



Educational Opportunities Tours

Changing the Church, the Ministry and Individual Lives through Christian Travel since 1974

Book by August 4, 2010 and save \$150 per person

To view this information online, fill in the gray box at www.eo.travelwithus.com/find_trip
Tour: PF11
Date = 110411A
ID# = 41660

Lands of the Bible Cruise 2011

Encompassing the Old Testament (Moses and the Israelites in Egypt) and the New Testament (the Gospels and Jesus' Ministry; Acts and Paul's Ministry)

Join Rev. Robert and Betsy Stutes

13 day Program Departs on November 4, 2011

prices starting at \$2198*

Fly from Houston for only \$398 more

Includes International Airfare based on New York prices and Guided Shore Excursions

Save over the 2010 prices

**\$200 on economy inside • \$600 on superior inside
\$1050 on outside cabin • \$1700 on balcony cabins
(Based on the total cost of cabin, airfare, port charges, taxes, etc.)**

**IN ADDITION 3 DAY LONGER PROGRAM
AND AN UPGRADED 5 STAR SHIP**



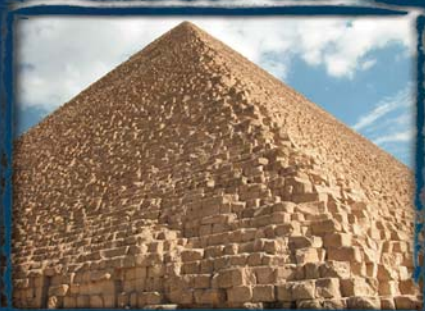
Guest Lecturer -

Dr. John C. Holbert -
Lois Craddock Perkins Professor of Homiletics
Perkins School of Theology at Southern Methodist University
Dallas, Texas.

Theme: Paul and the Complex World of the Eastern Mediterranean

Your Journey of a Lifetime Includes:

- Roundtrip Airfare • Deluxe Motorcoaches • Deluxe Cruise Ship
- First Class Hotels • Guided Shore Excursions • Study Guide
- Entrance Fees • Daily Breakfast, Lunch & Dinner when aboard Ship



Unique Christian Itinerary on a Deluxe Cruise Ship



*plus tips, taxes, port charges

Register online via credit card or check @ www.eo.travelwithus.com

November 4 USA Your pilgrimage begins as you depart the USA.

November 5 Ancient Rome Arrive in Rome and begin your tour of Ancient Rome. History is woven through the streets and neighborhoods of **Rome** as in no other city. Today you'll explore the many wonders of ancient Rome when you visit the magnificent **Colosseum**. From the most sacred hill of ancient Rome, **Campidoglio**, you'll view the **Forum**. You'll also view the **Circus Maximus**, **Mamertine Prison**, and the **Arch of Titus**, the famous **Baths of Caracalla** and the **Arch of Constantine**. You'll see the **Victor Emanuel Monument** and the **Monti Region**, Rome's most ancient neighborhood which spreads over three of her seven hills. Board your ship this afternoon.

November 6 Day at Sea

November 7 Day at Sea

November 8 Alanya, Turkey The **Aspendos** amphitheatre, known for its outstanding acoustics, is extremely well preserved and still in use today for special events. Nearby is **Perge**, a Hellenistic city where Paul preached (Acts 14: 25). The ruins of a large stadium, baths, and a tomb give ample evidence of its former greatness. Paul and Barnabas visited here on their first journey.

November 9 Cyprus The first visit on Paul's first journey was the island of Cyprus. Barnabas and John Mark accompanied Paul on this part of the journey and the three preached the word of God on the island in the "synagogues of the Jews" (Acts 13:4-5). Today you will arrive in **Limassol**, **Cyprus** a modern port. From here you will continue on to ancient **Paphos** where Paul and Barnabas brought the gospel to the Roman proconsul

Sergius Paulus and were resisted by the sorcerer known as Bar-Jesus (Acts 13:6-12).

