

Vacation Rewards Terms & Conditions

Palmer Advantage Platinum Members

INTRODUCTION

As a Palmer Advantage Platinum Member in good standing you are eligible to participate in the Vacation Rewards Program (the “Program”) at no cost. The following Terms and Conditions (the “Terms and Conditions”) govern your participation in the Vacation Rewards Program. The Program is administered and operated by International Cruise & Vacation Excursion Gallery, Inc., (“ICE”) also doing business as Our Vacation Center (the “Program Administrator”). ICE is a third party vendor, not affiliated with Palmer Advantage LLC (“Palmer Advantage”) or any of its corporate affiliates, owners, members or subsidiaries in any way. Through a separate agreement with Palmer Advantage, ICE has agreed to permit Palmer Advantage Platinum Members in good standing to participate in the Program. The Program is contained and described in these Terms and Conditions, as amended by the Program Administrator from time to time and comprises the terms of a binding contract between Program Administrator and each Palmer Advantage Platinum Member (“Member”) participating in the Program. Palmer Advantage is not a party to or a third party beneficiary of this contract between Program Administrator and Member.

Participation in the Program includes the ability to earn and redeem Program Loyalty Points (“Points”) according to the rules described within these Terms and Conditions.

MEMBERSHIP TYPE

- There is no charge for Palmer Advantage Members to receive Vacation Rewards Program benefits. Members earn one (1) Point for every dollar (USD) they spend on cruises, resort or hotel stay purchases, experiential vacations, travel insurance, or car rentals and airline tickets booked through Palmer Advantage Concierge.
- None of the Membership benefits may be used for any commercial purpose, including rental or sale or barter.
- Member must be 21 years of age or older.

TERM, RENEWAL, EXPIRATION, CANCELLATIONS

- All Members will continue to receive Vacation Rewards Program benefits at no cost as long as the Member maintains their Palmer Advantage Platinum membership and this benefit remains in force as determined by Palmer Advantage and ICE.

BEST PRICE GUARANTEE

- Members in good standing receive the best price guaranteed (“BEST PRICE GUARANTEE”) for offered cruise vacations, hotels stays, and resort vacations. The BEST PRICE GUARANTEE requires written proof of the availability of the identical cruise vacation, hotels stay, or resort vacation, at a lower rate to the general public within 48 hours of purchase by Member. Rate identified in written proof will be verified by Program Administrator. Program Administrator will match any price that it verifies to be lower. Cruises must be for the identical cruise itinerary, ship, sailing date and cabin category.
- Hotel and resort stays must be for the same dates, room types, and options. Consolidator, charter, group, incentive, interline, meeting and convention rates are excluded. Web or e-mail offers requiring calling a call-back number are also excluded. BEST PRICE GUARANTEE is valid for the cruise fare only at the time of booking.
- Auto rentals and airfare purchases are not covered by the BEST PRICE GUARANTEE.

USE OF VACATION ACCOMMODATIONS AND TRAVEL SERVICES

- Members must maintain their Palmer Advantage Platinum Membership through the last date of their travel or accommodation.
- Program Administrator will apply any reasonable restrictions on Member as required by Program Administrator’s affiliated resorts, cruise lines, tour operators, hotels, and other travel providers.
- Resort accommodations may be at a resort in active sales. Members are under no obligation to participate and/or attend any sales presentation or take a tour of the resort.
- Information provided to Member about cruises, resorts, experiential vacations, and hotels, is based on information obtained from the providers of such. Program Administrator makes reasonable efforts to ensure that information provided by Program Administrator is accurate and complete as of the date such information is published by Program Administrator; however, Program Administrator expressly disclaims any liability for inaccurate, incomplete, or misleading resort and cruise information.
- The total number of people occupying any vacation accommodations or participating in any tours confirmed by Program Administrator must not exceed the maximum occupancy set forth in the Program Administrator confirmation; otherwise, the travel provider may refuse access or levy an additional charge to Member and/or Member’s guests.
- Members are responsible for the payment of any applicable taxes, fees, and personal expenses including, but not limited to, food and beverage expenses, specialty items, tips, personal services, special facilities charges, telephone calls and internet connectivity,

cruise line/resort/hotel, utility charges, security deposits, and other fees or charges levied by the travel service provider

