

A \$200 per person per week deposit is required 7 days after booking. Make deposit check payable to "ULTIMATE SURF PARADISE"
Bookings made 21 days or less to departure will HAVE 3 DAYS TO
REMIT PAYMENT.

First name ELEANOR Last name HUFFNER 760-632-8014, 800 846 2363 fax 952-674-8014
 P.O. BOX 1266 CARDIFF, CA 92007

MAIL TO: Morro Negro Surf Camp

reservation dates: 21 Dec - 07 Jan

Group name: Virginia Anderson

Street Address 941 David Rd

City Anchorage

Telephone - Home () 907-258-3999

Work ()

e-mail:

Zip code 99501

Passport number 204232351

Date of issue 26 Feb 2001

Date of birth

Nationality US

Occupation

Address N/A

How did you hear about us?

Telephone - Home ()

Work ()

()

IMPORTANT NOTICE

By my signature, I acknowledge and confirm that I have read, understood and agree to all booking conditions set forth. I am aware that a Panama surf trip, in addition to usual and inherent risks, has certain additional risks and dangers which may include: physical exertion for which I may not be prepared. I accept all inherent risks of the proposed trip and possibility of personal injury, death, property damage or loss resulting therefrom. In entering into this agreement, I am not relying on any oral, written, or visual representations or statements by Morro Negro, S.A., its agents or staff, or any other inducement or coercion to go on the trip, hence, only of my own free will.

Signed Eleanor Huffner Dated 10 Aug 2001 (Parent or legal guardian must sign for all persons under the age of 18)

BOOKING TERMS & CONDITIONS

1. All tickets, vouchers and other documents relating to transport, accommodations or other services and facilities (hereinafter referred to as "the travel services") are issued by or on behalf of Morro Negro S.A. (hereinafter referred to as "the company") only as agents for each of the concerns with whom the company may have arrangements for its clients (hereinafter referred to as "the principals") and are issued subject to these terms and conditions and those of the principals.

2. We always do our best to make sure your holiday arrangements are satisfactory and we accept liability for, but only to the extent if any loss or damage sustained by you as a result of our gross negligence or that of our employees. However, we cannot accept liability of whatever nature for the acts, omissions or defaults, whether negligent or otherwise, of those principals providing services in connection with your holiday pursuant to a contract between them and yourself (which may be evidenced in writing by the issue of a ticket, voucher, coupon or the like) and over whom we have no direct or exclusive control.

3. Except where otherwise stated, a deposit is due within cost is due upon arrival in Panama City. (or such later date as shall be specified in writing by the machinery or equipment.

4. Amendements to individual itineraries will be made on notification from the client if possible within the rules and conditions of the principals. A fee of \$25 per amendment will be charged to cover administrative costs. In addition to any charges levied by the principals. An amendment constitutes a change to an existing booking.

5. In the event you leave the camp earlier than your reserved stay, there will be no refund. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.

6. In the event you arrive at the surf camp, you will be given a credit for missed days at the surf camp. (time credit only, no refunds).

7. In the event, your arrival is delayed due to weather, air-transport, luggage, delays not arriving, etc., you will be subject to the laws of the Republic of Panama.

8. Except where otherwise stated, a deposit is due within cost is due upon arrival in Panama City. (or such later date as shall be specified in writing by the

