Inside the Vatican Pilgrimages

Terms and Conditions

Lebanon: Ancient Monasteries & Modern Saints
September 25 - October 4, 2027

Inside the Vatican, Inc., doing business as Inside the Vatican Pilgrimages, together with its employees, shareholders, officers, directors, agents, and contractors, are collectively referred to herein as "ITVP."

Household: ITVP defines household as those Participants who dwell under the same roof and have the same address for at least six (6) months per year.

Rates and Payments: Rates are based on applicable rates as of May 2026 and could change due to a change in rates, fluctuation in currency exchange rates or failure to have a minimum of 15 Participants. If there is a change in rates, we will invoice participants accordingly. Payment of the initial deposit for this trip indicates you have accepted these pricing terms and all terms specified in the Terms and Conditions. ITVP reserves the right to cancel a traveler for non-payment. Additionally, ITVP reserves the right to charge a service fee of $50 for late payments, attempted payments made with insufficient funds, reinstated reservations, and late registrations.

Land Package: $3,900.00 per Participant. Does not include airfare.
1st Payment: $750.00 non-refundable deposit – Due at time of booking.
2nd Payment: $1,000.00 – Friday, May 28, 2027
Final Payment: Remaining balance due 90 days before departure – Sunday, June 27, 2027

Single Supplement fee: $1,000.00 for single occupancy room, if applicable, is due with the final payment.

Early Booking Discount: $150.00 discount – register by Monday, March 29, 2027. Discount applies only to registrations completed by this date.

Additional Discounts: If any discount/s have been credited to your total cost, they will be applied to the final payment. Discounts may not be combined unless otherwise stated.

Credit Card Fees: Applicable credit card fees are to be paid by the Participant. These fees will be added to your invoice where applicable.

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Reservations and Payment Schedule: A $750.00 per Participant, non-refundable deposit is due at the time of booking. The Final Payment (remaining balance) is due 90 days prior to departure. Reservations made less than 90 days prior to departure require payment in full at the time of booking. Receipt of the non-refundable deposit shall constitute acceptance of, and agreement to, all Terms and Conditions of Inside the Vatican Pilgrimages. Reservations made by fax, internet, e-mail, or phone are welcome. The non-refundable deposit and/or payment in full must be received within seven (7) days of booking or the reservation may be canceled.

Late Publication or Short-Notice Bookings: If a pilgrimage is announced or opened for registration fewer than one hundred twenty (120) days prior to departure, the standard payment schedule shall not apply. In such cases, Inside the Vatican Pilgrimages ("ITVP") will establish a modified payment schedule based on the time remaining before departure. The required deposit and payment deadlines will be disclosed at the time of booking and shall be binding upon the Participant.

Registrations made within ninety (90) days of departure may be required to be paid in full at the time of booking. ITVP reserves the right, in its sole discretion, to require immediate full payment for any booking made within one hundred twenty (120) days of departure in order to meet supplier or contractual obligations.

All other Terms and Conditions, including the Cancellation Policy and non-refundable deposit provisions, remain in full force and effect regardless of the registration date or modified payment schedule.

Optional Add-On Programs and Extensions

Optional add-on programs, extensions, and pre- or post-pilgrimage stays, including transfers not expressly included in the base pilgrimage package, are offered at an additional cost and are not included unless explicitly stated in writing. Participation in any add-on program is voluntary and subject to availability.

All add-on programs are considered a continuation of the pilgrimage and are governed by these Terms and Conditions, including but not limited to payment schedules, cancellation and refund policies, limitations of liability, and Participant responsibilities, unless otherwise expressly stated in writing. Payments for add-on programs are subject to the published payment terms and are non-refundable once confirmed, in accordance with the applicable cancellation policy.

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Optional Add-On Programs and Extensions (cont.): Transportation, accommodations, meals, and services included in an add-on program are limited strictly to those expressly listed in the published itinerary for that add-on. Group transfers associated with add-on programs are provided only at the designated times and under the specified conditions. Participants whose travel arrangements fall outside scheduled group transfers are solely responsible for arranging and paying for any required private transportation or additional transfers.

Inside the Vatican Pilgrimages reserves the right to modify, substitute, or cancel any add-on program due to operational requirements, availability, safety concerns, or circumstances beyond its control. In the event an add-on program is canceled by ITVP, ITVP's sole obligation shall be limited to a refund of amounts paid directly to ITVP for the canceled add-on program. No additional compensation, damages, or reimbursements shall be due.

