

ISRAEL BIBLE STUDY TOUR

WITH PASTORS JUSTIN PETERS AND JIM OSMAN | FEBRUARY 10-19, 2026

TERMS AND CONDITIONS

PROPER DOCUMENTATION

All members of this tour must carry passports valid for at least six months beyond their scheduled date of return, which is August 21, 2026. A visa will be required for Israel, and we will assist in obtaining that for you; the cost of which was \$3.50 at the time of printing.

At this time, there are no vaccination requirements for any travel. However, please note that things can also change. At this time, we have no way of knowing what could be implemented in the future. Please note that the vendors will have already accepted your booking, knowing that there is a current global threat. Therefore, if you book this tour, you are accepting the terms of the airlines, the TSA, the countries to which you are traveling, and/or other governing parties without fully knowing what they will be by the time that you actually travel.

AIR TICKETS

All air tickets are additional. If you are originating in the USA, there is an air block from Newark, New Jersey on El Al (nonstop). You can purchase your own air and match our arrival and flights (try to arrive before our flights if not on our flights). If you arrive on our flights or are at the airport at the time of our arrival, you can utilize our airport transfers. Our blocked group flights are as follows:

Newark pricing: \$1,449 per person

February 10: El Al #26 departs Newark at 9:00PM, arrives in Tel Aviv on February 11 at 2:10PM.

February 19: El Al #27 departs Tel Aviv at 1:00AM, arrives in Newark at 6:00AM.

Re-issuance of tickets that must be changed or reissued for any reason may be subject to charges or fees by the carriers and/or other vendors; such fees may be substantial. We cannot stress enough the importance of trip-cancellation insurance. There are also "Cancel-for-Any-Reason" insurance upgrades. Due to the current situation arising with struggling airlines, we are recommending that those purchasing airline tickets, including connecting flight tickets to and from Newark, wait until 30 days prior to departure to purchase said tickets. As you select air travel, keep in mind that if you choose to fly in or out of Israel, you may be invalidating any trip-cancellation insurance. Also, keep in mind that changes due to anything going on in Israel on your Israel expenditure also will not be refundable with any of the insurance companies of which we are aware. Our airline program on this offer is group space, and the airline requires 10 to travel together round-trip.

LIMITATIONS

The air carrier(s), group operators, and LP reserve the right to substitute equipment and properties and to add or delete en-route stops, specific air schedules, or departure cities or airlines at our discretion with or without notice. The hotels, airlines, ground operators, and other vendors used by LP reserve the right, in special circumstances, to substitute accommodations/transportation and sights of similar or better quality without penalty.

SINGLES

We match roommates! If you are a single person or traveling alone, we do have others who would like to travel with us without paying the single supplement. We assign roommates, as available, approximately 2 weeks prior to departure. We cannot guarantee it, but it has worked well in the past for many of our travelers.

MAKING YOUR DEPOSIT / RESERVATIONS

- If depositing prior to November 1, 2025, a non-refundable deposit of \$750 per person is due (plus additional optional travel insurance if you live in the USA), along with your signed registration form. If booking after November 1, 2025, full payment is due within 7 days of your registration. Payments not received by the due date are subject to a 5% monthly finance charge and a possible cancellation of the reservation.
- Please note we will continue to take bookings and reservations until our departure, as long as space is available, and we will do everything possible to make sure you can join us!
- You may use a credit card for your initial deposit and optional insurance and then pay the balance with cash, check, or wire transfer and still receive the full cash discount.

HOW TO MAKE YOUR PAYMENT

Most guests make their initial deposit on their credit card because paying for their deposit on a credit card does NOT increase the price. Then you have the option of paying the credit card rate (which is a bit higher) for your final payment, or you may wire money directly to our account. If you choose this method of payment by November 1, 2025, we will email you the form so you can complete your final payment with the cash discount.

CHANGES / REVISIONS

We will try to accommodate name changes, but additional fees may be imposed and passed on by the carriers. If specific rooming requests are altered due to cancellation by one or more passengers, the passenger(s) still traveling may be required to pay the resulting applicable occupancy rate. Trip insurance may cover this additional cost. Should any trip be cancelled or postponed, any credits allowed by airlines usually expire within 1 year. Land arrangements expire within 2 years.

CANCELLATION AND REFUNDS

In the event that you must cancel your reservation or payments are not received by the specified deadlines, refunds are made in accordance with the following schedule.

All cancellations received after booking and deposit will forfeit \$750 of your deposit (sorry, no exceptions). Important to note, for travelers going to Israel, as far as insurance companies are concerned: As of February 20, 2024, insurance companies do NOT cover Israel cancellations due to war or terrorism. Israel currently has that proclamation over it.

- 98 to 85 days prior to departure, the cancellation fee increases to \$1,990 (sorry, no exceptions), plus any additional costs incurred, pre- or post-options, and insurance or add-on travel that you may have purchased. Air tickets obtained on your behalf on El Al will become completely nonrefundable at 98 days prior to departure (this is in addition to the cancellation fee of \$1,990).
- 84 days or less, the trip becomes nonrefundable. Please know that credits transferred from another tour are subject to the nonrecoverable costs in place at the time of transfer. Airfare is always non-refundable.