November 10 Haifa Your cruise ship docks in the port of **Haifa**. Travel inland to the **Sea of Galilee**. Much of the Gospel is centered around the Sea. You'll stand on the **Mount of the Beatitudes** where Jesus gave his most famous sermon (Luke 6:12-49). At **Tabgha**, the traditional location for the calling of the disciples and the feeding of the 5000, you'll visit the **Church of the Fish and the Loaves** (Luke 9:10-17). Visit the **Chapel of the Primacy** where three times Peter professed his devotion to the risen Christ (John 21). Travel to the shore town of **Capernaum** where Jesus called Peter, Andrew, James, John (Matt 4:13) and later Matthew. Stop by the **River Jordan** where those who wish to be baptized may do so.

November 11 Ashdod Dock in the port of **Ashdod**. Travel to **Jerusalem** and visit the **Upper Room**, the traditional site of the Last Supper. Visit the **House of the High Priest Caiaphas**, where Jesus was tried before the Sanhedrin. Stand upon the **Mount of Olives** and view the city as Jesus did. Wander among the olive trees of the **Garden of Gethsemane**. Enter the **Old City** and visit the **Pool of Bethesda**. You'll walk along the **Via Dolorosa** to the **Church of the Holy Sepulchre**. Continue on to the **Western Wall** to pray before returning to the ship. (Lunch will be on your own today.)

November 12 Cairo Begin your tour of **Cairo** with a visit to the **Egypt Museum** which houses the **King Tut treasures** and many other artifacts from Egypt's long history. Visit the **Great Pyramids of Giza**, the last remaining ancient wonder, built before Moses and the Israelites were even in

this ancient land.

November 13 Alexandria Dock in Alexandria, founded in 331 bc by Alexander the Great. See the site of the ancient library, lighthouse, and Pompey's Pillar during your tour of Alexandria. Visit the catacombs and enjoy time to explore the old city. This evening set sail for Rome.

November 14 Day at Sea

November 15 Day at Sea

November 16 Rome and Return to the USA Return home with memories to share or begin an exciting post-tour.



Betsy and I are thrilled about the opportunity to lead a cruise that will take us to so many sites that are rich in Biblical history. This itinerary to Rome, Turkey, Cyprus,

Israel and Egypt will provide a perfect balance between exciting sight-seeing opportunities and relaxing days at sea. We look forward to being able to pray together in Jerusalem and to renew our baptisms at the Jordan River. Mark your calendar now and join us on this pilgrimage of a lifetime!

Robert Stutes

For more information or to register with a Visa, Master Card or Discover Credit Card go to www.eo.travelwithus.com email: cruises@travelwithus.com or call 1-800-247-0017 ext. 1+407

Registrations received via the website are processed immediately.

Those received by mail or phone require an additional 24-48 hours.

SAVE when you Register to Travel

\$150

if registered by August 4, 2010

\$130

if registered by September 4, 2010

\$115

if registered by October 4, 2010

\$100

if registered by November 4, 2010

\$80

if registered by December 4, 2010

\$70

if registered by January 4, 2011

\$60

if registered by February 4, 2011

\$50

if registered by March 4, 2011

\$40

if registered by April 4, 2011

\$30

if registered by May 4, 2011

Full deposit required. (\$1100 if registering within 6 months of departure). Savings deducted from balance. Additional \$40 Savings available if full payment via check is received 5 months prior to departure

CRUISE CABINS

Rates are per person, based on double occupancy and include International Air and Shore Excursions

| Category | Cabin Descriptions ~ All cabins have private restroom with shower. All cabins have 2 lower (twin) beds | Base Price |
|----------|--|------------------|
| IF | Standard Inside Cabin from 138 sq ft Decks 4,5 | \$2198 |
| IB | Standard Inside Cabin from 138 sq ft Decks 8,9,10,11 | \$2298 |
| OB | Standard Outside Cabin from 155 sq ft Deck 5 | \$2498 |
| BC | Balcony Cabin from 205 sq ft Deck 9 | \$2898 |
| MB | Mini Suite from 285 sq ft Deck 11 | \$3198 |
| S | Suites from 300 sq ft Various Decks | Call for pricing |

Some cabin categories are extremely limited, please register early to get your desired category.