Auto-Billing: Inside the Vatican Pilgrimages utilizes the WeTravel booking platform for payment processing. By selecting a payment plan, the Participant authorizes WeTravel, as the payment processor for Inside the Vatican Pilgrimages, to automatically charge the saved payment method (credit card, debit card, or local bank payment) on each scheduled installment due date until the balance is paid in full. The auto-billing information and payment schedule are presented in multiple locations during the checkout process prior to confirming the booking, and are also included in reminder emails and payment receipts. Billing dates are visible to the Participant at any time under "Manage Trip/Manage Booking" in their WeTravel account. Participants may update or change their saved payment method in their WeTravel account at any time prior to the scheduled auto-billing date. Participants will receive email notifications in advance of each scheduled charge. It is the Participant's responsibility to ensure that valid payment information is on file. Failed, disputed, or declined payments are subject to the policies and fees outlined in the Rates and Payments section of these Terms and Conditions. ITVP is not responsible for any fees charged by your financial institution as a result of auto-billing transactions.

Disputes: A binding contract is formed when a reservation and the required payment are accepted by ITVP. These Terms and Conditions, and any dispute arising from or related to them or the pilgrimage, shall be governed exclusively by the laws of the Commonwealth of Virginia. The exclusive venue for any legal action arising out of these Terms and Conditions shall be the state courts located in Warren County, Virginia.

In the event that an attorney is retained to enforce or defend any provision of these Terms and Conditions, the Participant shall be responsible for all reasonable attorneys' fees and costs incurred by ITVP in connection with such enforcement or defense.

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Deposit: A non-refundable deposit of $750.00 per Participant is due at the time of booking.

Form of Payment: Payments may be made by credit card (Discover, Visa, MasterCard, or American Express), bank or certified check, money order, ACH transfer, or wire transfer. If making payment by wire transfer, the Participant must provide confirmation of payment from their financial institution. Personal checks are acceptable if received more than thirty (30) days prior to the departure date.

All reservations made through the WeTravel booking platform require electronic acceptance of these Terms and Conditions at the time of booking, which constitutes a legally binding agreement between the Participant and ITVP. All returned checks will incur a $50.00 service fee. In the event of a returned check, only certified funds will be accepted for all subsequent payments. In the case of computer or human billing error, ITVP reserves the right to re-invoice the Participant with corrected billing.

Transfers: Two (2) private transfers are included: (1) from Beirut-Rafic Hariri International Airport (BEY) to our hotel in Beirut on Saturday, September 25, 2027, for arrivals after 7:00 a.m. and before 5:00 p.m.; and (2) to Beirut-Rafic Hariri International Airport (BEY) from our hotel in Beirut on Monday, October 4, 2027, for departures after 7:00 a.m. and before 5:00 p.m.

It is the responsibility of the Participant to notify ITVP of any flight delays or changes. If the Participant's flight is delayed or changed and this delay or change causes the Participant to miss the scheduled private transfer, the cost and arrangement of transfer from the airport to the hotel or the tour's designated meeting location shall be the sole responsibility of the Participant.

Flight Schedule: Land Package Participants are responsible for purchasing their own airline tickets to arrive into Beirut-Rafic Hariri International Airport (BEY) on Saturday, September 25, 2027, before 5:00 p.m. and to depart Beirut-Rafic Hariri International Airport (BEY) on Monday, October 4, 2027, no earlier than 7:00 a.m.

Do not book airline tickets until you receive written confirmation from ITVP that the pilgrimage will operate and has met the minimum number of Participants required to travel. ITVP is not responsible for airline tickets purchased without written confirmation that the pilgrimage will operate.

Should a Participant encounter a flight delay or cancellation, it is the Participant's responsibility to notify ITVP. ITVP strongly recommends that all Participants consider arriving at least one (1) day prior to the pilgrimage start date in order to rest before the pilgrimage begins and to minimize the risk of travel delays affecting participation.

