

# BEST OF THE MEDITERRANEAN & GREEK ISLES

*Luxury Cruising*



*Venice, Pula/Rovinj, Ancona, Dubrovnik, Kotor, Corfu,  
Sarande, Crete, Santorini, Kusadasi, Delos, Mykonos*

**FREE AIRFARE PLUS**

***Special Price Reduction***

**\$2,000 OFF PER**

**STATEROOM**

**IF BOOKED BY MARCH 25, 2009**



**SBM**  
STATE BAR OF MICHIGAN

Sponsored By  
**State Bar of Michigan**

October 16 – 29, 2009

**OCEANIA**  
CRUISES®

From **\$2,599**

**GO**next



Santorini, Greece

Dear Member,

A voyage on **Oceania Cruises' Nautica** is an exceptional experience that takes cruising to new heights. Unparalleled service and an in-depth travel adventure await you. Whether onboard or ashore, every detail is attended to, your only task is to enjoy every sublime moment.

The **Nautica** will take you to many exotic ports of call, including some rarely seen "boutique" ports, fascinating destinations larger ships cannot access. Look forward to seeing Santorini, Corfu, Delos and Mykonos in Greece, Kotor in Montenegro, Dubrovnik in Croatia, Ancona in Italy, and other captivating stops along the way.

This is a luxurious, upscale experience that redefines living on the water. The streamlined size of this ship allows for a feeling of elegant intimacy, and with only 684 passengers and a crew of 400, all your wants and needs will be catered to. Choose from 4 fabulous restaurants and enjoy the best cuisine at sea with menus designed by world-renowned master chef, Jacques Pépin. Your stateroom will be an oasis of comfort, featuring **Oceania Cruises' exclusive Tranquility Bed<sup>SM</sup>** to guarantee a restful night. Make yourself at home in these exquisitely appointed rooms, a vast majority of them with lovely teak verandas. Every amenity you could dream of awaits you, and when you go ashore you'll be well equipped with knowledge from excursion experts, guest lecturers and seminars. **Nautica** offers the perfect blend of relaxation and discovery.

This cruise has already elicited unprecedented excitement and interest, so we encourage you to sign up now for your choice of stateroom selection and the incredible offer of **FREE AIRFARE** plus a **Special Price Reduction** of \$2,000 OFF per stateroom if booked by March 25, 2009.

Sincerely,

Danon D. Goodrum-Garland

Chairperson, Membership Services Committee

**Available to members,  
their families and friends.**

P.S. This is another example of our efforts to harness the group purchasing power of our membership on your behalf, at no cost to the State Bar of Michigan. All expenses, including those of this mailing, are paid for by the provider.

## TRAVEL INSURANCE

**PREMIUM PER PERSON IS BASED ON THE TOTAL COST OF THE CRUISE PROGRAM PLUS AIRFARE PROGRAM IF APPLICABLE.**

\$2,001 - \$2,500 = \$189	\$5,001 - \$5,500 = \$399
\$2,501 - \$3,000 = \$229	\$5,501 - \$6,000 = \$439
\$3,001 - \$3,500 = \$259	\$6,001 - \$6,500 = \$459
\$3,501 - \$4,000 = \$289	\$6,501 - \$7,000 = \$499
\$4,001 - \$4,500 = \$329	\$7,001 - \$7,500 = \$539
\$4,501 - \$5,000 = \$359	\$7,501 - \$8,000 = \$579

We are pleased to make available a travel insurance plan offered through **Travel Guard**. This program can provide you with coverage at an affordable price. If you desire this coverage, please contact **Go Next**. The travel insurance plan includes the following:

**Trip Cancellation & Interruption Costs/Air & Hotels** (Airfare coverage only available if airfare is purchased through Go Next.)

- Covers cancellation penalties imposed by the airline, cruise line, **Go Next** or hotels due to covered injury, illness, death, and other named unforeseen circumstances.
- Covers unused, non-refundable portions of your trip or additional transportation expenses to your return destination or to finish your trip if your trip is cancelled or interrupted for covered reasons.
- Pays additional covered transportation expenses to your return destination or to finish your trip.

**\$20,000 Medical Expense includes coverage for covered:**

- Pays for covered injury, sickness and emergency dental treatment received during the trip.

- Pays covered hospital expenses with no daily limits or deductibles.

**\$50,000 Emergency Medical Transportation Evacuation includes coverage for covered:**

- Emergency evacuation & transportation expenses to the nearest adequate medical facility (home in case of death.)
- Provides a medical escort if you are disabled and an escort is recommended by a doctor.

