Insurance Plan provided by USI

Includes coverage for: Trip Interruption (\$1,000); Trip Delay (\$100/Day-Max \$500); Baggage & Personal Effects (\$2,000); Baggage Delay (\$500); Emergency Accident/Sickness Medical Expense (\$30,000); Emergency Evacuation/Repatriation (\$150,000); Accidental Death & Dismemberment (\$25,000); Emergency Travel Assistance (24/7). Claims & Inquiries under Part B will be administered by USI.

For full Part A and Part B policy details visit: afcvacations.com

To purchase a Travel Protection Plan, contact AFC Vacations • **(858) 481-8188** • afcvacations.com

CRUISE TRAVEL INSURANCE

We strongly recommend that you purchase Arch Travel Insurance to protect yourself, and your cruise investment, while traveling.

Base Plan Benefits

Coverage P.P.

Trip Cancellation	Up to limits below
Trip Interruption	100% of Trip Cost
Trip Delay	150% of Trip Cost
Missed Cruise Connection	\$750
Missed Port of Call	\$750
Baggage Loss or Damage	\$250
Baggage Delay	\$1,000
Emergency Medical Expense	\$250
Emergency Dental Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$750
Travel Assistance & Concierge*	\$100,000
	Included

PREMIUM ESTIMATES:

Enjoy **FULL Coverage** for **ONLY \$10.00 per \$100** of trip cost
Note: Prices based on passengers aged 70 years & up and includes pre-existing illness

<u>Total Trip Cost</u>	<u>Policy Premium</u>
\$1500 p.p.	\$150 p.p.
\$1750 p.p.	\$175 p.p.
\$2000 p.p.	\$200 p.p.
\$2250 p.p.	\$225 p.p.
\$2500 p.p.	\$250 p.p.

*Travel Assistance & Concierge are provided by Arch's designated providers.

Underwriter: Arch Insurance Group

To purchase Travel Insurance for your cruise, contact AFC Vacations • **(858) 481-8188** • afcvacations.com

2019 HOLIDAY/2020 VACATION CALENDAR

2019

GD = Guaranteed Departure

NOVEMBER 2019

		Page #
Nov 9	Florida & the Keys <i>GD</i>	Call
Nov 27	New York Thanksgiving <i>GD</i>	8
Nov 29	Williamsburg Christmas <i>GD</i>	8

DECEMBER 2019

Dec 2	New Orleans & Biloxi Holiday	8
Dec 4	Mystery for 1st Timers Holiday	8
Dec 4	Santa Fe Holiday <i>GD</i>	8
Dec 4	Sedona Holiday <i>GD</i>	8
Dec 4	Branson Holiday Shows	9
Dec 5	San Antonio Holiday <i>GD</i>	9
Dec 6	Music Cities Holiday <i>GD</i>	9
Dec 9	Mystery Holiday Tour <i>GD</i>	9
Dec 15	Pigeon Forge: Inn at Xmas Place <i>GD</i>	9
Dec 29	Pasadena Rose Parade <i>GD</i>	10
Dec 29	Steamboatin New Year's <i>GD</i>	10
Dec 30	New Orleans New Year's <i>GD</i>	10

2020

GD = Guaranteed Departure

JANUARY

Jan 18	Yellowstone in Winter <i>GD</i>	11
Jan 19	<u>NEW!</u> Mystery Tour	15
Jan 25	Iceland Northern Lights <i>GD</i>	11
Jan 26	<u>NEW!</u> Cabo San Lucas	13

FEBRUARY

Feb 1	Yellowstone In Winter <i>GD</i>	11
Feb 2	<u>NEW!</u> Cabo San Lucas	13
Feb 12	Costa Rica: Natural Paradise <i>GD</i>	61
Feb 17	Mystery 1st & 2nd Timers Tour	14
Feb 18	Australia & New Zealand w/ Cairns <i>GD</i>	65
Feb 23	<u>NEW!</u> Great Trains & Grand Cyns <i>GD</i>	36

MARCH

Mar 4	Costa Rica: Natural Paradise	61
Mar 12	Azaleas, Plantations & Cajuns <i>GD</i>	16
Mar 15	Steamboatin: Memphis to New Orleans	66
Mar 15	<u>NEW!</u> Arizona Baseball Spring Training	12
Mar 22	<u>NEW!</u> Great Trains & Grand Cyns <i>GD</i>	36
Mar 24	<u>NEW!</u> Cuba Discovery	62
Mar 24	<u>NEW!</u> Peru with Machu Picchu <i>GD</i>	63
Mar 24	<u>NEW!</u> Rome & Tuscany <i>GD</i>	58
Mar 24	<u>NEW!</u> Treasures of Ireland	56
Mar 24	Classic Italy by Rail	59
Mar 25	<u>NEW!</u> Sierra Snow Train	11
Mar 25	<u>NEW!</u> California Rail Discovery	35

