WHY APPLE?

• More than 45 years and millions of repeat customers
• Widest choice of hotels and beach destinations
• Unmatched experience and buying power
• Affordable prices and unbeatable values
• Professional Representatives in resort
• Voted Best Vacation Packager to Latin America by travAlliancemedia, 2015

FAST FACTS
Panama has a first-world infrastructure with world-class medical care.

Climate: Temperatures vary little throughout the year, and are usually lower on the Pacific side where the dry season runs from mid-December to mid-April. The Caribbean side can get rain throughout the year, but tends to come in sudden short downpours, followed by sunshine.

Panama City: Temperatures range from 75-95°F
Highlands: Lower temperatures around 74°F
Beaches: Temperatures are highest, averaging 88°F

Population: 3.8 million

Language: Spanish, English widely spoken

Time Zone: Eastern Standard Time (daylight savings time not observed)

Currency: U.S. Dollar
A sovereign, fully democratic country, this land between two gorgeous coasts is heaven on earth for adventure seekers and eco-tourists.

Discover exotic tropical rainforests, beautiful mountain refuges, Caribbean-like beaches, 1,000 islands, seven living Indian cultures, a sophisticated capital city, historical Spanish sites, and of course, the Panama Canal. Explore some of the world’s most pristine and bio-diverse rainforests, protected in 14 national parks. Go scuba diving and snorkeling; canyoning; river and sea kayaking; ziplining; jungle and mountain trekking; rappelling and whitewater rafting. The natural wonders of Panama await you.
YOUR VACATION, YOUR WAY!

Apple Vacations offers more ways to enjoy your stay!

- Book a hotel stay at any city, beach or rainforest hotel. Or, spend a few nights in each—it’s your choice!
- Try “The Volcano Experience” at Los Mandarinos Boutique Hotel & Spa, located in El Valle de Antón—north of Rio Hato and the neighboring Playa Blanca beach hotels. Here you’ll experience Bed & Breakfast with adventure: 3 tours featuring ziplining, hiking and culture (see page 14).
- Select “Highlights of Panama”, an escorted tour accompanied by an expert guide (see page 15).
- Choose a Combination Hotel/Tour package. You’ll stay in the city, at the beach, and with the 7 night tour in the rainforest. Pre-packaged with a variety of day tours (see pages 16-17).

ONE PRICE BUYS ALL

Apple Vacations works with the most reliable carriers offering the most convenient flight schedules to Panama. One affordable package price includes:

- Round-trip airfare and air-related taxes/fees
- Round-trip airport/hotel transfers
- Hotel accommodations including dining/beverage/activity plans as described:
  - All-Inclusive Hotels (AI) - Includes all meals, drinks, activities, entertainment and in most instances, a variety of watersports
  - European Plan (EP) - No meals or drinks included
- Hotel taxes, hotel baggage handling and service charges
- Escorted tours - transportation, meals, beverages & admission fees as described, English speaking guides

“Land only” vacations also available

FLY IN STYLE WITH NON-STOP SERVICE

Time will fly on our Exclusive Non-Stop Vacation Flights via Copa Airlines from Chicago O’Hare to Tocumen International Airport. You’ll enjoy two free checked bags, complimentary meals—even a complimentary alcoholic beverage! Convenient non-stop flights to Panama are also available from U.S. departure cities coast to coast on Copa Airlines and other major carriers.

Approximate Non-Stop Flight Times:
Chicago-O’Hare: 5¼ hours Los Angeles: 6½ hours New York: 5¼ hours

HOTEL APPLE RATINGS

🌟 LUXURY 🌟 DELUXE 🌟 FIRST-CLASS

☀️ GOLDEN APPLE HOTELS

Your Favorites! The Golden Apple ☀️ is bestowed upon those hotels that have earned exceptional ratings on our Vacation Satisfaction Questionnaires, completed by Apple Vacationers. This feedback allows Apple Vacations to provide an honest and reliable rating system that helps travelers nationwide plan their trips with confidence.

AV-OK TOTAL VACATION SECURITY

Plan your vacation with confidence with our three-part plan including a Cancellation/Change Waiver, Best Price Guarantee and high quality Travel Insurance. See page 19 for more details.
Handsomely restored buildings lie side by side with the old. Enjoy sea breezes and sweeping ocean and Panama City bay views.

Located east of Costa Rica and west of Colombia, Panama is a narrow isthmus connecting North America with South America. A destination of incredible beauty and variety, Panama melds Caribbean, Latin, Central American and colonial flavor with unbound nature and man-made wonders.
OLD & NEW–THREE CITIES IN ONE

Discover amazing diversity in this crossroads of the world, where colonial charm meets modern-day luxury. From the ruins of Panama Viejo, to the trendy art district of Casco Viejo, to the vibrant cosmopolitan atmosphere of Panama City, Panama is a destination like no other.

PANAMA VIEJO (OLD PANAMA)

Located in the southwest of the city, the historical district of Panama Viejo, the “first” Panama City, is home to ruins of fortresses, cities and other jewels from a time when pirates were the rulers of the oceans. Once surrounded by walls to provide protection from pirates, Panama Viejo was built by the Spaniards in the 1670s to relocate the city destroyed by Sir Henry Morgan.

CASCO VIEJO

The “second” Panama City, a 28-block area with a massive, historic sea wall built to escape the fate of the Old City, dates back to the 17th century and is an architectural gem and UNESCO World Heritage Site. Beautifully restored and authentically unrestored buildings line the cobblestone streets along with trendy plazas, shops and restaurants, creating a bustling street life. From here, the sweeping ocean views of Panama Bay’s modern skyscraper skyline provide an amazing contrast between old and new.

MODERN PANAMA CITY

There’s no “hotter” destination than the “third” Panama City. Set on a beautiful bay with a Manhattan-like skyline, this contemporary city boasts a booming business district, first-world infrastructure, world-class casinos, great restaurants, attractive neighborhoods and the only rainforest in the world within city limits in the Metropolitan Park. Located near the Pacific entrance of the Panama Canal at the crossroads of the world, it is a shopper’s paradise with goods available from every corner of the world.