Airfare Purchased Prior to Confirmation: Participants are expressly advised not to purchase airline tickets until they have received written confirmation from ITVP that the pilgrimage will operate. If a Participant purchases an airline ticket prior to receiving such written confirmation, the Participant does so at their own risk. In the event that the pilgrimage does not operate because the minimum number of Participants required to travel is not met, or for any other reason, ITVP shall have no responsibility or liability for any airfare-related costs incurred by the Participant, including, but not limited to, airfare, airline ticket change fees, or cancellation penalties.

Insurance: Travel insurance is not included in the Land Package; however, ITVP strongly recommends that all Participants purchase comprehensive travel insurance, which may include coverage for trip cancellation or interruption, baggage loss or delay, medical expenses, and emergency medical evacuation. The purchase of travel insurance is the sole responsibility of the Participant. ITVP shall not be liable for any losses incurred by the Participant in connection with the pilgrimage that may be covered by such insurance.

Travel Documents / Entry Requirements: Each Participant is solely responsible for obtaining, at their own expense, all required travel documents and authorizations necessary for entry into each country included in the pilgrimage itinerary. This includes, but is not limited to, a valid passport, visas, electronic travel authorizations, health documentation, vaccination records, or any other documentation required by governmental authorities or transportation carriers.

Passports must satisfy the entry requirements of each destination country. For most international travel, passports must be valid for at least six (6) months beyond the date of return and must contain sufficient blank pages for entry and exit stamps. Participants traveling on non-U.S. passports are responsible for verifying and fulfilling all documentation requirements applicable to their nationality.

Certain destinations require electronic travel authorization prior to departure, including but not limited to Israel's ETA-IL system and the forthcoming ETIAS authorization for participating European countries such as Italy once implemented. These authorizations must be obtained and approved prior to travel. Entry and documentation requirements are established solely by government authorities and are subject to change at any time without notice.

It is the exclusive responsibility of the Participant to confirm all current entry, health, and documentation requirements with the appropriate consulates, embassies, or government agencies prior to departure, and to ensure that all required documentation is obtained, remains valid for the duration of travel, and is carried on their person at all times.

Failure to obtain or present proper documentation may result in denied boarding or refusal of entry by immigration authorities. In such circumstances, no refund will be issued, and any and all resulting costs, losses, or expenses—including but not limited to airline penalties, additional accommodation, transportation costs, and unused pilgrimage services—shall be borne entirely by the Participant.

Inside the Vatican Pilgrimages does not assume responsibility for advising Participants of specific document requirements, nor for verifying the accuracy or validity of documentation. ITVP shall have no liability for any damages, financial loss, delay, injury, inconvenience, or expense arising from or related to a Participant's failure to obtain or present required travel documentation or authorization.

Participants are strongly encouraged to monitor official government websites for the most current entry requirements, as regulations may change without notice.

U.S. State Department & Other Government Advisories: From time to time, the U.S. Department of State (www.state.gov), the Centers for Disease Control and Prevention (www.cdc.gov), and other government agencies may issue travel advisories or warnings for one or more of the destinations included in this pilgrimage. Participants are encouraged to contact these agencies directly to obtain the most current information. **ITVP does not assume responsibility for the accuracy or timeliness of governmental travel information.**

The issuance of any such advisory or warning, or the occurrence of any political unrest, health concerns, terrorism, natural disaster, or other incident in any of the places included in this pilgrimage, **does not** alter or waive the cancellation policies or Terms and Conditions of ITVP. All cancellation penalties remain in full force and effect.

Travel insurance may or may not provide coverage for cancellations or delays resulting from government advisories or global events. Participants are responsible for reviewing their travel insurance policy carefully to understand what is and is not covered.

Photography / Media Release: Agents or representatives of ITVP may take photographs and/or video recordings of the pilgrimage and its Participants. By registering for this pilgrimage, each Participant grants ITVP permission to use any such photographs or video recordings in which the Participant may appear for promotional, advertising, informational, or commercial purposes, in any media format, without payment of any fees or royalties and without additional consent.

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Participants who do not wish to be included in such photographs or video recordings must inform ITVP in writing prior to the start of the pilgrimage. ITVP is not responsible for photographs or video recordings taken independently by other Participants or by third parties.