- It is the responsibility of the Member to pay all other fees directly to the resort, hotel, car rental agency, tour provider or cruise line. Disputes over fees assessed by travel providers are between the Member and the provider. Member waives any and all claims against Program Administrator in this regard.
- Members and Members' guests must occupy and use any accommodations booked through Palmer Advantage Concierge in a responsible, careful, and secure manner. Members are responsible for all acts and/or omissions, damage, theft or loss whether caused by Members or Members' guests.
- Any complaints about any accommodation or services provided by a travel provider should be made at the earliest opportunity to a person in authority at the travel provider.

IDENTIFICATION AND CONFIRMATIONS

- Members and Members' guests are responsible for ensuring that all travelers carry the proper documentation required for entry into or passage through any country or jurisdiction outside their country of citizenship or legal residence.
- Members and Members' guests must have a valid visa, passport, or proof of citizenship, proof of legal residency status, and immunization evidence, if any, (as required by the countries being visited) in their possession at the time of travel. This applies to all travelers in Members' group. Program Administrator assumes no responsibility for identifying and/or advising travelers of immigration and customs requirements.
- Vacation Confirmations ("Confirmations") are valid only if issued in writing by Program Administrator. Member is responsible for verifying all details in the Confirmation, including verifying the correct legal name of all travelers on the Confirmation, and notifying Program Administrator immediately if any information on the Confirmation is incorrect.
- Member is responsible for any ancillary charges incurred as a result of changes to any aspect of the Confirmation. Changes may be treated as a cancellation.
- If a confirmed accommodation becomes unavailable due to natural disaster, acts of God, civil unrest, or any other reason beyond Program Administrator's control, Member waives any and all claims against Program Administrator.
- In the event that Member or a guest of Member violates these Terms and Conditions, Program Administrator reserves the right to revoke any and all Confirmations, terminate or suspend the Membership of the relevant Member, cancel a Guest Certificate, or deny access to any of the products or services offered in connection with this Membership. Penalties, including forfeiture of deposited monies, may apply.

CANCELATIONS

- Program Administrator reserves the right to cancel a confirmed vacation, cancel any purchased products, cancel a request, or otherwise deny Membership benefits of any Member whose payment is rejected by the Member's bank or credit card company. A service fee and/or loss of Deposit will apply.
- Members must cancel Confirmations by calling Palmer Advantage Concierge at 866-930-8770 or in writing at 15501 North Dial Boulevard, Scottsdale, Arizona, 85260-1615. Cancellation will be effective on the date of receipt by Program Administrator. Changes to a Confirmation may be considered a cancellation subject to re-booking and additional changes or cancellation fees may apply.
- All cancellations are subject to vendor cancellation policies and fees. In addition, there will be no refund of any deposits. A Vacation Rewards vacation consultant will explain the deposit requirements and booking fees, if any, and the payment schedules, refundability, and cancellation policies upon booking a particular cruise, resort vacation, experiential vacation, tour, hotel, or car reservation.

LOYALTY PROGRAM

- Members can earn Points in the Program by maintaining Palmer Advantage Platinum Membership status and by making travel purchases through the Palmer Advantage Concierge.
- Members can redeem Points at per reservation increments as partial payment, as identified in the redemption options schedule below. Points do not equate to exact dollar amounts. Cruise Savings are displayed in dollar amounts per stateroom, are based on double occupancy, and are valid on select sailing and stateroom. Non-cruise redemption options savings are displayed in dollar amounts per vacation, regardless of length of stay, valid on select inventory. Other restrictions may apply.
- Points have no cash value and are not transferable. All pricing and discounts are in United States Dollars.
- Member's Points will be reinstated in the event of a cancellation by Member, Program Administrator, or a travel provider in accordance with the Cancellations Section above. Member's Points will not be reinstated in the event of a Member's termination of the Member's participation in the Program, or in the event Member ceases to be a Palmer Advantage Platinum Member in good standing.
- Members may earn up to a maximum of 15,000 Points per Membership year through air fare purchases and car rentals.
- Points must be redeemed in discrete denominations according to the table immediately below based on membership type. Points earning and redemption options and schedules

are also available on-line at www.vacationrewards.com/palmeradvantage or by calling Palmer Advantage Concierge at 866-930-8770