PANAMA CANAL–THE EIGHTH WONDER OF THE WORLD

Have you ever seen 5,000,000-ton vessels rise in the water, only to drop more than 50 feet as they cross from one ocean to another? If you visit Panama, you can. The Miraflores Visitors Center brings you up close to the Panama Canal, one of the largest and most difficult engineering projects of our age. Completed in 1914, it took more than a decade and 250,000 people from all corners of the earth to build. This feat of ingenuity is currently under the final stages of a massive expansion. Once complete, the waterway’s capacity will double, allowing more and larger ships to transit and greatly reduce their travel time between oceans. Two new sets of locks are being added: one on the Pacific side and the other on the Atlantic side. Work began in the Fall of 2007, and is projected to be fully complete in April 2016. Visit Panama this year, and witness history in the making!
If you wish to stay in the heart of it all, choose a Panama City hotel, where world-class restaurants and shopping, casinos, and non-stop nightlife are just outside your doorstep. Panama’s Pacific Riviera has miles of sparkling uncrowded beaches, year-round designer golf courses, good surfing and proximity to the picturesque mountain town of El Valle de Anton. Playa Bonita is just over the bridge of the Americas, about 15 minutes from Panama City, while Playa Blanca and Rio Hato lie ninety minutes to less than two hours west of Panama City. For a unique and awe-inspiring experience, stay in the rainforest at the Gamboa Rainforest Resort, on the banks of the Chagres River and Panama Canal.
Gamboa Rainforest Resort

Located 30 minutes from Panama City, Gamboa Rainforest Resort is a unique property nearby the Soberania National Park Rainforest, on the banks of the Chagres River and Panama Canal. Enjoy an exotic retreat at this Panama resort far from the noise and bustle of the city.

Experience Panama tours such as a jungle adventure on an aerial tram (fee), board a guided Gatun Lake expedition on the Panama Canal (fee), or simply relax at The Sensory Spa by Clarins® or beside the luxurious pool surrounded by Panama’s natural beauty. Whatever your pleasure, adventure and relaxation await you in this enchanting and splendid Panama resort hideaway.

Colorful sights, natural wildlife and luxurious accommodations make the Gamboa Rainforest Resort a one-of-a-kind experience for Panama vacations. Escape to this jungle paradise as a couple or with your entire family without leaving the comforts of a full-service exotic resort.

Gamboa Rainforest Resort is an ideal venue for family reunions and retreats, team-building activities, beautiful exotic weddings, and honeymoons.

167 air-conditioned rooms and suites. Rooms have two double beds or one king bed, data port, satellite TV, WiFi (fee), mini-bar (fee), safe and balcony with large hammock.

- All-Inclusive
  - All meals buffet at Corotú Restaurant/à la carte dining available (fee)/snacks/unlimited select domestic drinks
  - Three restaurants (two à la carte restaurants and buffet)/Two bars (including pool bar)
  - 24-hour room service (fee)
  - Two swimming pools/children’s pool
  - Non-motorized watersports
  - Gym
  - The Sensory Spa by Clarins® (fee)
Secrets Playa Bonita Panama Resort & Spa

Playa Bonita—Rated “Best Hotel Chain” by Apple Vacationers in 2015.

Opening December 2015! Secrets Playa Bonita Panama Resort & Spa is coming to the gorgeous golden beaches of Playa Bonita, Panama. This adults-only resort boasts five sparkling freeform pools, jungle walkways, ocean view suites, and an expansive, tranquil spa.

While basking in tropical paradise, you will be just minutes from the colonial and shopping districts of Panama City, the Panama Canal, and the Punta Bruja Nature Reserve.

This oceanfront resort will offer all the benefits of the Unlimited-Luxury® experience amid nature-filled, magnificent surroundings.


303 x/c rooms and suites. Rooms have two queen beds or one king bed, mini-bar (refreshed daily) and private terrace or balcony. Additional room categories available, including Preferred Club, with upgraded room amenities and privileges.

• Unlimited-Luxury®
• Adults-Only 18+
• Six gourmet restaurants
• Five chic bars & lounges
• 24-hour room service
• Theme nights/daily activities/nightly entertainment
• Five shimmering swimming pools
• Non-motorized watersports
• Beach volleyball/yoga/jogging path
• Fitness center
• Secrets Spa by Pevonia®
Secrets Playa Bonita Panama Resort & Spa is coming to the gorgeous golden beaches of Playa Bonita, Panama. This 303 room, adults-only resort boasts five sparkling freeform pools, jungle walkways, ocean view suites, and an expansive, tranquil spa. While basking in tropical paradise, you will be just minutes from the colonial and shopping districts of Panama City, the Panama Canal, and the Punta Bruja Nature Reserve. This oceanfront resort will offer all the benefits of the Unlimited-Luxury® experience amid nature-filled, magnificent surroundings.

Unlimited-Luxury® Exclusive Meets Inclusive:
- Luxurious Suites with Private Terraces
- Preferred Club with Exclusive Upgrades
- Reservation-Free Gourmet Dining
- Limitless Top-Shelf Spirits
- Live Shows Nightly
- World Class Spa

Additional fees may apply

Opening December 2015


The AmResorts® Collection
**The Westin Playa Bonita Panama**

Playa Bonita – The Westin Playa Bonita Panama is nestled alongside the stunning Pacific Ocean on a long stretch of golden sand on Playa Bonita. Six inspired dining establishments will feature a variety of haute cuisine. Each restaurant comes to life through a combination of striking décor and elegant atmosphere.

611 a/c rooms and suites. Rooms have two double beds or one king bed, high speed internet (fee), safe, LCD TV, iPod dock station, bathrobes, mini-bar (fee) and coffee maker.