**\$30,000 Accidental Death & Dismemberment**

- Coverage for covered direct accidental death or dismemberment during the trip, 24 hours a day.

**\$2,000 Baggage & Travel Documents includes coverage for covered:**

- Loss or damage to your baggage.
- Personal possessions 24 hours a day, loss of your passport and visas.
- Unauthorized use of your credit cards.
- Primary coverage – Benefits payable are determined without regard to any other insurance coverage you may have.

**\$500 Baggage Delay (\$100 per day maximum)**

- Pays for the purchase of essential items if your baggage is delayed for 24 hours or more while you are on your trip.

**\$500 Travel Delay (\$100 per day maximum)**

- Pays for covered additional accommodations and travel expenses for a delay over 12 hours when delayed for covered reason.

The following non-insurance services provided by **TRAVEL GUARD Assist** are also included when you purchase the Travel Insurance plan:

**24-hour hotline for:**

- Emergency medical assistance and evacuation.
- Telephone interpretation service.

The Travel Insurance Plan may be purchased up until final payment of your reservation and becomes effective upon our receipt of your payment of the plan cost. Plan cost is non-refundable.

We urge you to carefully review the Description of Coverage which provides the details of the travel insurance plan. Please note the exclusion of coverage for a medical condition that existed during the 60 days immediately preceding, and including the Insured's coverage effective date and other limitations.

This is a brief description of the insurance coverage and services provided. The Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a member of the AIG Companies<sup>SM</sup> with their principal place of business in New York, NY. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

**SEND TRAVEL INSURANCE CLAIMS AND INQUIRIES TO: TRAVEL GUARD**  
1145 Clark Street, Stevens Point, WI 54481  
(866)725-6906  
Call Collect (715)345-0505  
FAX (715)345-0502

**Travel Guard**  
Travel Smart. Travel Insurance.

*Indulge yourself with a Luxury Mediterranean Cruise at an exceptional price!*

*"For the fourth year in a row, Travel & Leisure Magazine and Condé Nast Traveler have ranked Oceania Cruises as one of the world's finest cruise lines."*



Take advantage of the  
**FREE AIRFARE**  
PLUS  
**Special Price Reduction**  
\$2,000 off per stateroom.

Reserve the Best of the Mediterranean & Greek Isles Cruise today.

Send To: **GoNext**

State Bar of Michigan (151)

P# \_\_\_\_\_

October 16 - 29, 2009

8000 West 78th Street, Suite 345  
Minneapolis, MN 55439-2538  
952-918-8950 • 800-842-9023

**PLEASE MAKE MY/OUR RESERVATION FOR:**

CRUISE PROGRAM ONLY

CRUISE PROGRAM WITH AIRFARE

Please indicate preferred departure city: \_\_\_\_\_

Stateroom category requested: 1st choice \_\_\_\_\_ 2nd choice \_\_\_\_\_  
Bed request:  Twin (2 beds)  Queen

Single and Triple accommodations are subject to availability, at an additional cost. Request:  Single  Triple

Please reserve \_\_\_\_\_ spaces and enclosed is my/our deposit check for \$ \_\_\_\_\_, payable to **Go Next**.

**Deposit and Final Payment:** A deposit of \$850.00 per person is due with your reservation application. Make your check payable to **Go Next**. Full payment is required 100 days prior to group departure. Any bookings received within 100 days of group departure are subject to availability and must be accompanied with full payment.

Deposits may also be made by credit card; however, **all FINAL payments are required to be made by check or cash. I/we authorize you to charge my/our deposit for \$ \_\_\_\_\_ to:**  Visa  Mastercard

Card No. \_\_\_\_\_

Exp. Date \_\_\_\_\_ / \_\_\_\_\_ 3 Digit Security Code \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Name as it appears on credit card**

X \_\_\_\_\_

**Signature**

Name \_\_\_\_\_  
(as it appears on your passport, last, first, middle initial)

Name \_\_\_\_\_  
(as it appears on your passport, last, first, middle initial)

E-mail Address \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Phone \_\_\_\_\_ / \_\_\_\_\_

Office Phone \_\_\_\_\_ / \_\_\_\_\_

Roommate \_\_\_\_\_  
(if different than above)

Adjacency Request \_\_\_\_\_

**SIGNATURES REQUIRED BY EACH PERSON TRAVELING INCLUDING PARENT/GUARDIAN FOR MINOR CHILDREN:** I/we have read, received a copy of, understand and accept the terms and conditions stated in the operator/participant agreement.