Private Rooms and Single Supplement: A limited number of single-occupancy rooms is available at the stated Single Supplement rate. Once the allotted number of single rooms has been reserved, any additional single rooms that ITVP is able to secure, if available, may incur an additional surcharge beyond the published Single Supplement fee. Single rooms are not guaranteed and are subject to availability at the time of request and confirmation by ITVP. Participants requesting a roommate are responsible for identifying their own roommate. ITVP does not guarantee roommate matching and is not responsible for any financial consequences should a requested roommate cancel or otherwise be unable to participate. In such cases, the Participant may be required to pay the Single Supplement or any applicable room-rate increase.

If ITVP, at the Participant's request, attempts as a courtesy to assist in identifying a potential roommate, ITVP makes no guarantees regarding compatibility or participation and assumes no responsibility or liability for any issues arising from such roommate arrangements. In the event that a roommate cancels or is otherwise unable to participate, the remaining Participant shall be responsible for any resulting increase in room costs, including the Single Supplement.

Cancellations and Refunds: All cancellations must be submitted in writing in order to be considered official and for any refund to be processed.

To cancel a reservation, the Participant must notify the ITVP office directly. Cancellations cannot be processed through the WeTravel booking platform.

Written cancellation notice may be submitted in either of the following ways:

1. by completing the official ITVP Cancellation Form (link provided by ITVP upon request), or
2. by sending an email to the ITVP office at pilgrimages@InsideTheVatican.com

Cancellations will be processed according to the date on which written notice is received by ITVP through one of the approved methods above. Verbal cancellations, including voicemail messages or phone conversations, are appreciated but will not be accepted as official notice. A cancellation is not considered received or effective until ITVP confirms receipt of the written notice in writing.

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Cancellations and Refunds: (cont.) In the event of cancellation, refunds of the Land Package cost will be issued less the applicable cancellation fees as follows:

- **More than 120 days prior to departure:** $750.00 per Participant (non-refundable deposit)
- **120 to 90 days prior to departure:** $750.00 per Participant (non-refundable deposit) and 50% of total cost*
- **90 days or fewer prior to departure:** 100% of total cost* (no refund)

* Total cost includes the Land Package and the Single Supplement, if applicable.

Refunds, where applicable, will be issued to the original form of payment and to the original payer only.

If you purchase travel insurance, it may provide reimbursement for non-refundable amounts depending on the reason for cancellation and the specific terms of your policy. Participants are responsible for reviewing their insurance policy coverage and filing any necessary claims.

Tour / Pilgrimage Cancellation by ITVP: On rare occasions, a pilgrimage may have to be canceled due to a lack of sufficient participation. In such a case, ITVP's sole responsibility shall be to provide a full refund of all payments received by ITVP for the Land Package. ITVP is not responsible and does not assume liability for any additional costs or fees related to the issuance and/or cancellation of airline tickets or other travel arrangements not made through ITVP.

Cancellations resulting from government or State Department advisories or warnings, acts of war, terrorism, civil unrest, public health emergencies, natural disasters, acts of God, or any other circumstances beyond the control of ITVP do not constitute a breach of contract by ITVP.

While every reasonable effort will be made to revise the itinerary or transfer Participants to another pilgrimage, cancellations for any of these reasons are not eligible for a refund of the Land Package. Participants are strongly encouraged to obtain comprehensive travel insurance to help protect against such losses.

Room Service & Other Incidental Charges: Room service and other incidental or personal charges not expressly listed as part of the Pilgrimage Package are not included. Should a Participant incur any incidental charges, including but not limited to room service, minibar purchases, laundry services, telephone calls, internet or data usage fees, or pay-per-view charges, the Participant shall be solely responsible for payment of those charges directly to the hotel at the time of check-out. Hotels may require Participants to provide a credit card at check-in for incidental charges.

If such charges are not paid at check-out and are instead billed to ITVP, the Participant agrees that ITVP may invoice the Participant for the full amount of those charges. Payment will be due upon receipt. Any unpaid balances will accrue interest at the rate of 1.5% per month (18% per year) until paid in full.

Luggage: All baggage remains at the risk of the Participant at all times during the pilgrimage. ITVP is not responsible for loss, theft, delay, or damage to baggage or personal belongings while in transit, at airports, on motor coaches, at hotels, or at any other time during the pilgrimage. Airlines are responsible for baggage while it is in their custody, subject to the terms and limitations set forth by the airline. Participants are strongly encouraged to label their baggage clearly and to secure appropriate travel insurance to protect against such losses.