Select Cruise, Resorts & Tour Savings	
Reward Points	Value
2,500	Up to \$150
5,000	Up to \$300

GENERAL

- Members hereby permit their telephone conversations with Vacation Rewards representatives to be tape-recorded and/or monitored for training and quality control purposes.
- A \$25 service fee will be charged for all returned checks and two or more instances of declined credit cards.
- If Members and Members' guests should incur loss or damages through use of any benefit under the Program, Program Administrator's liability for such loss or damage will be limited to the injured party's fees paid for the vacation in which such loss or damage occurred, and in no event will Program Administrator be liable for special, consequential or punitive damages.
- This limitation of liability shall also apply to all participating companies, servants and agents of Program Administrator, specifically including but not limited to Palmer Advantage, LLC and its affiliates, agents, employees, successors and assigns. In no event will Program Administrator be liable for any negligent or intentional action or failure to act, or for any injuries or losses arising from the accommodations of any resort, hotel, cruise, experiential vacation, or tour provider or from any other travel related product or service provided to Member directly.
- These Terms and Conditions and any fees, benefits, seasonal designations and other priorities, and any procedures for requesting and effectuating vacations may be changed from time to time by Program Administrator. Current Terms and Conditions benefits, and procedures can be reviewed online at www.vacationrewards.com/palmeradvantage, which shall supersede all prior Program Terms and Conditions.
- Programs and services offered through Program Administrator or by third parties with the permission of Program Administrator are subject to separate Terms and Conditions and may be changed or eliminated without prior notice.
- Failure to comply with these Terms and Conditions or failure to pay any sums owed to Program Administrator may result in the suspension or termination of Member's participation in the Program and any accumulated Vacation Rewards benefits without

further obligation. If suspension is based upon non-payment, Member's participation in the Program and ability to utilize any Vacation Rewards benefits will remain suspended until all sums that are owed are paid in full and will not be extended beyond its original expiration date.

- These Terms and Conditions and the Program shall be governed exclusively by the laws of the State of Arizona. Any action at law or in equity by a Member or Member's guest, whether vacationing with the Member or traveling by way of a Guest Certificate, to seek any remedy against Program Administrator or its associated entities must be submitted exclusively to the jurisdiction of the courts of Maricopa County, Arizona (USA).
- In the event a Member or Member's guest initiates an action at law or in equity and Program Administrator prevails, that Member or Member's guest shall pay all costs incurred by Program Administrator in defending such action, including reasonable attorney's fees.

Vacation Rewards and Our Vacation Center are and fictitious names used by the ICE, a Delaware corporation with its principal place of business at 15501 North Dial Boulevard, Scottsdale, Arizona, 85260-1615.

Our Vacation Center is a trademark of ICE which may not be used without the prior written permission from ICE. Other brand names may be trademarks of their respective owners.

By using the Program in any way, Member, on behalf of Member and any other person entitled to utilize Member's Program benefits, or entitled to claim through or under Member, hereby agrees and acknowledges that Palmer Advantage does not administer or provide any benefits or services described herein, and is not responsible in any way for the acts or omissions of the Program Administrator. Palmer Advantage has acted only in the capacity of making arrangements with ICE to permit Member's to participate in the Program, which is in all ways and for all purposes designed, serviced and administered by ICE. Palmer Advantage has further arranged for Members to communicate with ICE via the Palmer Advantage Concierge, as a convenience for its Members. Member hereby waives and releases any claims, actions, causes or action or other complaints against Palmer Advantage and its affiliates, employees, agents, successors and assigns, arising in any way directly or indirectly from the acts of ICE or any of its affiliated entities with relation to Member's participation in the Program.