APRIL

		Page #
Apr 1	Washington DC Cherry Blossoms	23
Apr 1	America's Music Cities	25
Apr 7	Georgia on My Mind	19
Apr 10	Savannah & Charleston <i>GD</i>	17
Apr 13	<u>NEW!</u> Paris French Rivers Cruise <i>GD</i>	70
Apr 13	<u>NEW!</u> Mystery Tour	15
Apr 14	<u>NEW!</u> Treasures of Ireland	56
Apr 15	<u>NEW!</u> Sea of Cortez Cruise: RT SD	75
Apr 17	Savannah & Charleston	17
Apr 23	San Antonio Spring Fiesta <i>GD</i>	24
Apr 25	AFC's Pacific Coast Cruise (HAL)	75
Apr 26	<u>NEW!</u> Great Trains & Grand Cyns	36
Apr 28	<u>NEW!</u> Athens & Greek Isles	53
Apr 29	<u>NEW!</u> California Rail Discovery <i>GD</i>	35

MAY

May 3	<u>NEW!</u> Great Trains & Grand Cyns	36
May 6	Ultimate Canyonlands	41
May 8	Niagara Falls & Grand Hotel	27
May 9	North Carolina & the Outer Banks	21
May 9	Iceland Explorer	60
May 14	<u>NEW!</u> Pacific Coast Tour	29
May 17	Mystery 1st & 2nd Timers Tour	14
May 18	Kentucky with Noah's Ark	18
May 21	Chicago All Access	26
May 22	Grand Alaska Tour <i>GD</i>	43
May 26	Canyon De Chelly & Mesa Verde	40

JUNE

June 3	Iceland Explorer <i>GD</i>	60
June 3	<u>NEW!</u> California Rail Discovery	35
June 4	<u>NEW!</u> Portland Rose Festival <i>GD</i>	28
June 5	Grand Alaska Tour <i>GD</i>	43
June 7	Majestic Sierra Parks by Rail	34
June 11	Yellowstone & Mt. Rushmore <i>GD</i>	33
June 10	<u>NEW!</u> Black Hills & Badlands	39
June 11	<u>NEW!</u> Pacific Coast Tour	29
June 13	Idaho Adventure	32
June 13	Canadian Rockies by Rail	30
June 14	Colorado Rails & National Parks	37
June 21	<u>NEW!</u> Mystery Tour	15

JULY

July 3	Grand Alaska Tour <i>GD</i>	43
July 12	Colorado Rails & National Parks	37
July 14	<u>NEW!</u> Passion Play Bavaria <i>GD</i>	57
July 15	<u>NEW!</u> Black Hills & Badlands	39
July 16	Nova Scotia & Canadian Maritimes	45

2020 TOUR & VACATION CALENDAR

2020 *GD = Guaranteed Departure*

JULY (continued) **Page #**

July 17	Grand Alaska Tour <i>GD</i>	43
July 19	Canadian Rockies by Rail	30
July 25	Alpine Swiss Villages <i>GD</i>	54
July 29	NEW! California Rail Discovery	35
July 30	US & Canadian Nat'l Parks	31
July 31	Grand Alaska Tour <i>GD</i>	43

AUGUST

Aug 2	NEW! Encore Swiss Villages	55
Aug 2	NEW! Mystery Tour International	15
Aug 13	NEW! Passion Play Bavaria <i>GD</i>	57
Aug 14	Grand Alaska Tour <i>GD</i>	43
Aug 17	Alpine Swiss Villages	54
Aug 17	US & Canadian Nat'l Parks <i>GD</i>	31
Aug 19	NEW! California Rail Discovery	35
Aug 19	Canadian Rockies by Rail	30
Aug 20	Yellowstone & Mt. Rushmore <i>GD</i>	33
Aug 20	NEW! Pacific Coast Tour	29
Aug 27	NEW! Cape Cod & Islands with Plymouth	47
Aug 30	New York, <i>That's Entertainment</i>	50