- **All-Inclusive**
  - All meals/snacks/unlimited domestic and select imported drinks by glass/24-hour room service (fee)
  - Six restaurants (Tierra y Fuego/Asiana/Starfish Grill/Pacifica/Oceanica/Soleo Tapas bar) restrictions apply
  - Four bars
  - Three swimming pools/swim-up bar/children’s pool
  - Non-motorized watersports
  - Westin Kids Club® (ages 3-12)

**JW Marriott Panama Golf & Beach Resort**

Rio Hato – Discover a distinctive oasis at the JW Marriott Panama Golf & Beach Resort. Located on the coast in Coclé, the resort is less than two hours west of Panama City. This premier luxury resort in Panama offers elegant accommodations and suites set amongst lush gardens and a natural lagoon. Here, every desire is anticipated, from a round of golf at the Nicklaus Design championship golf course, a relaxing treatment at Corotú Spa, or a splendid meal of locally sourced produce at Tamarindo.

114 a/c rooms and suites and 4 villas. Rooms have two double beds or one king, bathrobes, 42” LCD TV, iPod dock station alarm clock, mini-bar, WiFi (fee), safe, and newspaper. Suites and villas are available.

- **European Plan**
  - Five restaurants (à la carte and beach/poolside service)/three bars (including swim-up bar)
  - Entertainment/live music
  - Three swimming pools/children’s pool/two whirlpools
  - Non-motorized & motorized watersports
  - Nicklaus Design 18-hole championship golf course
  - Gym/spa/kids club (ages 3-11)
  - Free WiFi in Lobby
Riu Playa Blanca

Playa Blanca—The Riu Playa Blanca is located 90 minutes from Panama City, guests can enjoy a relaxing beach atmosphere with easy access to urban delights, for the best of both worlds.

Beach volleyball and aqua gym on-site, assorted watersports, windsurfing, snorkeling, kayaking, scuba lesson in the pool and golf course nearby.

573 air-conditioned rooms and suites. Rooms have two double beds or one king-size bed, bathroom with shower, mini-bar, liquor dispenser, satellite TV, safe, radio alarm clock and WiFi (fee). Additional room categories available, including family rooms and suites.

- **24-Hour All-Inclusive**
  - All meals/24-hour snacks/unlimited drinks
  - Four restaurants (buffet/Asian/Italian/grill and steak house)/five bars
  - Nightly entertainment/nightclub
  - Two swimming pools/swim-up bar
  - Non-motorized watersports
  - Free WiFi in public areas
  - Mini-Club and children’s playground (ages 4-12)

Sheraton Bijao Beach Resort

Playa Blanca—Overlooking a spectacular stretch of beach in the Santa Clara region known for its comfortably dry climate throughout most of the year. With lush, tropical vegetation on one side, and the Pacific Ocean on the other, Sheraton Bijao Beach Resort Panama is an adventurer’s dream.

294 air-conditioned rooms and suites. Rooms have two double beds or one king bed, cable TV with international stations, tea/coffee maker, safe and balcony or terrace.

- **All-Inclusive**
  - All meals/snacks
  - Unlimited domestic and international alcoholic and non-alcoholic drinks
  - Three restaurants/snack bar/four bars
  - Three swimming pools/swim-up bar/two heated Jacuzzis/two children’s pools (one with a slide)
  - Non-motorized watersports

PLUS Royal Decameron Golf, Beach Resort & Villas

Playa Blanca—Located 90 minutes away from the Tocumen International Airport, offering a great variety of services and facilities, together with fun sports and recreational activities, on an extensive white sandy beach in a beautiful bay, overlooking the Pacific Ocean.

852 air-conditioned rooms and superior rooms. Rooms have two double beds or one king bed, cable TV and safe (fee).

- **24-Hour All-Inclusive**
  - All meals/snacks/unlimited domestic & imported drinks
  - Ten restaurants (eight à la carte restaurants and two theme buffets/seven bars
  - Nightly entertainment/disco/casino
  - Nine pools/adults only swim-up bar/18-hole golf course (fee)
  - Non-motorized watersports/gym/spa (fee)
  - Free WiFi internet in lobby
PLUS Riu Plaza Panama

Panama City—The Riu Panama Plaza stands at the heart of the financial centre of Panama City, very close to many banks, boutiques and shopping malls.

Enjoy restaurants with sophisticated decoration and great food: fusion cuisine at Tastes Restaurant, Sushi Lounge, the Arts Restaurant, the Capital Take Away, the Studio 50 and the Ibiza Lounge.

**Exceptional Value:** Daily breakfast buffet.

**644 a/c rooms and suites.** Rooms have two double beds or one king bed, mini-bar, coffee/tea maker, safe, free WiFi and 32” flat screen satellite TV. Additional room categories available.

- **European Plan**
  - Three restaurants (Arts & Prisma/Tastes/Sushi Lounge/Ibiza pool snack bar/Capital Take Away)
  - Two bars (Studio 50/Ibiza)
  - 24-hour room service
  - Swimming pool/sun terrace
  - Fully equipped gym/steam bath/spa & wellness
  - Free WiFi

Marriott Panama City

Panama City—As cosmopolitan as the city surrounding it, the Marriott Panama City offers the elegance, outstanding service and amenities you expect from a luxury hotel. Soaring 20 stories above the financial district, an ideal location, with shopping, entertainment and vibrant nightlife nearby.

**389 a/c rooms and suites.** Rooms have two double beds or one king bed, coffee maker, mini-bar, safe and TV.

- **European Plan**
  - Three restaurants (Mediterranean à la carte and buffet, sports bar and coffee house)/lobby bar
  - Casino
  - Whirlpool/health club
  - Golf nearby
  - Free WiFi in public areas

Bristol Panama

Panama City—The Bristol Panama, one of “The Leading Hotels of the World®”, offers timeless elegance and exceptional service.

**Exceptional Value:** Buffet breakfast daily and discounts at The Spa at Bristol.

**173 a/c rooms and suites.** Deluxe Rooms have a king bed, 29” TV, iPod dock radio alarm, mini-bar, wired and WiFi internet access, safe, and DVD player. Deluxe Double Rooms and suites are available.