**SIGN HERE X**

**SIGN HERE X**

Making a deposit or acceptance or use of any vouchers, tickets, goods, or services shall be deemed consent to and acceptance of the terms and conditions stated in the applicable Operator/Participant Agreement including limitations on responsibility and liability.

**INSURANCE: Trip Cancellation, Health, Accident and Baggage Insurance is available and may protect you against unforeseen circumstances which cause you to interrupt or cancel your trip. See panel for details.**

**PLEASE PROVIDE TRAVEL GUARD TRAVEL INSURANCE:**

Non-refundable premium payment enclosed.

Please invoice me/us for the payment.

Please select the appropriate premium amount based upon the total per person cost of travel services purchased from Go Next.

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\$2,501 - \$3,000 = \$229  \$4,501 - \$5,000 = \$359  \$6,501 - \$7,000 = \$499

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\$3,501 - \$4,000 = \$289  \$5,501 - \$6,000 = \$439  \$7,501 - \$8,000 = \$579

**INITIAL HERE IF YOU WISH TO DECLINE TRAVEL GUARD**

**TRAVEL INSURANCE:** \_\_\_\_\_

**All passengers must have a valid passport with at least 6 months validity remaining at time of travel.**



Crete, Greece

# SPACE ON THIS CRUISE IS LIMITED!

## BOOK NOW 800-842-9023

For more information visit [www.GoNext.com](http://www.GoNext.com)

**PRE AND POST CRUISE LAND PROGRAMS AND HOTEL ACCOMMODATIONS ARE AVAILABLE. PLEASE CONTACT GO NEXT FOR DETAILS AND ASSISTANCE.**

### OPERATOR/PARTICIPANT AGREEMENT

**Go Next, Inc.** (hereinafter GN), located at 8000 West 78th Street, Suite 345, Minneapolis, Minnesota 55439-2538, in return for full payment by you of the amount specified, is responsible to arrange for the transportation, accommodations and other services specified as included in this brochure as and to the extent you have selected them, and subject to the following terms and conditions. Unless expressly specified as included by this brochure, services, taxes and fees are not included.

**RESPONSIBILITY:** GN is responsible to you for arranging all included transportation, accommodations and other services. However, in the absence of negligence on its part, GN is not responsible for personal injury, property damage, or any other loss, claim or damage arising out of or related to goods or services offered or included. GN is not responsible for personal injury, property damage or any other loss, claim or damage related to or arising out of, in whole or in part, the acts or omissions of any direct air carrier, cruise line, hotel, ground operator, or other person not its direct employee or under its exclusive control supplying any services or providing any goods offered or included. GN is not responsible for personal injury, property damage or any other loss, claim or damage arising out of, either in whole or in part, acts of God, weather, labor strife, government actions, mechanical breakdowns, war-like acts, terroristic activities or other causes reasonably beyond the respective control of GN. GN is not responsible for incidental or consequential losses or damages.

Neither GN nor Oceania Cruises are responsible for any penalty, loss or inconvenience resulting from air or land arrangements made independently by travelers, including non-refundable conditions, restricted travel or frequent flyer tickets.

**PAYMENT:** A deposit in the amount shown on the reservation form and a signed agreement for each person is required to secure reservations. Final payment is due as shown on the reservation form. If the cruise or flight is fully booked, your payment will be returned or, with your authorization, your name placed on a waiting list. ALL CHECKS AND MONEY ORDERS ARE TO BE MADE PAYABLE AS INDICATED ON THE RESERVATION FORM. CONFIRMATION IS SUBJECT TO RECEIPT BY GN OF DEPOSIT AND A SIGNED AGREEMENT.

**PRICES:** GN RESERVES THE RIGHT TO INCREASE PRICES IN THE EVENT OF ANY INCREASED SECURITY OR FUEL RELATED SURCHARGES, OR FARE INCREASES IMPOSED BY THE AIRLINE OR CRUISE LINE THAT MAY BE IN PLACE AT THE TIME OF TICKETING OR TRAVEL, FOREIGN OR DOMESTIC TAX INCREASES, OR ADVERSE CURRENCY EXCHANGE FLUCTUATIONS, AFTER DECEMBER 1, 2008. GN RESERVES THE RIGHT, IF NECESSARY OR ADVISABLE, TO SUBSTITUTE HOTELS BUT IS NOT OBLIGED TO DO SO.