1. The company or principals have the right to cancel or alter any itinerary without notice as may be found necessary and to decide the suitability or otherwise of climatic conditions, sea or other conditions for the normal performance of the tour. Any additional personal expenses incurred as a result of delay including delay from mechanical breakdown will be the responsibility of the passenger. Refunds are not available for tours, accommodation, or any other services not utilized. This is where travel insurance is beneficial.
2. Cost not included in tour price: excess baggage; departure taxes; passport and inoculation costs; meals; personal spending money; travel insurance; airport other than those specified.
3. Travel insurance is strongly advised to cover loss of deposit and cancellation fees, baggage and medical expenses. Travel insurance will also cover monetary loss due to unexpected trip interruption beyond your control. Foreign travel companies make travel insurance mandatory.
4. The company shall not be liable in the event, due to climatic conditions, that satisfactory surf is unavailable or that surf is of too great a magnitude for a client to participate in such activities. The passengers shall comply with the instructions of the principals at all times. No mental or physical condition is, in the opinion of the principals, such as to render them incapable of sailing for themselves and nor shall any passenger make themselves objectionable to other passengers and the company will not be responsible for expenses by such persons precluded from completing the tour for these reasons.
5. Travel insurance is strongly advised to cover loss of deposit and cancellation fees, baggage and medical expenses. Travel insurance will also cover monetary loss due to unexpected trip interruption beyond your control. Foreign travel companies make travel insurance mandatory.
6. The company or principals have the right to cancel or alter any itinerary without notice as may be found necessary and to decide the suitability or otherwise of climatic conditions, sea or other conditions for the normal performance of the tour. Any additional personal expenses incurred as a result of delay including delay from mechanical breakdown will be the responsibility of the passenger. Refunds are not available for tours, accommodation, or any other services not utilized. This is where travel insurance is beneficial.
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2. We always do our best to make sure your holiday arrangements are satisfactory and we accept liability for, but only to the extent if any loss or damage sustained by you as a result of our gross negligence or that of our employees. However, we cannot accept liability of whatever nature for the acts, omissions or defaults, whether negligent or otherwise, of those principals providing services in connection with your holiday pursuant to a contract between them and yourself (which may be evidenced in writing by the issue of a ticket, voucher, coupon or the like) and over whom we have no direct or exclusive control.
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5. In the event you leave the camp earlier than your reserved stay, there will be no refund. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
6. In the event you arrive at the surf camp, you will be given a credit for missed days at the surf camp. (time credit only, no refunds).
7. In the event, your arrival is delayed due to weather, air-transport, luggage, delays not arriving, etc., you will be subject to the laws of the Republic of Panama.
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BOOKING FORM PRIVATE PANAMA SURF CAMP

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REMIT PAYMENT.

First name MEL Last name PERDUE

reservation dates: 27 DEC - 07 JAN Group name: THOMAS ANDERSON

Street Address 941 DAVID RACE

City ANCONA

Telephone- Home () 907 258.3999

e-mail: MEL.PERDUE@ALASKA.NET

Zip code 99501

(if you can't find your number, write "pending" and send to me anyway) Expiration date

Passport number 20176755

Date of issue 19 JAN 2000

Date of birth 14 MAR 1971

Nationality U.S.

Occupation GOV

Next of kin to be contacted in case of emergency

Address W/A

Telephone- Home () _____ Work () _____

IMPORTANT NOTICE

By my signature, I acknowledge and confirm that I have read, understand and agree to all booking conditions set forth.
I am aware that a Panama surf trip, in addition to usual and inherent risks, has certain additional risks and dangers which may include: physical exertion for which I may not be prepared;
I accept all inherent risks of the proposed trip and possibility of personal injury, death, property damage or loss resulting therefrom.
In entering into this agreement, I am not relying on any oral, written, or visual representations or statements by Morro Negro, S.A., its agents or staff, or any other inducement or coercion to go on the trip, hence, only on my own free will.

Signed MEL PERDUE Dated 12/27/99 (Parent or legal guardian must sign for all persons under the age of 18)