Airfare: No airfare of any kind is included in the cost of the Land Package. All airfare to and from the pilgrimage starting and ending locations is the sole responsibility of the Participant. **Participants should not purchase independently booked airfare until they have received written confirmation from ITVP that the pilgrimage will operate.** ITVP shall have no responsibility or liability for any costs associated with independently booked airfare, including, but not limited to, cancellation or change fees.

Gratuities: Gratuities payable to bus drivers and local guides are not included in the cost of the Pilgrimage Package and are the responsibility of the Participant.

Health Requirements: This pilgrimage requires a moderate to significant amount of walking, sometimes over uneven surfaces, hills, and stairs. Participants must be able to keep pace with the group itinerary. Any medical conditions, mobility limitations, or special equipment needs must be disclosed on the registration form. ITVP is not responsible for any medical condition or event that occurs prior to, during, or after the pilgrimage. Participants are strongly encouraged to consult with their physician prior to travel to ensure their fitness for participation.

Food Allergies, Medically-Required Dietary Restrictions, and Special Dietary Preferences: This policy applies to both health-related dietary restrictions (including food allergies and medically-required diets) and personal dietary preferences.

Participants are responsible for informing Inside the Vatican Pilgrimages in writing of any food allergies, medically-required dietary restrictions, or serious food sensitivities, as well as any dietary preferences, at the time of registration or as soon as reasonably practicable thereafter. ITVP will make

reasonable efforts to communicate this information to hotels, restaurants, and other food service providers associated with the pilgrimage.

However, dietary accommodations of any kind—whether allergy-related, medically-required, or preference-based—cannot be guaranteed. Food may be prepared in shared kitchens or environments where cross-contamination is possible, and ingredients may not always be disclosed or labeled.

Participants with severe or life-threatening allergies are strongly advised to take all appropriate precautions, including carrying prescribed medications (such as EpiPens), consulting with their physician prior to travel, and exercising caution when consuming any food or beverage during the pilgrimage.

Participants assume full responsibility for managing their own dietary needs, allergy risks, and food choices during the pilgrimage. Inside the Vatican Pilgrimages shall not be liable for any allergic reactions, illness, injury, or complications arising from food or beverage consumption, including meals provided as part of the pilgrimage or obtained independently.

Any additional costs incurred to meet dietary needs or preferences are the sole responsibility of the Participant.

Participant Conduct and Right of Removal Participants are expected to conduct themselves at all times in a respectful, courteous, and orderly manner, and to follow the reasonable instructions of Inside the Vatican Pilgrimages staff, tour escorts, group leaders, clergy, and service providers.

Inside the Vatican Pilgrimages reserves the right, in its sole discretion, to remove from the pilgrimage any Participant whose behavior:

- is unlawful
- is disruptive, disorderly, or unreasonably interferes with the enjoyment or safety of other Participants
- creates a risk to the health, welfare, or property of the group or third parties
- involves harassment, abuse, or inappropriate conduct
- reflects continued failure to follow instructions
- or otherwise makes continued participation inappropriate or unsafe

In such circumstances, the removed Participant shall bear all resulting costs, including but not limited to additional transportation, accommodation, and return travel expenses. No refund of any portion of

the pilgrimage cost will be issued in the event of removal for misconduct or failure to comply with pilgrimage guidelines.

Participants acknowledge that pilgrimage staff, tour escorts, and group leaders have the authority to make decisions necessary to protect group safety and maintain the integrity of the pilgrimage experience, and Participants agree to abide by such decisions.

Final Package: A final package containing travel documents, applicable airline ticket information (if included), local contact information, a pilgrim book, and travel tips will be mailed or otherwise provided to each Participant approximately one (1) to two (2) weeks prior to departure. Some materials may be provided electronically. Upon receipt of the final documents, the Participant is responsible for reviewing all information carefully, including but not limited to the itinerary, spelling of names, dates, times, and ticket details, to ensure accuracy. If any discrepancies or errors are identified, the Participant must notify ITVP immediately so that corrective action, if possible, may be taken**.**

Final documents, including tickets, are not guaranteed if final payment or required booking forms have not been received by the stated deadlines.

Unused Services: There will be no refund for any unused portions of the pilgrimage. Refunds will not be issued to Participants who miss any part of the pilgrimage for any reason whatsoever, including but not limited to illness, absence, or personal choice.