RESPONSIBILITY

LP has the responsibility of booking with airlines, hotels, transportation vehicles, ground operators, and tour guides to provide you with these services. The carriers, hotels, and other suppliers providing tour services are independent contractors and are not agents, employees, or servants of, or joint ventures with, LP or its affiliates. All certificates and other travel documents for tour services issued by LP are subject to the terms and conditions specified by the supplier, and to the laws of the countries in which the services are supplied. Each participant agrees not to hold LP liable, in the absence of its own negligence, for any loss, act or omission, whether negligent or otherwise, of any person or firm which is to, or does provide goods or services for the trip and shall have no liability to the participant for the quality of services or the condition or cleanliness of accommodations or for any transportation delay, including but not limited to liability for inconvenience, shortened vacation time, additional expense, or any other kind of damage. LP is not responsible for government actions, weather, mechanical breakdowns, war, terrorism, acts of nature (secularly known as "Acts of God"), denying entrance to a site due to political or other reasons, or other circumstances beyond its control. If a travel ban is imposed by the United States on any country we are scheduled to tour, we will attempt to secure another destination. We cannot be held accountable due to political decisions. In the event of delay, the airline or tour company—and not LP—determines delay procedures and the amenities/compensation, if any, to be offered. LP will not accept responsibility for additional charges incurred for expenses or lost wages as a result of changes to flight times, and/or missed vacation time.

ACTIVITIES

Participants may choose to engage in various activities including, but not limited to, climbing, camel-riding, 4-wheeling, hiking, swimming and other "activities;" participants are hereby notified that these and other activities may be dangerous and may result in a serious injury and that participation in these activities shall be at the participant's own risk. Living Passages (herein referred to as LP) shall not be liable for any injuries sustained by cruise/tour participants, which are a result of participants engaging in such activities.

TRAVELERS WHO NEED SPECIAL ASSISTANCE

LP must be advised of a participant's special requirements at the time of booking, and we will make every effort to accommodate special requests, but we cannot confirm a reservation until all travel suppliers have acknowledged that they can provide the services requested. Should you need special assistance like a wheelchair, note that the Old City cannot normally be accessed by Wheelchair. If you need any assistance during the tour, it is possible that it can be provided, yet there are additional charges that will be incurred for us to plan for onsite assistance. That assistance can be approximately \$350 to \$600 per day.

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PREPAID TIPS

All tips are prepaid and distributed on your behalf throughout the tour to cover tipping for guides, drivers, etc.

FUEL SURCHARGES, FEES OR TAXES

It is possible that the ground, vehicles, governments, visa providers or facilitators, and other operators will bill LP for additional fuel surcharges, fees, and or other taxes. You will be notified quickly and prior to being billed for final payment if any vendors make any of these types of increases. You may arrange your own air travel.

CURRENCY AND SPECIAL PROVISIONS

Pricing of the tour and event is based on the currency that was in effect on April 20, 2025. You will be notified as far in advance as possible in the event the price of the tour needs to be adjusted. We do not foresee this happening, but in today's economic climate, we have to be prepared for any currency discontinuation or devaluation, or "reset" that can affect any of the countries that we visit, transit, or to which we provide governance. We will do everything possible to prevent this from happening, but we have to be mindful of the world's current political climate.

SAFETY

The safety of passengers is a primary concern of LP but also of the owners and operators of the vessels, aircraft, camps, resorts, ground transportation, and other facilities being used. If safety is threatened by any factors, the owners/operators of other facilities and services reserve the right to make whatever changes to the itinerary or schedule that they deem necessary for the safety of all. In the event of danger or war, we will do everything possible to facilitate a change of dates, destinations, and vendor refunds. It all depends on timing and geography. There is never a set standard of operation. In 25 years, we have never seen an entirely negative outcome for a group. But we do live in interesting times. In the event that you choose to climb, hike, snorkel, dive, or take part in any activity, you are solely responsible for ensuring that you have the capabilities to perform the activities. Israel requires that everyone who travels to Israel bring proof of medical insurance.

MAJOR CHANGES

Destinations and the sites offered here can be withdrawn at any time due to government restrictions and other reasons beyond our control. Cancellations attributed to Covid or to any new disease-related creations and acts of war, postponements, and such of any kind are not the responsibility of LP. You are booking the trip at your own risk, and penalties will not be waived. If LP first knows of a major change less than 21 days before scheduled departure, LP's liability is limited to refunds that we can obtain on your behalf, excluding insurance and any other nonrefundable airfare paid or visa fees, and nonrecoverable costs from our vendors but not for any COVID or other named health or vaccination mandate. LP contracts with certain hotels to supply accommodation. Occasionally, the accommodation reserved is not available for a variety of reasons (i.e., unexpected maintenance problems, guest stay-overs, and over-booking by the hotel), and a substitute hotel of equal or greater quality is provided. In the event that your hotel standard is being substantially downgraded, a refund reflecting the difference in price will be issued. A change in currency or exchange is not considered a major change. The governing laws of the State of Idaho shall prevail, and any dispute may be resolved in the City of Coeur d'Alene by means of arbitration. The prevailing party of any dispute will be entitled to recover pertinent legal fees and costs from the other party.

BROCHURE VALIDITY

This document cancels and supersedes any previous publications or advertisements to this same tour and cruise. For the most current brochure or terms, download online at livingpassages.com or call us at 1-888-771-8717.

IMAGE AND SOUND RELEASE

LP will often photograph, film, and record events throughout our tours. These Images and recordings are sometimes used later in promotional materials, including printed or electronic publications. By completing the registration, I authorize LP to use any images, videos, and audio of myself and my registrants listed above, as well as our identities, without compensation to me. Furthermore, I agree that all images, videos, and audio are considered property of LP and therefore LP is released from any liability, restrictions, or conditions in their usage.