BOOKING TERMS & CONDITIONS

- All tickets, vouchers and other documents relating to transport, accommodations or other services and facilities (hereinafter referred to as "the travel services") are issued by or on behalf of Morro Negro S.A. (hereinafter referred to as "the company") only as agents for each of the concerns with whom the company may have arrangements for its clients (hereinafter referred to as "the principals") and are issued subject to these terms and conditions and those of the principals.
- We always do our best to make sure your holiday arrangements are satisfactory and we accept liability for, but only to the extent of any loss or damage sustained by you as a result of our gross negligence or that of our employees.
- However, we cannot accept liability of whatever nature for the acts, commissions or omissions, whether negligent or otherwise, of those principals providing services in connection with your holiday pursuant to a contract between them-selves and yourself (which may be evidenced in writing by the issue of a ticket, voucher, coupon or the like) and over whom we have no direct or exclusive control.
- We do not accept any liability in contract or in tort for any inconvenience caused directly or indirectly by force majeure or other events which are beyond our control, including but not limited to war, civil disturbance, fire, floods, unusually severe weather, acts of God, acts of Government or any authorities, accidents to or failure of machinery or equipment.
- Except where otherwise stated, a deposit is due within 7 days of booking confirmation. The balance of the total cost is due upon arrival in Panama City, (or such later date as shall be specified in writing by the PARARESURF COMPANY).
- If the written cancellation is received by the company after 60 days but not less than 14 days prior to departure, the complete deposit is non-refundable and a 50% cancellation fee applies to all other monies received by the company.
- If the written cancellation is received by the company later than 60 days prior to departure, the complete deposit is non-refundable.
- If the written cancellation is received by the company not in writing, the following cancellation fees apply:
 - Any cancellation made by a client must be received by the company by the due date will entitle the company to cancel all bookings made.
 - Any cancellation made by a client must be received in writing.
 - The following cancellation fees apply:
 - If the written cancellation is received by the company not later than 60 days prior to departure, the complete deposit is non-refundable.
 - If the written cancellation is received by the company after 60 days but not less than 14 days prior to departure, the complete deposit is non-refundable and a 50% cancellation fee applies to all other monies received by the company.
 - If the written cancellation is received by the company within 14 days of the departure date, the company shall not be obliged to refund any monies whatsoever.
 - Amendments to individual itineraries will be made on notification from the client if possible within the rules and conditions of the principals. A fee of \$25 per amendment will be charged to cover administrative costs, in addition to any charges levied by the principals. An amendment constitutes a change to an existing booking.
 - Understand that Morro Negro Surf Camp is a Panamanian corporation located in the Republic of Panama. Any and all legal issues and proceedings are subject to the laws of the Republic of Panama.
 - In the event your arrival is delayed due to weather, air- plane, bus, luggage, boards not arriving, etc., you will be given a credit for missed days at the surf camp. (time credit only, no refunds).
 - In the event you leave the camp earlier than your reserved stay, there will be no refunds. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
 - In the event you leave the camp earlier than your reserved stay, there will be no refunds. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
 - Cost not included in tour price: excess baggage; departure taxes; passport and inoculation costs; meals; other than those specified.

BOOKING FORM PRIVATE PANAMA SURF CAMP

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First name Janie Last name McDonnell MAIL TO: Morro Negro Surf Camp
P.O. BOX 1266 CARDIFF, CA 92007
760-632-8014, 800 846 2363 fax 952-674-8014

reservation dates: 27 Dec - 07 Jan Group name: James Anderson

Street Address 121 W. Puerto St

City San Juan Barahona

Telephone- Home () 530-966-4409

(if you can't find your number, write "pending" and send to me anyway) Expiration date

Passport number 456403645

Date of issue 26 Jan 2009

Date of birth 09/08/78

Next of kin to be contacted in case of emergency

Address N/A

Telephone- Home ()

Work ()

How did you hear about us?

IMPORTANT NOTICE

By my signature, I acknowledge and confirm that I have read, understand and agree to all booking conditions set forth. I am aware that a Panama surf trip, in addition to usual and inherent risks, has certain additional risks and dangers which may include: physical exertion for which I may not be prepared. I accept all inherent risks of the proposed trip and possibility of personal injury, death, property damage or loss resulting therefrom. In entering into this agreement, I am not relying on any oral, written, or visual representations or statements by Morro Negro, S.A., its agents or staff, or any other inducement or coercion to go on the trip, hence, only of my own free will.

Signed X Janie McDonnell

Dated 17 May 07

(Parent or legal guardian must sign for all persons under the age of 18)

BOOKING TERMS & CONDITIONS

company). Failure by the client to pay the said deposit by the due date will entitle the company to cancel all bookings made.

4. Any cancellation made by a client must be received in writing. The following cancellation fees apply:
i. If the written cancellation is received by the company not later than 60 days prior to departure, the complete deposit is non-refundable.
ii. If the written cancellation is received by the company after 60 days but not less than 14 days prior to departure, the complete deposit is non-refundable and a 50% cancellation fee applies to all other monies received by the company.

5. Amendments to individual itineraries will be made on notification from the client if possible within the rules and conditions of the principle. A fee of \$25 per amendment will be charged to cover administrative costs, in addition to any charges levied by the principals. An amendment constitutes a change to an existing booking.
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7. In the event, your arrival is delayed due to weather, air-planes, buses, luggage, borders not arriving, etc., you will be given a credit for missed days at the surf camp. (time credit only, no refunds).

