

2009 Prime Time Travel Terms & Conditions

Deposit and Final Payment

Unless otherwise stated, a deposit is due at time of reservation. Final payment for all events is due no later than the dates published in Prime Time literature. Unless otherwise stated all prices posted on Prime Time literature are on a per person basis. In most instances the stated price reflects the per person price based on double occupancy. Please contact Prime Time for single and triple rates. Prime Time accepts cash and checks made payable to Monroe Bank. To insure that you get the best value for your money and avoid additional charges that increase the cost of your tour, we do not accept credit cards. Acceptance of credit cards is at the discretion of the Tour Operator with whom Prime Time has contracted and cannot be guaranteed. Payments should be made payable to Monroe Bank, and forwarded to Prime Time c/o Monroe Bank, 210 East Kirkwood Ave., PO Box 2329, Bloomington, IN 47402. Payments can be made in person at any Monroe Bank Branch location or at the Prime Time office located in the Main Office Banking Center at 210 East Kirkwood Avenue in Bloomington.

Refund Policy

Unless otherwise stated, a refund of your deposit will be made up to the posted final payment date less any agency fees published in Prime Time literature. After the final payment date, the individual travel company (ies) with whom Prime Time has contracted will dictate refund policies. At this point refunds cannot be guaranteed. Prime Time charges a non-refundable \$50 processing fee for all cancellations received after the final payment date. Travel insurance will be made available to each tour participant for some tours. Unless otherwise stated travel insurance premiums are never refundable.

Refunds for theater tickets such as Beef and Boards, and certain attractions are never refundable unless a replacement participant can be found. Finding replacement participants is the sole responsibility of the cancelling party (ies) and not Monroe Bank or Prime Time.

Exclusions

Monroe Bank, Prime Time and the agencies with whom we have contracted reserve the right to alter our refund and cancellation policies when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, terrorist acts, or unavailability of transportation through no fault of Monroe Bank, Prime Time, and the agencies with whom we have contracted.

Travel Insurance

Travel Insurance will be made available through the tour agency with whom Prime Time has contracted for some tours. This insurance may cover trip cancellation, trip interruption, lost or delayed baggage, and medical emergencies. Please refer to the individual trip insurance brochure for details. Your deposit and full payment are subject to all cancellation penalties should you be unable to attend or have to leave this tour during its operation. Monroe Bank, its affiliates and agents with whom they have contracted are not responsible for partial or full loss of money paid due to strike, bankruptcy, natural disasters, inclement weather, acts of terrorism or war, or any other event that should delay, interrupt or cancel this tour, which could result in partial or full loss of money paid.

Passport and Identification

Each tour member is responsible for his or her own valid passport and identification. Prime Time is not responsible for travelers detained by security due to invalid, improper or lost identification.

Explanation of Responsibilities and Tour Conditions for Prime Time Travel

Any person reserving or purchasing any tour or event through Prime Time accepts the condition that Prime Time reserves the right to change or cancel itineraries, hotels, and other tour components whenever it is deemed necessary. If this occurs, every effort will be made to offer alternatives. Published times on itineraries are as accurate as possible but subject to change due to traffic, weather, mechanical and any other condition beyond Prime Time's control that prevents a tour or event from operating as scheduled.

Monroe Bank and Prime Time expressly disclaim any liability for any damages that may be incurred for any changes, cancellations or delays on any itinerary on any of our tours or events. All rates published are per person as indicated and are based on double occupancy when only one rate is shown. Reservations will be accepted subject to availability at the time of a request and are considered confirmed only upon receipt of a minimum deposit. Reservations received after final payment may be subject to additional fees.

Prime Time encourages single travelers on our tours, however, hotels and cruise lines charge a flat room rate, regardless of occupancy, resulting in a higher single price. Prime Time is not responsible for finding roommates for single travelers wishing to take advantage of the double rate.

Membership and Non-Members

Tours and events offered through Monroe Bank's Prime Time program are designed specifically for our members who meet the minimum requirements as established by Monroe Bank. Prime Time will allow nonmembers to participate only if a member of Prime Time accompanies them. In order to be fair and equitable to our members who meet the requirements of Prime Time, nonmembers are subject to a 5% surcharge on all trips and events.

Travelers Needing Special Assistance

Prime Time will make reasonable efforts to accommodate the special needs of tour participants. Such participants, however, should be aware that the Americans with Disabilities Act is inapplicable outside of the United States and facilities outside the United States for disabled individuals are sharply limited. It is strongly recommended that persons requiring assistance be accompanied by a companion who is capable of and totally responsible for providing the assistance. If a traveler thinks he or she might need assistance during a trip, he or she should contact Prime Time to determine what assistance might reasonably be given.

Baggage Disclaimer

Although every effort is made to handle passengers' luggage as carefully as possible, Monroe Bank, Prime Time and the agencies with whom we have contracted are not responsible for and do not assume liability or accept claims for loss of or damage to luggage due to breakage, theft or wear and tear through hotel and group carrier handling. It is recommended for your own self interest and protection that you have ad-

equate insurance to cover these eventualities. Please inquire about optional insurance offered with some trips for this type of coverage.

Maps and Photos

Maps shown on tour pages are current at the time of printing and may not reflect the actual tour routing should the tour change. Photos shown on tour pages are reflective of the area(s) visited, but may not be included in the actual tour itinerary.

General Disclaimer

Neither Prime Time, Monroe Bank, our affiliated entities, and its and their employees, shareholders, officers, directors, successors, agents, and assigns, (collectively "Monroe Bank") own or operate any person or entity which is to or does provide goods or services for these trips. Because neither maintains any control over the personnel, equipment, or operations of these suppliers, Monroe Bank assumes no responsibility for and cannot be held liable for any personal injury, death, property damage or other loss, accident, delay, inconvenience, or irregularity which may be occasioned by reason of (1) any wrongful, negligent, willful or unauthorized acts or omissions on the part of any of the suppliers or other employees or agents, (2) any defect in or failure of any vehicle, equipment, or instrument owned, operated or otherwise used by any of these suppliers, or (3) any wrongful, willful or negligent act or omission on the part of any other party not under the supervision and control of Monroe Bank.

Additionally, responsibility is not accepted for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, weather, strikes, theft or other criminal acts, war, terrorism, computer problems, or other such causes. All services and accommodations are subject to the laws of the state and or country in which they are provided. Monroe Bank reserves the right to make changes in the published itinerary whenever, in their sole judgment, conditions warrant, or if they deem it necessary for the comfort, convenience, or safety of the tour or event. They reserve the right to withdraw any tour announced. Monroe Bank reserves the right to decline or accept any person as a member of a tour or event or to require any participant to withdraw from the tour at any time, when such action is determined by the tour manager to be in the best interests of the health, safety and general welfare of the tour group or the individual participant. Neither does Monroe Bank accept liability for any carrier's cancellation penalty incurred by the purchase of a non-refundable airline or other ticket to the tour departure city and return or otherwise. Baggage and personal effects are the sole responsibility of the owner at all times. Participants may be photographed for the promotional purposes of Monroe Bank. Travelers may be subject to and are responsible for any fuel surcharges or foreign currency fluctuations that might increase the published cost of a Prime Time tour/event. Payment of the deposit to Monroe Bank constitutes acceptance of these terms.