- **European Plan**
  - Two restaurants (Panamanian-style cuisine)/bar
  - Live music
  - Swimming pool/spa/24-hour fitness center
  - Daily newspaper
  - Coffee or tea served with wake up calls
  - Free WiFi
RIU PLAYA BLANCA HOTEL | PANAMA
ALL INCLUSIVE FUN AND RELAXATION ON THE BEACH

Ideally located on the beautiful Pacific Coast of Panama, the new RIU Playa Blanca Hotel offers multiple restaurants, bars, pools and entertainment options in its modern facilities, providing endless fun and entertainment for the family as well as rest and relaxation for couples.

- Modern and sophisticated facilities
- Beachfront location
- Family entertainment program
- More than 100 hotels on the best beaches
- Unlimited beverages
- Great variety of gastronomy

WORLD’S BEST ALL INCLUSIVE BEACH RESORTS
MEXICO • DOMINICAN REPUBLIC • BAHAMAS • JAMAICA
ARUBA • PANAMA • SAINT MARTIN • COSTA RICA • MIAMI
Los Mandarinos offers 70 rooms and suites, two restaurants (O’Pedros Irish Pub & TRIANA), two heated outdoor pools, Jacuzzi, spa & free WiFi in common areas. Arrive Sunday-Tuesday and receive either a FREE room upgrade or if not available at time of check-in, a thermal circuit at the spa.

El Valle de Antón is a beautiful town high in the mountains, on the floor of the largest inhabited volcano crater in the world. Once a crater lake, this quiet village became home to Indians who have been here for thousands of years. Relax in this special micro-climate with its cloud forest and exotic animals and plants.

PACKAGE INCLUDES*

- Private transfers from airport to Los Mandarinos and then at end of stay to chosen Playa Blanca beach hotel
- Three night accommodations in a Deluxe Room or higher at Los Mandarinos
- Three breakfasts
- Canopy Zip-line, Hiking and The Crater Tours detailed below

CANOPY ZIP-LINE TOUR
After a short hike to the top of the ridge, strap in and soar through the treetops, where you will see a wealth of unexpected natural beauty and activity, swooping from platform to platform high among the sturdy cloud forest trees.

HIKING TOUR
Because the town is at the bottom of the valley surrounded by mountains, there are several opportunities for hiking and trekking in the area. Hike to the top of “La India Dormida”, and the “Cerro Gaital,” a Natural Monument with 828 acres of protected forest and an altitude of 3,887 ft. above sea level. Either day or night hikes are available.

THE CRATER TOUR
Tour the picturesque community of El Valle and learn about its history, traditions and characters. Visit the amazing square trees, the Serpentarium, the Organic Agriculture Property, the Farmers’ Cooperative, The Artisan Gallery, the Orchids Nursery, the Craft Market, the Museum, the hot springs and La Mesa.

*Important note: Based on double occupancy. The 3 night package is designed to be combined with additional nights at a selected Playa Blanca beach hotel. Private transfers are provided from the airport direct to and from Los Mandarinos to your selected Playa Blanca beach property only. Customers not wishing to add additional nights at a Playa Blanca beach hotel must purchase a private return transfer either to a city hotel or back to the airport.
HIGHLIGHTS OF PANAMA

7 NIGHT ESCORTED GAMBOA TOUR

- Panama City: City Tour, Casco Antiguo & Miraflores Locks/Panama Canal
- Rainforest: Gatun Expedition Tour, Embera Indigenous Tour through Chagres River
- Beach: Days at leisure on Inclusive Plan

Tour includes seven breakfasts, five lunches and five dinners, plus the highlights listed above. Hotel and airport transfers included.

7-NIGHT HIGHLIGHTS OF PANAMA TOUR

DAY 1 A Gamboa Tours DMC* Representative will meet you at the airport upon arrival and guide you to your shared transfer to Crowne Plaza (or similar standard hotel), where you will stay for 2 nights. Enjoy the rest of the day at your leisure.

DAY 2 After breakfast, you will enjoy the half-day city tour. During this tour, you'll visit the most interesting places in Panama City including: Casco Viejo—the oldest sector of modern Panama City. Panama City is a beautiful, colorful and vibrant city built in 1519 by Pedro Arias Davila, a Spanish Governor, who made it the capital of the Republic of Panama. Next, observe the magnificent Miraflores Locks at the Panama Canal and most likely witness their operation (breakfast included).

DAY 3 Transfer from Panama City to Gamboa Rainforest Resort. In the afternoon, take the Gatun Expedition Tour by boat through the Panama Canal into secret waterways to find hidden islands where Capuchin and Howler monkeys can be seen leaping in the trees above. This Panama Canal tour provides a unique opportunity for viewing wild monkeys, two and three-toed sloths, crocodiles, and turtles in their natural habitat. The boat ride passes through the Panama Canal, giving you the chance to spot huge container ships during their passage across the world. Enjoy the rest of the day at your leisure. Overnight at Gamboa Rainforest Resort (Inclusive Plan—all meals & drinks included).

DAY 4 After breakfast, enjoy a guided transfer to an Embera Community in the Chagres River. The adventure begins with a one-hour ride up the river in dugout canoes, the Embera’s traditional, hand carved boats. The enchanting journey takes you deep into the dense jungles of Chagres where the Embera Indians have lived for centuries. Overnight at Gamboa Rainforest Resort (Inclusive Plan—all meals & drinks included).

DAY 5 Enjoy breakfast at Gamboa Resort then a transfer to Secrets Playa Bonita Panama Resort & Spa. Rest of day at your leisure (Inclusive Plan—all meals/drinks included).

DAY 6 & 7 Relax at your leisure (Inclusive Plan—all meals & drinks included).

DAY 8 Transfer from the resort to the airport (breakfast included).

*Apple Vacations is represented in Panama by Gamboa Tours DMC, independent destination management companies operating in Panama and providing services to Apple Vacationers. Excursions operated by local independent suppliers. Prices and excursions are subject to change without notice. Some require physical activity. Please consider the nature of the excursion to ensure it is appropriate for your age and physical condition.
GAMBOA DAY TOURS

Upon your arrival in Panama, you will be met at the airport by a Gamboa Tours DMC† Representative. Your Representative will guide you to your shared hotel transfer and be available to book optional excursions and provide other important information. These optional day tours include pricing from Panama City, Playa Bonita, Gamboa and from the Playa Blanca area, and are pre-bookable with Apple Vacations. Visit applevacations.com for more detailed tour descriptions as well as additional tour options.