SEPTEMBER

Sept 6	Chicago All Access	26
Sept 9	NEW! Black Hills & Badlands	39
Sept 9	NEW! Passion Play Bavaria <i>GD</i>	57
Sept 11	NEW! Cape Cod & Islands with Plymouth	47
Sept 12	North Carolina & the Outer Banks	21
Sept 13	NEW! Colorado Rail & Nat'l Parks	37
Sept 13	Canyon de Chelly & Mesa Verde	40
Sept 16	Iceland Explorer	60
Sept 20	NEW! Great Trains & Grand Cyns <i>GD</i>	36
Sept 20	Majestic Sierra Parks by Train	34
Sept 22	NEW! Passion Play Bavaria <i>GD</i>	57
Sept 23	Dakota Buffalo Round-Up <i>GD</i>	38
Sept 23	America's Music Cities	25
Sept 24	Autumn in New England	48
Sept 26	New England Rails & Trails	46
Sept 27	Idaho Adventure	32
Sept 30	NEW! California Rail Discovery	35
Sept 30	South Africa with Victoria Falls <i>GD</i>	64

OCTOBER

Oct 1	At Home with the Presidents	22
Oct 3	Brandywine & Poconos <i>GD</i>	44
Oct 3	New York & Hudson Valley	51
Oct 4	NEW! Great Trains & Grand Cyns	36
Oct 4	New Mexico Balloon <i>GD</i>	42
Oct 4	Mystery Fall Tour	15

OCTOBER (continued)

Oct 6	NEW! Athens & Greek Isles	53
Oct 7	Iceland Explorer	60
Oct 7	Ultimate Canyonlands	41
Oct 9	Niagara Falls & Grand Hotel <i>GD</i>	27
Oct 10	New York & Hudson Valley	51
Oct 10	New England Rails & Trails	46
Oct 12	French Canada & Niagara Falls <i>GD</i>	49
Oct 13	NEW! Treasures of Ireland	56
Oct 13	NEW! Athens & Greek Isles <i>GD</i>	53
Oct 14	Ultimate Canyonlands	41
Oct 16	Niagara Falls & Grand Hotel	27
Oct 17	NEW! Mystery Fall Tour <i>GD</i>	15
Oct 18	Georgia on My Mind	19
Oct 18	NEW! Great Trains & Grand Cyns	36
Oct 20	NEW! Normandy & Paris Cruise <i>GD</i>	70
Oct 20	Australia & New Zealand w/ Cairns	65
Oct 20	Classic Italy by Rail <i>GD</i>	59
Oct 21	Kentucky with Noah's Ark	18
Oct 25	Steamboatin: New Orleans to Memphis	66
Oct 27	NEW! Rome & Tuscany <i>GD</i>	58

NOVEMBER

Nov 1	NEW! Cabo San Lucas	13
Nov 3	NEW! Peru with Machu Picchu	63
Nov 4	NEW! Treasures of Ireland	56
Nov 4	NEW! Spain & Portugal Highlights	52
Nov 4	NEW! Rome & Tuscany <i>GD</i>	58
Nov 4	Costa Rica Paradise	61
Nov 6	America's Music Cities <i>GD</i>	25
Nov 7	Florida & the Keys	20
Nov 8	NEW! Great Trains & Grand Cyns <i>GD</i>	36
Nov 9	NEW! Cuba Discovery	62

DECEMBER

Dec 1	New Orleans & Biloxi Holiday	8
Dec 2	Mystery 1st & 2nd Timers Holiday	14
Dec 2	Branson Holiday	9
Dec 2	Santa Fe Holiday <i>GD</i>	8
Dec 2	Sedona Holiday <i>GD</i>	8
Dec 2	NEW! Danube Christmas Markets <i>GD</i>	71
Dec 3	San Antonio Texas Holiday <i>GD</i>	9
Dec 4	New York City Holiday <i>GD</i>	Call
Dec 4	Music Cities Holiday <i>GD</i>	9
Dec 7	Pigeon Forge Holiday	9
Dec 7	NEW! Mystery Holiday Lights	15
Dec 29	Steamboatin' New Year's	Call
Dec 30	Pasadena Rose Parade <i>GD</i>	10
Dec 30	NEW! New Year's Getaway <i>GD</i>	Call

TERMS & CONDITIONS • Please read carefully

DEPOSITS/ PAYMENTS: A \$350 per person deposit is due at the time of booking (may vary for partner operated and/or holiday tours) Note that a second deposit of \$500 per person is due 135 days prior to departure. Your payment schedule will be mailed to you with your invoice.

FINAL PAYMENT DUE: 75 Days prior to departure (90 days for Holiday tours). If booked after final payment, the airfare portion of the tour may increase. AFC Vacations (AFC) accepts Check, MasterCard, VISA, and Discover Card.