Every effort has been made to ensure the accuracy of this brochure. While you will see all sites listed, you may not see them in the order presented; the order of itineraries and number of days may be altered to accommodate changes in airline, cruise ship and hotel schedules. Some participants may receive one or two extra leisure days at a nominal per day charge. Minimum of 30 passengers required to operate an optional or extension.

Enhance Your Journey with a Pre or Post Tour

Rome Pre-Tour \$498

November 2 - Depart USA

November 3 - Arrive Rome Visit the Catacombs and the basilica of St. Paul Outside the Walls before arriving at your hotel.

November 4 - Christian Rome Christianity came late in her long history, conquering and changing Rome in a way few other invaders have. Today, you will experience the glory of Christian Rome when you visit **the Vatican**, home to one of the greatest museums in the world. And, of course, you'll enter **St. Peter's Basilica** and the **Sistine Chapel**, where you'll view **Michelangelo's frescoes** which have been restored to their full, colorful glory.

November 5 - Ancient Rome Today you will join the basic tour and experience Ancient Rome.

Rome Post-Tour \$398

November 16 - Christian Rome Christianity came late in her long history, conquering and changing Rome in a way few other invaders have. Today, you will experience the glory of Christian Rome when you visit **the Vatican**, home to one of the greatest museums in the world. And, of course, you'll enter **St. Peter's Basilica** and the **Sistine Chapel**, where you'll view **Michelangelo's frescoes** which have been restored to their full, colorful glory.

November 17 - Free Day (Dinner on your own)

November 18 - Return to USA

Rome and Pompeii Post-Tour \$648

November 16 - Christian Rome Christianity came late in her long history, conquering and changing Rome in a way few other invaders have. Today, you will experience the glory of Christian Rome when you visit **the Vatican**, home to one of the greatest museums in the world. And, of course, you'll enter **St. Peter's Basilica** and the **Sistine Chapel**, where you'll view **Michelangelo's frescoes** which have been restored to their full, colorful glory.

November 17 - Free Day (Dinner on your own)

November 18 - Pompeii Journey inland to ancient Pompeii where you will visit the spectacular ruins that were covered by the eruption of **Mt. Vesuvius** in 79 A.D. The city remained buried and undiscovered for more than 1600 years until excavation began in 1748. These excavations continue today, providing insight into life during the Roman Empire.

November 19 - Return to USA

Pisa, Florence and Rome Post-Tour \$998

November 16 - Drive to Pisa Your journey continues as you travel to **Pisa** where you can snap your photo in front of the famous **Leaning Tower**. This 180 foot tall round tower is over 10 degrees out of perpendicular. In the past, some thought the tower was designed to lean. In fact, it was designed to stand straight and tall. The tower began to lean during its construction in 1173 and corrective efforts failed. Even if it did not lean, it would still be one of the most remarkable bell towers in Europe. While the tower is a great source of pride for the town's people, it is just one of several renowned buildings in the center of Pisa.

November 17 - Florence The elegant city of **Florence** is nestled between a line of hills and the banks of the **Arno River**. During your stay, you will have time to enjoy the beautiful gardens and stroll through the open-air markets. Every street, every square and winding alley of Florence is a showcase for Romanesque, Gothic and Renaissance grandeur. Among the wealth of masterpieces to be found in Florence, you'll see the **Piazza della Signoria** with its **Neptune Fountain** and **Vecchio Palace**, the **Santa Maria del Fiore Cathedral** which houses **Michelangelo's unfinished Pietá**, the **Baptistry** which features Ghiberti's famous **Gates of Paradise** and the **Academy** where you can view some of **Michelangelo's finished and unfinished work**, including the awe-inspiring **David**.

November 18 - Assisi Today, you will journey to **Assisi**, a charming medieval town which was the home of St. Francis. Just two years after his death, the large **Basilica** was started in his memory. At one time, the land on which the church stands was an execution ground for condemned criminals. In his humility, St. Francis asked to be buried there and it became known as the **Hill of Paradise**. The church contains his tomb and many great works of art. Overnight in Rome area.