8. In the event you leave the camp earlier than your reserved stay, there will be no refunds. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
9. Except where otherwise stated, a deposit is due within 7 days of booking confirmation. The balance of the total cost is due upon arrival in Panama City, or such later date as shall be specified in writing by the principals or equipment.
10. Travel insurance is strongly advised to cover loss of deposit and cancellation fees, baggage and medical expenses. Travel insurance will also cover monetary loss due to unexpected trip interruption beyond your control. Foreign travel companies make travel insurance mandatory.
11. The company or principals have the right to cancel or alter any itinerary without notice as may be found necessary and to decide the suitability or otherwise of climatic conditions, seas or other conditions for the normal performance of the tour. Any additional personal expenses incurred as a result of delay including delay from mechanical breakdown will be the responsibility of the passenger. Refunds are not available for tours, accommodations, or any other services not utilized. This is where travel insurance is beneficial.

12. Cost not included in tour price: excess baggage; departure taxes; passport and inoculation costs; meals other than those specified.

13. All tickets, vouchers and other documents relating to transport, accommodations or other services and facilities (hereinafter referred to as "the travel services") are issued by or on behalf of Morro Negro S.A. (hereinafter referred to as "the company") only as agents for each of the concerns with whom the company may have arrangements for its clients (hereinafter referred to as "the principals") and are issued subject to these terms and conditions and those of the principals.

2. We always do our best to make sure your holiday arrangements are satisfactory and we accept liability for you as a result of our gross negligence or that of our employees. However, we cannot accept liability of whatever nature for the acts, omissions or defaults, whether negligent or otherwise, of those principals providing services in connection with your holiday pursuant to a contract between them- selves and yourself (which may be evidenced in writing by the issue of a ticket, voucher, coupon or the like) and over whom we have no direct or exclusive control. We do not accept any liability in contract or in tort for any injury, damage, loss, delay, additional expenses or inconvenience caused directly or indirectly by force majeure or other events which are beyond our control, including but not limited to war, civil disturbance, fire, floods, unusually severe weather, acts of God, acts of Government or any authorities, accidents to or failure of machinery or equipment.

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IF YOU WISH TO MAKE DEPOSIT PAYMENT BY CREDIT CARD, CLICK HERE: <http://surfparadise.freeyellow.com/page11.htm> THEN CLICK CREDIT CARD LOGO

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MAIL TO: Morro Negro Surf Camp
P.O. BOX 1266 CARDIFF, CA 92007
760-632-8014, 800 846 2363 fax 952-674-8014

reservation dates: 27 Dec - 07 Jan Group name: Jaime Andersen

Street Address 121 W. Pueblo St, Apt 4

City Santa Barbara

Telephone - Home () 530-966-4409

Work ()

e-mail: jpsba@yahoo.com

Zip code 93103

State CA

(if you can't find your number, write "pending" and send to me anyway) Expiration date 04 Dec 2013

Passport number 303753031

Date of issue 5 Dec 2003

Date of birth 06/28/80

Nationality U.S.

Occupation

Address N/A

Telephone - Home ()

Work ()

How did you hear about us?

IMPORTANT NOTICE

By my signature, I acknowledge and confirm that I have read, understand and agree to all booking conditions set forth. I am aware that a Panama surf trip, in addition to usual and inherent risks, has certain additional risks and dangers which may include: physical exertion for which I may not be prepared; removals to normal medical services; weather extremes subject to sudden, unexpected change; and evacuation difficulties if I am disabled. I accept all inherent risks of the proposed trip and possibility of personal injury, death, property damage or loss resulting therefrom. In entering into this agreement, I am not relying on any oral, written, or visual representations or statements by Morro Negro, S.A., its agents or staff, or any other inducement or coercion to go on the trip, hence, only of my own free will.