GAMBOA RAINFOREST COMBO PACK

Experience Gamboa from within, ascending some 280 ft. from the shadowy forest floor, and up to the sun-drenched canopy. You may climb the observation tower for uninterrupted views of the vast rainforest of Soberania National Park. Watch the giant cargo ships maneuver through the Galliard Cut. After your visit to the Aerial Tram and Natural Exhibits, enjoy a 20 minute boat ride at high speed through the heart of the Panama Canal before entering the labyrinth of jungle-covered islands of Gatun Lake, where you’ll witness an abundance of wildlife.

Includes transportation, English-speaking naturalist tour guide, Aerial Tram and exhibits, Monkey Island Boat Tour and lunch with one non-alcoholic beverage. Duration: Full Day.

PANAMA CANAL PARTIAL TRANSIT

This tour begins at the Flamenco Resort and Marina. After a 45 minute drive to Gamboa, you will board a boat and enter the canal at Gaillard Cut (or Culebra Cut), where the Chagres River flows into the canal. While traveling the Cut’s 8.5 miles, view the new Centennial Bridge. Next, enter Pedro Miguel Locks and then Miraflores Lake. Once in the Pacific Ocean, sail to the Flamenco Marina and disembark. On the way, pass under the Bridge of the Americas. Admire the Bay of Panama and Panama City’s skyline.

Includes round-trip transportation, bilingual guide, Panama Canal transit with all fees, lunch on board, soft drinks and water. Transits take place on Thursdays, Fridays and Saturdays from January-March and Saturdays from April-December. Duration: Half day, 6-8 hours.

HALF DAY CITY TOUR AND CANAL

During this tour, participants will visit Casco Antiguo, Panama City, Miraflores Locks/Panama Canal and enjoy artisan shopping.


EL VALLE DE ANTON

Enjoy a two hour drive through the rural villages and rolling green hills west of Panama City to the picturesque town of El Valle, nestled in the crater of a giant extinct volcano. Pass over the crater’s edge with spectacular views over this fertile, mountainous area while enjoying a fresh and cool climate. Visit beautiful waterfalls framed by dense jungle in Chorro El Macho, marvel at the abundance of native tropical animals, birds and flora at the Nispero Botanical Gardens & Zoo and try to solve the riddle of the pre-Columbian petro glyphs at La Piedra Pintada, which no archeologist has been able to explain. Lastly, visit to the famed handicraft market to which the Indigenous artisans bring their wares (Sundays).

Includes transportation, English-speaking guide, entrance fee to Chorro el Macho, Nispero Zoo and Hot Springs, lunch at a local restaurant and a bottle of water. Duration: Full Day.

EMBERA INDIGENOUS VILLAGE TOUR

Experience the dense jungles of Chagres where the Emberá Indians have lived for many years. Tour begins with a ride up the river in dugout canoes, the Emberá traditional, hand carved boats. Upon arrival to the village you are immersed in the ancient Embera cultural dances and music. Explore the area’s abundant variety of birds and wildlife during a trek that takes you through the untouched jungle. The Emberas will give you a glimpse into their mystical rituals and amazing knowledge of medicinal plants and other natural remedies. Enjoy a traditional meal of fresh fish and plantains prepared by the Emberas.

Includes transportation, English & Spanish speaking guide, bottle of water, a soft drink, fruits, traditional lunch and National Park fee. Duration: Full Day.

†Apple Vacations is represented in Panama by Gamboa Tours DMC, an independent destination management company operating in Panama and providing services to Apple Vacationers. Excursions operated by local independent suppliers. Prices and excursions subject to change without notice. Some require physical activity. Please consider the nature of the excursion to ensure it is appropriate for your age and physical condition.
AVENTURAS 2000 COMBO TOURS

If you choose either of the packages described below, Aventuras 2000 will be your Apple Representative in Panama. Upon your arrival, you will be met at the airport by a Aventuras 2000 Representative holding an Apple Vacations sign. Your Representative will provide you with your vacation itinerary and documentation, and guide you to your shared hotel transfer.

Enjoy the professional services of English-speaking Aventuras 2000 tour guides on the tours included in your hotel package.

7 NIGHTS DISCOVER PANAMA

- 2 nights at Marriott Panama City, breakfast included
- 2 nights at Meliá Panama Canal Hotel, full meal plan included
- 3 nights at Sheraton Bijao Beach Resort, All-Inclusive
- 4 tours (Panama Canal by Ferry, Half Day City Tour, Eco-Cruise & Kayak at Gatun Lake)
- 4 breakfasts, 2 lunches, 2 dinners and 3 nights All-inclusive/transfers included

Your itinerary is based on arrival day and cannot be changed:
- Monday: Rainforest – Beach – City
- Tuesday: Beach – City – Rainforest
- Wednesday: Beach – City – Rainforest
- Thursday: Rainforest – City – Beach
- Friday: City – Rainforest – Beach
- Saturday: City – Rainforest – Beach
- Sunday: Rainforest – Beach – City

7 NIGHTS PANAMA CANAL, CITY & BEACH

- 2 nights at Marriott Panama City, breakfast included
- 5 nights at Sheraton Bijao Beach Resort, All-Inclusive
- 2 tours (Panama Canal by Ferry & Half Day City Tour)
- 2 breakfasts and 5 nights all-inclusive/transfers included

Your itinerary is based on arrival day and cannot be changed:
- Monday: Beach – City
- Tuesday: Beach – City
- Wednesday: Beach – City
- Thursday: City – Beach
- Friday: City – Beach
- Saturday: City – Beach
- Sunday: City – Beach

The following day tours are only available as part of the 7 Nights Discover Panama and the 7 Nights Panama Canal, City & Beach tours.