November 19 - Christian Rome Christianity came late in her long history, conquering and changing Rome in a way few other invaders have. Today, you will experience the glory of Christian Rome when you visit **the Vatican**, home to one of the greatest museums in the world. And, of course, you'll enter **St. Peter's Basilica** and the **Sistine Chapel**, where you'll view **Michelangelo's frescoes** which have been restored to their full, colorful glory.

November 20 - Free Day (Dinner on your own)

November 21 - Return to USA

Travel from a City Near You for Just a Little More than the New York Price

| | |
|------------------------------------|---------------|
| Albuquerque NM |\$498 |
| Atlanta GA |\$298 |
| Austin TX |\$348 |
| Baltimore MD |\$198 |
| Birmingham AL |\$398 |
| Boise ID |\$348 |
| Boston MA |\$198 |
| Buffalo NY |\$198 |
| Cedar Rapids IA |\$398 |
| Charleston SC |\$398 |
| Charleston WV |\$398 |
| Charlotte NC |\$248 |
| Chicago IL |\$298 |
| Cincinnati OH |\$398 |
| Cleveland OH |\$298 |
| Colorado Springs CO |\$398 |
| Columbia SC |\$348 |
| Columbus OH |\$298 |
| Dallas/Ft. Worth TX |\$398 |
| Dakotas (FAR, GFK, MOT, RAP, FSD) |\$498 |
| Dayton OH |\$298 |
| Denver CO |\$398 |
| Des Moines IA |\$398 |
| Detroit MI |\$298 |
| Fayetteville AR (XNA) |\$498 |
| Fort Lauderdale FL |\$298 |
| Fort Myers FL |\$298 |
| Fort Wayne IN |\$398 |
| Grand Rapids MI |\$398 |
| Green Bay WI |\$398 |
| Greensboro NC |\$348 |
| Grinnell/Sprtnbrg SC |\$398 |
| Honolulu HI |\$898 |
| Houston TX |\$398 |
| Indianapolis IN |\$348 |
| Jackson MS |\$398 |
| Jacksonville FL |\$298 |
| Kansas City MO |\$398 |
| Knoxville TN |\$348 |
| Las Vegas NV |\$498 |
| Lex/Frankfort KY |\$348 |
| Little Rock AR |\$448 |
| Los Angeles CA |\$398 |
| Louisville KY |\$398 |
| Memphis TN |\$398 |
| Miami FL |\$298 |
| Milwaukee WI |\$298 |
| Minn/St. Paul MN |\$398 |
| Mobile AL |\$448 |
| Montana (BILL, BZN, BTM, GTF, HLN) |\$498 |
| Nashville TN |\$298 |
| New Orleans LA |\$298 |
| New York NY |included |
| Newark NJ |\$100 |
| Norfolk VA |\$298 |
| Oklahoma City OK |\$398 |
| Omaha NE |\$398 |
| Orlando FL |\$298 |
| Pensacola FL |\$348 |
| Phoenix AZ |\$448 |
| Pittsburgh PA |\$248 |
| Portland OR |\$448 |
| Raleigh/Durham NC |\$298 |
| Reno NV |\$398 |
| Richmond VA |\$298 |
| Roanoke VA |\$348 |
| Rochester NY |\$198 |
| Sacramento CA |\$498 |
| Salt Lake City UT |\$398 |
| San Antonio TX |\$448 |
| San Diego CA |\$448 |
| San Francisco CA |\$398 |
| Seattle/Tacoma WA |\$398 |
| St. Louis MO |\$298 |
| Tampa FL |\$298 |
| Tri-Cities TN |\$348 |
| Tucson AZ |\$398 |
| Tulsa OK |\$398 |
| Washington DC |\$198 |
| West Palm Beach FL |\$298 |
| Wichita KS |\$398 |

The chart above reflects pricing and not flight routings

If you depart from a different city than your group, or take an extension, you may fly on a different scheduled flight. Prices are based on 10 or more travelling from a domestic city and are subject to change without notice.

If You Select a Pre or Post Tour Please Note: Your flights will most likely depart at a different time and be on different airlines than group members who did not select the same Pre or Post Tour.