Itinerary: Although ITVP and its agents and representatives will make every reasonable effort to adhere to the printed program and itinerary, on rare occasions it may be necessary to adjust or modify arrangements due to unforeseen circumstances beyond our control. Such circumstances may include, but are not limited to, weather conditions, acts of God, airline schedule changes, hotel requisitions, political or civil disturbances, transportation delays or mechanical issues, or local circumstances affecting access to sites or events.

If such adjustments are necessary, substitutions will be made to the best of our ability. **Refunds will not be issued for itinerary changes**, and any additional costs necessitated by such changes are the full responsibility of the Participant. Preferred seating at events cannot be guaranteed.

Pricing Terms: The price stated is based on applicable rates as of May 1, 2026, and is subject to change due to increases in supplier rates, fluctuations in currency exchange rates, or failure to reach a minimum of fifteen (15) Participants. If a price increase becomes necessary, an invoice reflecting the revised amount will be issued prior to the Final Payment due date, which is ninety (90) days prior to departure.

Payment of the initial deposit for this pilgrimage indicates the Participant's acknowledgment and acceptance of these pricing terms, as well as all terms specified in these Terms and Conditions.

Printing Disclaimer: ITVP is not responsible for typographical or printing errors, including errors in published trip costs or fees. ITVP reserves the right to correct any such errors and to re-invoice Participants accordingly at any time.

RELEASE AND LIMITATION OF LIABILITY

Inside the Vatican, Inc., doing business as Inside the Vatican Pilgrimages, together with its employees, shareholders, officers, directors, agents, and contractors (collectively, "ITVP"), does not own or operate any entity which provides goods or services for this pilgrimage, including, for example, lodging facilities, transportation companies, local ground operators (including entities which may use the ITVP name), guides, sightseeing companies, entertainment providers, food or beverage service suppliers, or equipment suppliers. As a result, ITVP is not responsible for any negligent or willful act or failure to act of any person or entity that ITVP does not own or control.

Without limitation, ITVP shall not be liable for any direct, indirect, consequential, or incidental damage, injury, death, loss, accident, delay, inconvenience, or irregularity of any kind which may be occasioned by reason of any act or omission beyond its control, including, without limitation, any negligent or willful act, failure to act, breach of contract, or violation of local law or regulation of any third party such as an airline, train operator, cruise line, hotel, bus, taxi, van service, local ground handler, or guide (whether or not they use the ITVP name), or the financial default or insolvency of any supplier providing goods or services for this pilgrimage.

Similarly, ITVP is not responsible for any loss, injury, death, or inconvenience due to delay or changes in schedule, overbooking of accommodations, default of any third party, animal bites or injuries, sickness, lack of appropriate medical care or evacuation, weather, strikes, acts of God or government, acts of terrorism or the threat thereof, force majeure, war, quarantine, epidemics or the threat thereof, criminal activity, or any other cause beyond its control. The Participant agrees to indemnify and hold harmless ITVP and its employees, owners, officers, directors, shareholders, and agents from any and all claims, damages, losses, or actions resulting from or arising out of participation in the Inside the Vatican Pilgrimage.

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Should Dr. Robert Moynihan, Deborah Tomlinson, or any other guest leader be unable to participate in this event, reasonable efforts will be made to secure a substitute. Regardless of the participation of Dr. Moynihan, Ms. Tomlinson, or any other guest leader, the pilgrimage will proceed as scheduled on the dates listed. By registering for this pilgrimage, the Participant agrees that the cancellation penalties will remain binding regardless of whether Dr. Moynihan, Ms. Tomlinson, or any other guest leader is able to participate. ITVP is not responsible for any loss incurred by a Participant, including missed portions of the pilgrimage, due to canceled flights or other travel disruptions.

Daily Mass will be arranged whenever possible, and ITVP will strive to be in the locations indicated. However, sometimes this is not possible due to local conditions or required itinerary changes. In such cases, ITVP will make reasonable efforts to arrange an alternative site for Mass, if feasible.

By signing and submitting a registration for this pilgrimage, the Participant acknowledges that they have read and agree to be bound by these Terms and Conditions, including the Pricing Terms, Payment Terms, Cancellation Policies, and this Release. The Participant further agrees that ITVP cannot be held liable for any injury or loss sustained during the pilgrimage, except as otherwise expressly stated herein.