PANAMA CANAL BY FERRY

Your journey begins by bus to the Dragados Division in Gamboa or the Playita port, where you will take a ferry through the Panama Canal. Navigation starts through the Corte Culebra. Also located in this area is the Continental Divide. After crossing Corte Culebra, you will continue to the Pedro Miguel Locks and Miraflores Lake to the Miraflores Locks leading to the Pacific Ocean. The Bridge of the Americas and the Centenario Bridge can be seen during this adventure. The order can be altered, depending on point of departure.

Includes: Transportation, lunch & entrances. Duration: 6 hours

HALF DAY CITY TOUR

Your tour will begin by bus. Enjoy a narrated trip up to the capital city of Panama, covering the historical monuments of Old Panama and ending in the Casco Antiguo or Colonial City that was built to replace the city sacked by Captain Henry Morgan. The Colonial City is full of historical monuments like the Golden Altar, the Cathedral Plaza and The Vaults, a square containing the story of the French Canal inscribed on its walls.

Includes: Transportation. Duration: 3.5 hours

ECO-CRUISE

Visit one of the most famous worldwide lakes for its fresh water. The Gatun Lake is surrounded by a great diversity of flora and fauna. Experience the amazing Ecological Cruise inside this amazing manmade lake and observe all the different animals that live here!

Includes: Eco-Cruise to and from Meliá Panama Canal Hotel. Duration: 1.5 hours

KAYAK AT GATUN LAKE

On this relaxing tour you will have the opportunity to appreciate the point where the Chagres River joins the cause of the Panama Canal. Be prepared to kayak inside the world’s largest man-made lake.

Includes: Kayak equipment. Duration: 1-2 hours

†Apple Vacations is represented in Panama by Aventuras 2000, an independent destination management company operating in Panama and providing services to Apple Vacationers. Excursions operated by local independent suppliers. Prices and excursions subject to change without notice. Some require physical activity. Please consider the nature of the excursion to ensure it is appropriate for your age and physical condition.
HEALTH AND SAFETY TIPS FOR TRAVELERS
As you are about to embark on a foreign vacation, there are certain things of which you need to be aware. Apple Vacations strongly recommends that you visit the port of United States Department of States' website: www.travel.state.gov, which deals with foreign travel. Specifically, you should read tips on foreign travel and travel warnings for the country or countries you will be visiting. Although you may not travel to countries that you are not currently required to be in, keep in mind that you are not traveling in the United States and extra caution is required to make your trip happy and successful. Just a few of the issues you need to be aware of are: medical care, legal considerations, drug laws and taxes, air and travel insurance, identification, travel documents, travel advisories, and health and hygiene. Many countries have a high prevalence of diseases and parasites which can make you very sick. If you have medical issues or concerns about medical services, we urge you to contact the particular country, as health care abroad may not be the same as you might expect at home. We also recommend you to contact a scuba gear dealer before going to a location where you might want to scuba dive. Safety standards and many resort pools and beaches may lack lifeguards. Balcony railing heights in your destination are lower than the mandated heights in the United States, and also may not be in compliance. Roof top rails create a risk of falls. Drinking water and bottled water are recommended. In tropical climates, we strongly recommend the use of insect repellent, especially during rainy season.

RESERVATIONS/PAYMENT/LATE BOOKINGS
For availability and confirmation of your chosen vacation package, see your travel agent, visit us at applevacations.com or call 1-800-517-2000. Transportation Security Administration (TSA) regulations require you to provide your full name, date of birth, and gender at the time of booking for the purpose of watch-list screening. Failure to provide this information will result in you not being allowed to travel. For details, visit www.tsa.gov. Once your reservation is confirmed with Apple Vacations, the amendment and cancellation charges as explained in the Fair Trade Contract will apply. Full payment is required at time of booking for bookings made directly on our website, applevacations.com and credit cards are the only acceptable form of payment.

Note: If your reservation includes children at a hotel not accepting children, you will be denied check-in and there will be no refunds for the unused portion of the cost of your vacation. Unless specified, wines, liquor's, meals, sightseeing and excursions are also not included in the price of your vacation. In some instances, departures taxes or tourist card fees are payable at the airport upon arrival or departure. Airlines may charge additional fees such as baggage fees, seat assignment or meal fees. Check with your airline for specifics.

TRAVELING WITH CHILDREN
Infants under two years of age may fly and stay free, but must sit on an adult's lap and do not receive a separate baggage allowance. If an infant reaches the age of two any time during the vacation, federal law requires the purchase of a separate seat for any remaining portions of the flight. Some scheduled airlines may charge for infants, including air-related taxes, and some countries charge infant departure taxes. Any such charges by independent suppliers or governments are the responsibility of the client. Restrictions may apply to “Kids club” or “Children’s” packages. Although we will do our best to assist you, Apple Vacations does not guarantee the availability of wheelchairs at any airport. Wheelchair accessible rooms may be requested but are not guaranteed. Special needs, such as adjoining rooms, specific assistance needed or special diets, we will be glad to pass on your special request to the appropriate vendor on your behalf. However, since these requests lie outside our contracts with our suppliers, Apple Vacations cannot guarantee special requests unless otherwise stated.

ITEMS NOT INCLUDED
Passport and visa fees, port and embarkation fees, laundry, telephone calls, other items and services not described in this catalog, or air baggage handlers are not included in the price of your vacation. Unless specified, wines, liquor's, meals, sightseeing and excursions are also not included in the price of your vacation. In some instances, departures taxes or tourist card fees are payable at the airport upon arrival or departure. Airlines may charge additional fees such as baggage fees, seat assignment or meal fees. Check with your airline for specifics.

REQUIRED ENTRY/RE-ENTRY DOCUMENTATION
Requirements as outlined below may change, so see your travel agent or contact the consular office to which you are traveling to be accurately advised of current requirements. Proper documentation is your responsibility. The following information gives current requirements for United States citizens, effective at time of printing: Passenger of all ages returning to the U.S. by air from any international destination must have a valid passport in good condition, and passengers may be denied boarding by the airline if passport is damaged, mutilated, or has excessive wear. A state-issued birth certificate for all U.S. citizens under 18, or a passport photo ID, or a passport “card”, is not acceptable. If your name on your passport (or for non-U.S. citizens, valid travel documents) does not match your name on your travel vouchers/tickets, you will not be allowed to travel. A and over traveling within The United States or to any U.S. territory (including Puerto Rico and the U.S. Virgin Islands) require only a valid government-issued photo ID.