TRAVEL REGISTRATION FORM

Mail to: Educational Opportunities Tours
 P.O. Box 6098, Lakeland, FL 33807-6098
 phone: 863-648-0383 email: eo@travelwithus.com
 register online via credit card or check
 at www.eo.travelwithus.com

Tour: PF11
 Date = 110411A
 ID # = 41660

Host: Rev. Robert & Betsy Stutes ID#: 41660

Departure Date: **11/04/11** Dep. City: _____

Legal Name: _____
first, middle and last as it appears on your passport

Title: _____ Preferred Name: _____
Mr, Mrs, Ms, Rev, Dr if different than above

Street Address: _____

P.O. Box: _____

City, State, Zip: _____

Home Phone: Area Code (____) _____

Work Phone: Area Code (____) _____

Email Address: _____

Yes, I am interested in receiving emails about my trip and other EO promotional items

Birth Date: ____/____/____ Age: ____ Sex: M F

Nationality: USA Other _____

Emergency Contact: _____ Relationship: _____

Phone: w/Area Code _____

COMPLETE this SECTION ONLY IF a CHILD or SPOUSE is TRAVELING WITH YOU

Legal Name: _____
first, middle and last as it appears on your passport

Title: _____ Preferred Name: _____
Mr, Mrs, Ms, Rev, Dr if different than above

Sex: M F Age: ____ Nationality: _____

Birth Date: ____/____/____ Age: ____ Sex: M F

Nationality: USA Other _____

Non-Smoking; Smoking

Your Roommate: _____

Please try to match me with a Roommate I want a single room (availability limited)

Travel Protection Plan:

I/We Accept the Travel Protection Program

I/We Decline the Travel Protection Program

Important Information Regarding the Travel Protection Program:

- 1) Travel Protection coverage cannot be added after you have paid in full.
- 2) Premium is based on TOTAL cost of trip and is non-refundable.
- 3) Coverage begins when your premium payment is received by EOT (made separately from deposit & clearly designated as your travel protection premium).

Register Me/Us For: Basic Program ONLY
 Basic Program PLUS the following:

- Rome Pre-Tour (1) Rome Post-Tour (2) Rome & Pompeii Post-Tour (3)
- Pisa, Florence & Rome Post-Tour (4)

Register Me/Us For the following Cabin Category

(First choice: check one box. Second choice: write in alternate space)

- Standard Inside Cabin (IF) Standard Outside Cabin (OB) Mini Suite (MB)
- Standard Inside Cabin (IB) Balcony Cabin (BC) Suites (S)

Alternate: _____ (REQUIRED to register, but only used if first choice is not available)

Clergy Scholarships for Hosts Only:

If you are a clergy host traveling for the first time on our "Lands of the Bible Cruise" you may be eligible to receive a scholarship:

- \$500 for full or part-time ordained clergy, or retired clergy
- \$350 for spouses of the above

Note: Only Clergy Hosts (and accompanying spouse) are eligible for a scholarship. Early registration savings are not applicable. Full per person deposit required.

PAYMENT:

- via check - Payable to Educational Opportunities Tours
- via credit card: You must register at www.eo.travelwithus.com

**Full Deposit of \$500 per Person Required
 Additional \$600 due 6 months before departure**

PASSPORT INFORMATION REQUIRED 120 DAYS PRIOR TO DEPARTURE

Signature: _____

Signature: _____

minors require parental or guardian signature

Enrollment in and payment of deposit constitutes your acceptance of the "Fine Print". Educational Opportunities Tours is the tour operator and is solely responsible for the travel program. Educational Opportunities Tours is registered with the State of Florida as a Seller of Travel. Registration No. ST24130. **CST2027682-40** **06/23/10**

THE FINE PRINT... THE FINE PRINT... THE FINE PRINT...

INCLUDED IN PRICE: International Roundtrip Airfare and Overseas Transfers, Deluxe Motorcoaches, First Class Hotels, Cruise, Three Meals a Day on the Ship except for Jerusalem Day (all other days are Breakfast & Dinner only except for free day in Rome), Shore Excursions (as listed in the itinerary).