Signed X *Walt*

Dated 17 Dec 03

(Parent or legal guardian must sign for all persons under the age of 18)

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- We do not accept any liability in contract or in tort for any injury, damage, loss, delay, additional expenses or inconvenience caused directly or indirectly by force majeure or other events which are beyond our control, including but not limited to war, civil disturbance, fire, floods, unusually severe weather, acts of God, acts of Government or any authorities, accidents to or failure of machinery or equipment.
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6. In the event you leave the camp earlier than your reserved stay, there will be no refund. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
7. In the event, your arrival is delayed due to weather, air- plane, bus, luggage, boats not arriving, etc., you will be given a credit for missed days at the surf camp, (time credit only, no refunds).
8. In the event you leave the camp earlier than your reserved stay, there will be no refund. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
12. Cost not included in tour price: excess baggage; departure taxes; passport and inoculation costs; meals other than those specified.
1. The company or principals have the right to cancel or alter any itinerary without notice as may be found necessary and to decide the suitability or otherwise of climatic conditions, see or other conditions for the normal performance of the tour. Any additional personal expenses incurred as a result of delay including delay from mechanical breakdown will be the responsibility of the passengers. Refunds are not available for tours, accommodations, or any other services not utilized. This is where travel insurance is beneficial.
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First name: Harold Last name: Shuman reservation dates: 27 Dec - 07 Jan
Group name: Game Address
Street Address: P.O. Box 6954
City: Citico

Telephone - Home () 228-3481
Telephone - ~~536-968-4499~~
Date of birth: 25 Jul 2007
Date of issue: 127256557

Passport number (if you can't find your number, write "pending" and send to me anyway) Expiration date: 24 Jul 2017
Place of issue: USA
Nationality: USA
Occupation: Student

Next of kin to be contacted in case of emergency: 21/1
Address: How did you hear about us?
Telephone - Home () Work ()

IMPORTANT NOTICE
By my signature, I acknowledge and confirm that I have read, understand and agree to all booking conditions set forth.
I am aware that a Panama surf trip, in addition to usual and inherent risks, has certain additional risks and dangers which may include: physical exertion for which I may not be prepared; remoteness to normal medical services; weather extremes subject to sudden, unexpected change; and evacuation difficulties if I am disabled.
I accept all inherent risks of the proposed trip and possibility of personal injury, death, property damage or loss resulting therefrom.
In entering into this agreement, I am not relying on any oral, written, or visual representations or statements by Morro Negro, S.A., its agents or staff, or any other inducement or coercion to go on the trip, hence, only of my own free will.
Signed X Harold Shuman Dated 12 July 09 (Parent or legal guardian must sign for all persons under the age of 18)

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4. We do not accept any liability in contract or in tort for any injury, damage, loss, delay, additional expenses or inconvenience caused directly or indirectly by force majeure or other events which are beyond our control, including but not limited to war, civil disturbance, fire, floods, unusually severe weather, acts of God, acts of Government or any authorities, accidents to or failure of machinery or equipment.
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10. Travel insurance is strongly advised to cover loss of deposit and cancellation fees, baggage and medical expenses. Travel insurance will also cover monetary loss due to unexpected trip interruption beyond your control. Foreign travel companies make travel insurance mandatory.
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P.O. BOX 1266 CARDIFF, CA 92007
760-632-8014/800 846 2363 fax 952-674-8014

First name David Last name Shuman
reservation dates: 27 DEC 09 to 06 JAN 09
Street Address 941 David Pl
City Anchorage
Telephone- Home () 907 258.3999
Telephone- Work ()
e-mail: dcs@shuman@yahoo.com

Passport number 207894449
Date of issue 05 MAR 2003
Date of birth 04 OCT 1969
Nationality U.S.
Occupation Gov

Next of kin to be contacted in case of emergency

Address N/A
Telephone- Home () N/A
Telephone- Work ()
How did you hear about us?

IMPORTANT NOTICE

By my signature, I acknowledge and confirm that I have read, understand and agree to all booking conditions set forth. I am aware that a Panama surf trip, in addition to usual and inherent risks, has certain additional risks and dangers which may include: physical exertion for which I may not be prepared; remoteness to normal medical services; weather extremes subject to sudden, unexpected changes; and evacuation difficulties if I am disabled. I accept all inherent risks of the proposed trip and possibility of personal injury, death, property damage or loss resulting therefrom. In entering into this agreement, I am not relying on any oral, written, or visual representations or statements by Morro Negro, S.A., its agents or staff, or any other inducement or coercion to go on the trip, hence, only of my own free will.