REQUIRES ENTRY/RE-ENTRY DOCUMENTATION continued
A passport valid for a minimum of 3 months past the date of arrival is required for U.S. citizens traveling to Panama. Requirements may change, so check with the Panama Ministry of Foreign Relations for details on how to obtain a passport, contact your local courthouse or post office. For information on obtaining expedited passports visit the United States Passport Office. If you require diplomatic certification, contact the embassy of the country to which you are traveling to determine required entry documents. We regret that we cannot accept unaccompanied minors under 18 for any travel. Failure to comply with the above requirements could result in you not being allowed to travel. While in Panama, U.S. Citizens should be able to present upon request by any local authority, an original photo I.D. and either 1) valid U.S. passport, or 2) photocopies of the bio-data page and page containing the Panama entry stamp from the passport. We do not recommend carrying your original passport while in Panama. Copies of the necessary pages can be made at your hotel (usually for a nominal charge).

DENIAL OF ENTRY
Certain countries may deny entry to travelers with even a minor criminal record, and if not a U.S. citizen, entry back into the United States. Check with the U.S. Embassy and the embassy or consulate of the country being visited to ensure you can travel as planned.

DEPENDENT SUPPLIERS
Apple Vacations contracts with airlines, hotels and other independent suppliers to provide you with the services you purchase. We do not accept and expressly disclaim responsibility for any omissions of these independent suppliers.

CUSTOMS
U.S. Citizens currently imposes an $800 limit per person ($1600 for U.S. Virgin Islands) on the value of goods you can bring into the country duty-free from most countries. This amount does vary depending on the particular country to which you travel. Also, you are restricted from bringing certain types of goods (e.g. fresh fruits, vegetables) back to the U.S. Ask your travel agent for the latest details and save receipts for purchases made on vacation.

NIGHTS IN YOUR HOTEL
The “Nights in Hotel” listed on your confirmation/travel voucher indicates the number of nights that your room has been reserved for you. If your return flight departs late at night, you may wish to check out of your hotel after these dates. In some cases, a room MAY be made available for storing hand baggage and for changing prior to departure. However, this is at the discretion of the hotel.

CREDIT CARDS AND TRAVELERS CHECKS
Visa, MasterCard and American Express cards are accepted in most destinations. Most local banks and hotels provide a currency exchange.

VALUABLES AND PERSONAL ITEMS
No valuables and other personal items are your responsibility. Most hotels offer safe deposit box facilities (fee may apply). You may want to deposit cash, traveler's checks, passports, jewelry and other valuables for security. Do not pack cash, medication, jewelry, cameras, film, important documents or fragile items in your checked luggage.

DIINING DRESS CODE
Although casual dress is the standard by day, many resorts have dress code requirements for dinner. Before you pack, be sure to check with your travel agent or visit our website for detailed dress code information for your hotel.

GETTING MARRIED AND HONEYMOONING IN RESORT
If you plan to get married in destination, be sure to check with the local tourist office and consulate of the country in which you are getting married for legal documents that may be required. Honeymoon Value Plus offers require you to supply a valid marriage certificate.

HANDICAPPED SERVICES AND FACILITIES
Should you desire any special service or equipment to assist with a disability, please let us know in advance so we can advise the airline or carrier and complex to verify they qualify for any discounted child rates. Although we will do our best to assist you, Apple Vacations does not guarantee the availability of wheelchairs at any airport. Wheelchair accessible rooms may be requested but cannot be guaranteed. Standards may vary from property to property and country to country and may not be consistent with the standards required by the Americans With Disabilities Act and are not within the control of Apple Vacations.

CATALOG/WEBSITE ACCURACY
Details are subject to change. Changes in the services of a personal nature, and tips to airport baggage handlers are not included in the price of your vacation. Unless specified, wines, liquor's, meals, sightseeing and excursions are also not included in the price of your vacation. Certain accommodations cannot be made available for storing hand baggage and for changing prior to departure. However, this is at the discretion of the hotel.

CUSTOMER COMMENTS
We check travel itineraries and facts about the vacations we offer to ensure accuracy at the time of printing. Sometimes, however, you may find that prices have been changed or features we describe may become unavailable. Whenever possible, we will inform you of your travel agent about such changes. However, all prices and descriptions herein, as well as in Apple Vacations print advertisements and our website, are subject to change without notice. Some hotel room photographs in this catalog and our website do not depict the standard room category. Maps are not to scale. Apple Vacations is not responsible for omissions or errors.

CUSTOMER COMMENTS
Should you have a complaint while on vacation you must provide Apple Vacations with a reasonable opportunity to rectify the issue during your vacation by promptly notifying our representative in resort who will make every effort to help you. If the matter cannot be settled on the spot, you must write to our Customer Care Department within 28 days of completion of your vacation at customercare@applevacations.com. The few complaints we receive are normally resolved by amicable settlement. However, please understand that we cannot consider post-vacation submissions if you did not provide Apple Vacations with a reasonable opportunity to assist you during your trip. We reserve the right to give any compensation in the form of vacation certificates, cash or credit card credit.

LOST ITEMS
We check re-check and facts about the vacations we offer to ensure accuracy at the time of printing. Sometimes, however, you may find that prices have been changed or features we describe may become unavailable. Whenever possible, we will inform you of your travel agent about such changes. However, all prices and descriptions herein, as well as in Apple Vacations print advertisements and our website, are subject to change without notice. Some hotel room photographs in this catalog and our website do not depict the standard room category. Maps are not to scale. Apple Vacations is not responsible for omissions or errors.

Valid as of September 2015. Refer to applevacations.com for current information.
TOTAL VACATION SECURITY PLAN AV-OK

From only $3999!

Best Price Guarantee
in Plan!
Choice of cash back or travel certificates!
Plan available for all Group bookings!