Note: To qualify for AFC's CASH early booking discount (when applicable), your 2nd deposit and final payment must be paid by cash or check. Credit cards are still accepted for initial deposits. If you choose to use your credit card for all payments, the cash early booking discount will not apply.

CANCELLATION POLICY: The following refund schedule applies to all AFC operated tours (penalties vary for partner operated tours and/or holiday tours).

Note: Our Travel Protection or Travel Insurance will cover this cost if you cancel for a covered reason.

Up to 180 days:	\$100 per person penalty
179-76 days:	\$250 per person penalty
75-60 days:	75% Refunded of Full Price, less any non-refundable air, train, or theater tickets
59-30 days:	50% Refunded of Full Price
29-15 days:	25% Refunded of Full Price
14 days or less:	No Refund

FOR AFC CHARTERED RIVER CRUISES:

If cancelled anytime prior to Final Payment, a \$500 p.p. penalty will apply. See specific Terms & Conditions for cancellation schedule details.

FOR TRAVEL PARTNER PROGRAMS & CRUISES:

Additional penalties will apply and vary per travel partner (call for details). AFC will impose an additional \$250 p.p. fee, plus any air penalties. AFC's refund schedule will apply to the remaining amount.

AFC must be notified of all cancellations IN WRITING. Date of cancellation is considered to be the first business day that AFC receives this written notice. Name changes, transferring to a different tour or departure date are considered cancellations and are subject to AFC cancellation policies. AFC strongly recommends you purchase cancellation, medical, & baggage protection or insurance for your vacation. Call AFC for details.

HOME PICK-UP AIRPORT SERVICE is included on AFC operated tours and on air/sea cruises over \$2099 p.p. It is based on transferring you to & from your nearest gateway airport using one of the metro airports listed. Additional charges will apply to customers who live outside our pick-up areas but still desire this valuable service. The extra charge will be quoted at time of booking. If you choose not to use this service, \$50 p.p. credit will apply (land tours only).

CHANGES, DEVIATIONS & EXTENSIONS:

AFC is happy to assist you with any changes to our Land/Air packages. However, a \$50 p.p. non-refundable change fee will be assessed for the initial change, deviation or extension, in addition to any other supplier charges. \$25 p.p. will be charged for any further changes. Home Pick-up does not apply when deviating from the published itinerary.

PASSPORTS: All U.S. citizens are REQUIRED to have a valid U.S. passport for ALL Cruises & International Tours. It is recommended your passport be valid for 6 months beyond your scheduled return date.

AIR & FUEL TAXES: All clients understand that the airline tickets or air tours purchased are subject to supplemental price increases after the date of purchase due to additional charges imposed by a supplier or government. Clients acknowledge there may be additional charges by AFC to offset increased fees,

fuel surcharges, taxes, fluctuations in foreign exchange markets, or any combination thereof. Clients hereby consent to any post-purchase price increases and authorize AFC to charge their credit card for such additional amounts.

BAGGAGE: For 2020, due to operational difficulties, AFC no longer includes the cost for the airline bag fee in our tour products. Maximum dimensions for airline checked luggage is 34"x18"x10" for a combination of no more than 62 linear inches, and weight not to exceed 50 lbs. Overweight charges are not included either and may be up to \$75. Airlines allow one carry-on luggage + one personal item per person (both you must carry). Hotel portage for one suitcase per person is included. A charge of \$6 per hotel will be collected by the tour manager if a 2nd piece is checked. **NOTE:** If airlines begin charging a "seat fee" for reserving a seat in advance, AFC will have to collect this fee from the client up front, as it is not included in our tour price.

SMOKING: Smoking is NOT allowed on any transportation provided by AFC Vacations.

NOT INCLUDED IN THE TOUR PRICE: Airline baggage fees; items of a personal nature such as laundry; telephone, mini bar, alcohol, beverages & meals not included in the itinerary; gifts; optional excursions; travel protection or insurance; airline excess bag fee; passport, visa, & vaccination charges; tips to your tour manager, driver, local city guides, and cruise ship staff.

LAND ONLY: If an AFC Vacation is purchased "Land Only" where the customer provides their own airfare, the tour or cruise begins and ends at the first & last hotel or at the pier. Any penalties arising from a schedule change or cancellation made by AFC or any suppliers will be at the client's responsibility & expense. Note: Home pick-up is not included on Land Only packages.

CALIFORNIA "SELLER OF TRAVEL": Premier World Tours LLC (DBA AFC Vacations) is a registered member of the State of California's "Seller of Travel" program CST# 2048841-20. In accordance with State regulation, AFC Vacations maintains a trust account into which all tour deposits and final payments are deposited.