The price is based on tariffs in effect for estimated 2009 prices as of December 1, 2008. Prices increase every year, and it is therefore possible that increases could occur after the printing of this brochure and in advance of your departure.

**BAGGAGE:** GN CANNOT BE HELD RESPONSIBLE FOR LUGGAGE LOST OR DAMAGED. YOU SHOULD GIVE IMMEDIATE NOTICE OF ANY LOST OR DAMAGED LUGGAGE TO THE INVOLVED AIR CARRIER, HOTEL, CRUISE LINE AND TO YOUR OWN INSURANCE COMPANY.

**AIRCRAFT AND CRUISE LINE BOARDING:** GN CANNOT BE HELD RESPONSIBLE FOR AIRLINE OR CRUISE LINE DELAYS.

Aircraft and cruise line boarding privileges are limited to persons whose full payment and signed agreement have been received by GN and whose names are on the manifest given to the carrier before departure. All persons must also present a passport with at least six months validity and positive proof of identity when boarding. Improper documentation, inadequate proof of identity, inadequate proof of age for children under 2, or any other reason may result in denial of boarding privileges. The air carrier and cruise line reserve the right to decline, accept or retain any person on the flight or cruise at any time within their sole discretion. If you are denied boarding privileges, you forfeit all monies paid and will be assessed any non-recoverable costs.

**LAND PACKAGES/SHORE EXCURSIONS:** Tours are operated in the various ports of call by local tourist service companies contracted by the cruise line. They are not under the control of GN. Cancellation penalties may differ from the cruise program related penalties. Oceania Cruises may modify the cruise itinerary up to and during the voyage.

**NOTICES:** Any complaints or claims against GN must be made in writing and received by GN within 90 days after scheduled termination of the trip. Any action or suit against GN must be commenced within 1 (one) year after scheduled termination of the trip or be forever barred.

The rights and remedies relating to cancellations and major changes prior to departure, made available under this agreement are in addition to any other rights or remedies available under applicable law. However, we offer any refunds under this agreement with the express understanding that the receipt of that refund by you waives all other remedies.

**INSURANCE: Trip cancellation, health and accident insurance is available and may protect you against unforeseen circumstances which cause you to interrupt or cancel your trip. See panel for details.**

**INTERNATIONAL FLIGHTS ONLY:** International travel involves stringent identification and documentation requirements. Be sure you are familiar with them sufficiently in advance and early in your planning.

**ADVISORY:** When you are traveling outside of the United States, please be aware that significantly different health, safety and legal standards may prevail. You should plan and act accordingly and exercise good personal judgment for your own health and safety at all times when abroad. If you have special medical or physical requirements, you should investigate your destination(s) beforehand and ensure the care and conditions you need will be available.

**IF YOU CHANGE PLANS OR CANCEL, YOUR RIGHTS TO A REFUND ARE LIMITED:** The following charges will be assessed for cancellations.

If you cancel or change plans more than 101 days in advance of initial flight, a full refund less a \$100.00 administrative fee is provided. Any refunds are provided only in accordance with the following schedule. Any requests for cancellation must be communicated to GN in writing. Applicable refunds, if any, will be made within 14 days after the cancellation.

**CANCELLATIONS:** Upon receipt of written cancellation from you, the following fees will apply: Cancellations received 101 days or more before initial flight departure, \$100.00 per person; 100-61 days prior to departure, 25% of total fare; 60-31 days prior to departure, 50% of total fare; 30-16 days prior to departure, 75% of total fare; 15-0 days prior to departure, 100% of total fare.

**HEALTH:** Any physical or mental condition requiring special medical attention or equipment must be disclosed in writing to GN at the time the participant makes a reservation. GN may reject the reservation of any person who, in the opinion of GN is unfit for travel or might be a danger to themselves or incompatible with others on the trip. Participants requiring special assistance, including without limitation those who permanently or periodically use a wheelchair, must be accompanied by someone who agrees to provide the required assistance. GN reserves the right to terminate the participation of any participant whose conduct or condition materially inconveniences other participants.

THERE ARE NO EXCEPTIONS OF ANY KIND (INCLUDING MEDICAL EXCEPTIONS) TO THESE POLICIES. No refunds will be made for any portion of the arrangements we have made for you that are not actually utilized by you. There is no variance from these policies for the services we arrange as described in this brochure.