NOT INCLUDED IN PRICE: 1) \$138 Pre-paid Gratuities; 2) \$19 for Rome Pre-Tour; \$29 for Rome & Pompeii Post-Tour; \$45 for Pisa & Florence & Rome Post-Tour; \$19 for Rome Post-Tour; 3) \$398 Taxes, Facilities Charge and Security Fees, Departure, Immigration and Customs Fees; 4) \$398 Port Charges; 5) \$90 Non-refundable Administrative Fee.

ALSO NOT INCLUDED IN PRICE: 1) Optional Travel Protection Program (see box); 2) Extensions and Optional sightseeing as listed in the brochure; 3) Lunch upon arrival and Jerusalem Day; 4) Miscellaneous fees such as Individual Transfers; Passports, Laundry, Beverages at Meals; Excess Baggage and Items of a Personal Nature; 5) Fuel Surcharges which may be imposed by airlines and other suppliers. If applicable, fuel surcharge will be paid by the passenger; 6) Voluntary "Love Offering" for Guide and Driver; 7) Any increase in taxes and/or fees imposed after the printing of this brochure; 8) \$100 Document fee for Non-US and Non-Canadian residents.

PAYMENT: A full deposit of \$500 per person is required. Additional deposit of \$600 due 6 months prior to departure. Final payment for trip, including optional travel protection premium if applicable, is due 120 days prior to departure. Thereafter, a late payment fee of \$100 will be assessed. EOT reserves the right to add a surcharge if the dollar declines by more than 5% against the Euro based on foreign exchange rates in effect on FEBRUARY 28, 2010. The Cruise Line reserves the right to re-instate the fuel supplement for all guests should the price of light sweet crude oil according to the NYMEX (New York Mercantile Exchange Index) increase above \$65 per barrel. We may collect any fuel supplement charge in effect at the time of sailing, even if the cruise fare has been paid in full.

SAVINGS: Early registration discounts are not available to Hosts/Co-Hosts and are deducted from the balance of your bill. An additional \$40 Savings available if full payment is received via check 5 months prior to departure.

ACCOMMODATIONS: Price is based on double occupancy. When available, single rooms/cabins are often smaller than doubles. While EOT will try to match roommates, EOT cannot guarantee one will be available. Roommates may be assigned as late as 35 days prior to departure and, if one is not available or if you request a single, the following single room/cabin charges apply: 175% of the cabin category price selected for basic itinerary; \$60 per night for the pre or post tours. Single cabins are extremely limited and subject to confirmation.

ITINERARY and CHANGES: Every effort has been made to ensure the accuracy of this brochure; however, the order of itinerary and number of days may be altered to accommodate changes in airline and cruise schedules. If itinerary changes necessitate extra overnights, you will be charged \$125 per night; single rooms \$175 per night. Meals for extra nights are not included.

AIRLINE TICKETS: In order to keep prices low, EOT does not guarantee the most direct routing to your final destination. Once printed, airline tickets cannot be changed or refunded thereafter. Air transportation to/from your destination will be economy class aboard IATA and ARC carriers utilizing APEX or SUPER APEX non-refundable, non-amendable tickets for groups of 10 or more flying together for entire itinerary.

FLIGHT TIMES: All flight times are subject to change by the airlines without advance notice. EOT is not responsible for such changes or delays and does not reimburse expenses resulting from such delays. If making own flight arrangements to departure city, we recommend you purchase a ticket which can be changed without large penalties.

CANCELLATION FEES: 100% of Cancellation Fees are covered by the optional Travel Protection Program provided premium has been paid and reason for cancellation is insurable. Those who do not take travel protection should be aware of the following cancellation penalties: From day of registration to 121 days prior to departure, you will be charged the \$90 non-refundable administrative fee plus any airline fees. Additionally, thereafter, you will be charged any airline penalties and a single room supplement if your cancellation forces your roommate into a single plus the following charges: 120-75 days = \$1100; 74-61 days = \$1500; 60-31 days = 50% of total cost; 30-day of departure = 100% of total cost. Submit cancellation in writing. On or after day of departure, no refund for any services not used.