NOTE: AFC includes all airline taxes, fees, and fuel surcharges in our vacation pricing that include AFC arranged airfare. Only cruise line port taxes and fees are extra and in addition to the prices quoted. However, please understand that when you book and deposit a tour with AFC, we are reserving (not purchasing) the airfare for you at that time. The actual purchase of this airfare will occur sometime after final payment. AFC reserves the right at time of final payment, to pass along any increases in air, city, or hotel taxes and/or added fuel surcharges that occurred after August 15, 2019 when this pricing was finalized. Gateway arrival & departure cities, airline, routing, and business class air are subject to availability and change and/or deletion without notice. Regional airports used interchangeably. Returned checks and late payments are charged \$35. Efforts have been made to produce this information accurately. We reserve the right to correct errors. Prices, exchange rates and conditions in this brochure are effective as of August 15, 2019 and supersede those in any previous publications. Passengers originating from different cities and/or traveling with other passengers are not guaranteed to be on the same flights. Order of events & routing may change. It is not possible to provide individual assistance to a tour member for walking or personal needs. Frequent Flyer Miles are not available on all AFC group fares & we can't assist in obtaining this.

RESPONSIBILITY - Consumer Disclosure Notice: Please read these terms & conditions carefully, as your deposit and payment for a trip constitutes consent to all conditions and general information con-

tained in this brochure. These trips are arranged by AFC Vacations (AFC). It has made the travel arrangements as agent for the transportation carriers & other suppliers (SUPS) of services connected with the tour, all of which are independent contractors. AFC in no way owns or operates the vehicles or facilities to be used during the trip, and does not guarantee or assume responsibility for the acts and/or omissions of SUPS, their employees, agents, bankruptcy, etc. All bookings are accepted subject to the conditions imposed by SUPS and AFC, including airline, cruise, rail, motorcoach, hotels, restaurants, insurance, & other companies, firms or persons involved with the trip. AFC will make no refund in the event of their delay, cancellations, omission, overbooking, strike, force majeure, or for elements of the package not used by the customer. In addition, if high or low water levels on the river in any way delay, compromise, change the itinerary, or cause the cancellation of this cruise, AFC Tours is not responsible for any loss or damages. If there is a difference between the AFC conditions and those published by a SUP, the conditions of SUP shall apply. Price quoted is per person double occupancy. AFC reserves the right to change the hotel, advertised tour manager, cruise host, itinerary, or airline, or adjust rates whenever in its sole judgment conditions warrant, or if AFC deems it necessary for your comfort, convenience or safety. Trips outside the USA require a valid US passport. You are responsible for, & release AFC from, any passport, visa, vaccination requirements, & safety conditions in travel destinations. For medical information, call the U.S. Public Health at 800-232-4636 or www.cdc.gov/travel. Call the State Department for travel advisories at 202-647-5225. AFC reserves the right to decline to accept any person as a member of the tour, or to require any participant to withdraw from the trip at any time who presents a significant risk to the health or safety of himself or others which cannot be eliminated or reduced to an acceptable level by AFC's reasonable accommodation. AFC reserves the right to correct an error in the advertised price prior to your departure. A contract is made when your reservation and payment are accepted by AFC of San Diego, CA and any dispute shall be governed by California law & subject to the jurisdiction of the County of San Diego, CA. In calculating the cost of your trip, AFC has relied on your consent to these terms & in the absence of this release, the trip cost would have been higher. AFC will not be responsible to any person for expense, loss of time, money or other circumstance resulting from a change in itinerary or change of tour arrangements. AFC also reserves the right to cancel a tour (including guaranteed tours) prior to departure and in such case all payments made to date will be refunded & shall constitute full settlement. AFC reserves the right to alter its refund policy when a large amount of cancellation is due to a terrorist act, war, regional hostilities or lack of transportation. Due to lack of skycaps, luggage service at airports cannot always be provided in which case you would have to transport your own bag.

USTOA \$1 Million Travelers Assistance Program

AFC Vacations shares the coverage available under the USTOA \$1 Million Travelers Assistance Program with affiliates of Premier World Discovery, who, as an Active Member of the USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA \$1 Million Travelers Assistance Program, the advance payments of AFC Vacations customers in the unlikely event of AFC Vacations bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by Premier World Discovery and shared among its affiliates may be sufficient to provide only a partial recovery of the advance payments received by AFC Vacations. More details of the USTOA Travelers Assistance Program and a list of affiliates may be obtained by writing to USTOA at 345 Seventh Avenue, Suite 1801, New York, New York 10001, or by email to information@ustoa.com or by visiting their website at www.USTOA.com.