Signed X David Shuman Dated 17 Nov 09 (Parent or legal guardian must sign for all persons under the age of 18)

BOOKING TERMS & CONDITIONS

1. All tickets, vouchers and other documents relating to transport, accommodations or other services and facilities (hereinafter referred to as "the travel services") are issued by or on behalf of Morro Negro S.A. (hereinafter referred to as "the company") only as agents for each of the concerns with whom the company may have arrangements for its clients (hereinafter referred to as "the principals") and are issued subject to these terms and conditions and those of the principals.
2. We always do our best to make sure your holiday arrangements are satisfactory and we accept liability for, but only to the extent of any loss or damage sustained by you as a result of our gross negligence or that of our employees. However, we cannot accept liability of whatever nature for the acts, omissions or defaults, whether negligent or otherwise, of those principals providing services in connection with your holiday pursuant to a contract between them- selves and yourself (which may be evidenced in writing by the issue of a ticket, voucher, coupon or the like) and over whom we have no direct or exclusive control. We do not accept any liability in contract or in tort for any injury, damage, loss, delay, additional expenses or inconvenience caused directly or indirectly by force majeure or other events which are beyond our control, including but not limited to war, civil disturbance, fire, floods, unusually severe weather, acts of God, acts of Government or any authorities, accidents to or failure of machinery or equipment.
3. Except where otherwise stated, a deposit is due within 7 days of booking confirmation. The balance of the total cost is due upon arrival in Panama City. (or such later date as shall be specified in writing by the
4. Any cancellation made by a client must be received in writing. The following cancellation fees apply:
 - i. If the written cancellation is received by the company later than 60 days prior to departure, the complete deposit is non-refundable.
 - ii. If the written cancellation is received by the company after 60 days but not less than 14 days prior to departure, the complete deposit is non-refundable and a 50% cancellation fee applies to all other monies received by the company.
 - iii. If the written cancellation is received by the company within 14 days of the departure date, the company shall not be obliged to refund any monies whatsoever.
5. Amendments to individual itineraries will be made on conditions of the principals. A fee of \$25 per amendment will be charged to cover administrative costs. In addition to any charges levied by the principals, an amendment consists of a change to an existing booking. 6. Understand that Morro Negro Surf Camp is a Panamanian corporation located in the Republic of Panama. Any and all legal issues and proceedings are subject to the laws of the Republic of Panama.
7. In the event, your arrival is delayed due to weather, airplane, bus, luggage, boards not arriving, etc., you will be given a credit for missed days at the surf camp. (time credit only, no refunds).
8. In the event you leave the camp earlier than your reserved stay, there will be no refund. If your early departure was due to a medical emergency, you will be given a credit towards a future stay.
9. The company shall not be liable in the event, due to climatic conditions, that satisfactory surf is unavailable or that surf is of too great a magnitude for a client to participate in such activities. The passengers shall comply with the instructions of the principals at all times. No passengers shall remain on a tour while their estate or mental or physical condition is, in the opinion of the principal, such as to render them incapable of caring for themselves and nor shall any passenger make themselves objectionable to other passengers or become a hazard to themselves or other passengers and the company will not be responsible for expenses by such persons precluded from completing the tour for these reasons.
10. Travel insurance is strongly advised to cover loss of deposit and cancellation fees, baggage and medical expenses. Travel insurance will also cover monetary loss due to unexpected trip interruption beyond your control. Foreign travel companies make travel insurance mandatory.
11. The company or principals have the right to cancel or alter any itinerary without notice as may be found necessary and to decide the suitability or otherwise of climatic conditions, sea or other conditions for the normal port of mance of the tour. Any additional personal expenses incurred as a result of delay including delay from mechanical breakdown will be the responsibility of the passengers. Refunds are not available for tours, accommodation, or any other services not utilized. This is where travel insurance is beneficial.
12. Cost not included in tour price: excess baggage; personal spending money; travel insurance; airport departure taxes; passport and inoculation costs; meals other than those specified.

IF YOU WISH TO MAKE DEPOSIT PAYMENT BY CREDIT CARD, CLICK HERE: <http://surfparadise.freeyellow.com/page11.html> THEN CLICK CREDIT CARD LOGO