RELEASE INFORMATION: Payment of deposit indicates permission for EOT or its agents to record the registrant's participation and appearance on video tape, audio tape, film, photograph, or any other medium and to use the registrant's name, likeness, voice, comments, submitted documentation, written papers, and/or biographical material without restrictions or limitation for any advertising, marketing, publicity, educational or promotional purpose which EOT or its agents deem appropriate, unless the registrant or guardian otherwise notifies EOT in writing prior to departure.

Travel Protection Plan

Conveniently Available With All Our Tour Packages

Premium Rates For This Cruise

| Trip Cost | Plan Cost | Trip Cost | Plan Cost | Trip Cost | Plan Cost |
|------------------|-----------|------------------|-----------|-------------------|-----------|
| \$ 0 - \$1500= | \$139 | \$2501 - \$3000= | \$239 | \$4501 - \$5000= | \$369 |
| \$1501 - \$1750= | \$149 | \$3001 - \$3500= | \$269 | \$5001 - \$6000= | \$399 |
| \$1751 - \$2000= | \$159 | \$3501 - \$4000= | \$299 | \$6001 - \$7000= | \$439 |
| \$2001 - \$2500= | \$199 | \$4001 - \$4500= | \$339 | \$7001 - \$8000 = | \$469 |

| Schedule of Coverages | Maximum Benefit |
|--|-----------------|
| Part A * | |
| Trip Cancellation | Trip Cost |
| Part B | |
| Accidental Death & Dismemberment | \$25,000 |
| Medical Expense / Emergency Assistance | \$25,000 |
| Trip Interruption | Trip Cost |
| Travel Delay (Up to \$100 Per Day) | \$500 |
| Missed Connection | \$500 |
| Baggage and Personal Effects | \$1,000 |
| Baggage Delay | \$100 |

THIS IS A BRIEF DESCRIPTION OF THE PLAN, FOR FURTHER INFORMATION ASK FOR THE TRAVEL PROTECTION CERTIFICATE WHICH FULLY DETAILS THE COVERAGES, PROVISIONS, LIMITATIONS AND EXCLUSIONS OF THE PLAN OFFERED AND IS AVAILABLE TO YOU, UPON REQUEST, AT ANY TIME.

Part A - Travel Arrangement Benefits are provided by Educational Opportunities Tours.

Part B - Travel Protection Benefits are provided by United States Fire Insurance Company.

* For New York Residents Only: Part A Benefits are travel arrangement benefits underwritten by United States Insurance Company.

Conditions and Limitations

This is a brief description of the plan available for all Travel Protection sales for Trips departing November 1, 2009 and after. Certain exclusions and limitations apply and are detailed in the Certificate of Coverage. For example, coverage does not apply to: any Sickness or condition of you, a Traveling Companion or a Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if payment for this plan is received at or before the initial deposit/payment for your Trip), suicide, (normal pregnancy, war or any act of war. Other Covered Reasons, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment of 250 miles or more; or Revocation of military leave. For further information ask for the Certificate of Coverage which fully details the coverages, provisions, limitations and exclusions of the plan offered and is available to you, upon request, at any time prior to your purchase of the plan.

This plan is underwritten by: United States Fire Insurance Company, Eatontown, NJ. Benefits are administered by: Trip Mate, Inc., 9225 Ward Parkway, Suite 200, Kansas City, MO. 64114, 1-800-888-7292 (*In CA, dba Trip Mate Insurance Agency).

Except where otherwise stated, EOT acts only as agent for the relevant supplier in securing hotels, transportation and other travel services and in no event shall EOT be liable for failure by any such supplier to render any transportation, lodging or other travel service to be provided on the tour. EOT, and Norwegian Cruise Lines assumes no liability for injury, death, damage, loss, accident, delay or irregularity which may occur by reason of any negligent or willful act or omission of any suppliers of service. EOT does not own or operate any of the suppliers of services to your tour. Similarly without limiting the foregoing, passenger agrees to hold EOT harmless for any defect in any vehicle, plane, boat, bus, car, van or other vehicle, act of war or insurrection, terrorist activity, revolt or other civil uprising, military action, strikes or labor unrest or any Act of God or for any other act of any third party. Florida law will be applicable to any dispute which arises out of or concerns this brochure or your tour.