To review full plan details online, go to www.tripmate.com/wpA430 prior to your purchase. The AV-OK Total Vacation Security Plan must be purchased within 7 days of your initial booking (except for group passeners who are subject to unique contracts*). For bookings created within 14 days of departure, AV-OK must be purchased at time of booking.

The AV-OK Total Vacation Security Plan includes Pre-Departure Cancellation/Change Waiver & Best Price Guarantee, and Post-Departure Travel Insurance.

PART A — APPLE VACATIONS’ PRE-DEPARTURE CANCELLATION/CHANGE WAIVER & BEST PRICE GUARANTEE

APPLE VACATIONS’ PRE-DEPARTURE CANCELLATION/CHANGE WAIVER — This waiver pertains to all vacation types: land only, charter, and scheduled air vacations including non-refundable scheduled airlines and airline penalties. This non-refundable plan allows you to cancel or change your vacation up until the flight check-in is closed (approximately one hour prior to scheduled departure time), except for passengers who do not arrive at the airport or gate, or who arrive too late to travel, or who fail to have the required valid passport and/or travel documents.

For last minute cancels, call 1-866-860-AVOK no later than one hour prior to your scheduled departure.

Travel Certificate Programs: When a cancellation is made during a penalty period, your cancellation penalty will be refunded in Apple Vacations’ travel certificates (redeemable through the original booking agency), with the balance of the refund made in the original form of payment less the non-refundable AV-OK plan payment.

Apple Vacations travel certificates may be used like cash when purchasing an Apple Vacation, are valid for one year, are non-refundable and non-transferable (issued only in the name of the person who cancelled and may not be redeemed for cash).

"Cash Back" Programs: The entire refund (less the non-refundable AV-OK plan payment) will be in original form of payment if you purchased the "cash back" option at the time of booking for an additional $30 per person.

Changes: AV-OK coverage is non-transferable and must be repurchased (reactivated) if coverage is desired for the amended booking. A reactivation fee of $25 for charter/land only bookings and $45 for scheduled air bookings applies for all departure date, duration, hotel, departure city, destination and (scheduled air) class of service changes.

AZ reactivation fee applies for children 12 and under (all booking types). Higher reactivation fees apply to holiday departures. Changes from charter to scheduled air or between scheduled air carriers, as well as name changes, require cancellation of the booking and full purchase of the AV-OK if coverage is desired on the new booking. If the number of individuals occupying a room changes, the remaining travelers will be responsible for any additional costs incurred as a result of a change in the per person occupancy rate.

APPLE VACATIONS’ BEST PRICE GUARANTEE — You can claim the savings prior to departure if Apple Vacations advertises a discount on the exact same vacation that you have booked and all components are still available same date, duration, stay, hotel, room category and flight (same scheduled airfare class, or any charter airfare class). This does not apply to Air Only, Fly/Drive, Square Deals, special packages, booking date-restricted sales and hotels with a “closed” booking status. Many added values offered by hotels are booking date-restricted and are not covered by the Best Price Guarantee.

PART B – POST-DEPARTURE TRAVEL INSURANCE PLAN

POST-DEPARTURE TRAVEL INSURANCE PLAN — Trip Interruption, Travel Delay, Medical, Baggage and more! This travel protection plan protects your vacation investment, your belongings, and most importantly, you. Plan payments are non-refundable and non-transferable. Review full plan details online at tripmate.com/wpA430.

For complete details of your state-specific post-departure travel insurance protection, including conditions, exclusions and limitations, please visit www.tripmate.com/wpA430. If you do not have access to the Internet, please ask your travel agent to provide you with a copy. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion, Family Member or Business Partner traveling with you that existed during the 60 days prior to the effective date of the coverage. This exclusion is waived if your premium is received within 7 days of your initial deposit/payment for your trip, suicide, normal pregnancy, war, or any act of war.

Please Note: Part A - The Pre-Departure Cancellation & Change Waiver and Best Price Guarantee are provided by Apple Vacations and are not insurance benefits. Part B - Post Departure Travel Insurance Benefits are underwritten by: Arch Insurance Company, Jersey City, NJ and are administered by: Trip Mate, Inc.* 9225 Ward Parkway, Suite 200, Kansas City, MO 64114. Benefits are administered by: Trip Mate, Inc. (In CA dba Trip Mate Insurance Agency) at 1-866-389-5378 (*In CA, dba Trip Mate Insurance Agency). Benefits are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction. To review full plan details online, go to: www.tripmate.com/wpA430.

CLAIM PROCEDURES

To make a change to your existing booking, to “claim the savings” per Apple’s Best Price Guarantee or to cancel your vacation prior to departure, contact your travel agent (if applicable) who will notify Apple Vacations, or Apple Vacations at 1-800-365-2775. For all post-departure travel insurance claims excluding ski and Luxury Villas vacations contact Trip Mate, Inc. (In CA dba Trip Mate Insurance Agency) at 1-866-389-5378 or report your claim on-line at tripmate.com. The Post Departure Travel Insurance Plan also includes the One Call Worldwide Travel Service Network, which provides you with medical consultation and monitoring, medical evacuation, prescription assistance, emergency messaging services to family or friends, travel document and ticket replacement, 24-hour legal assistance, and much more. For the One Call Worldwide Travel Service Network call 1-800-550-3095 in the USA and Canada, or 1-603-894-4710 outside of the USA and Canada. Your Plan Number is A430.

APPLE VACATIONS’ AV-OK Total Vacation Security Plan does not apply to the Ski or Luxury Villas product lines. These programs are operated by independent vacation wholesalers selected by Apple Vacations to provide you with the vacation services you purchase. The Ski program is operated by VacationRost-for insurance visit applevacations.com/ski-tamers. The Luxury Villas Program is operated by Travel Impressions, LTD-for insurance visit villas.applevacations.com.

Valid as of Sept 2015. Refer to applevacations.com for current information.

TRAVEL CERTIFICATE PROGRAMS

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<th>5 Nts or More</th>
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<td>Air Only/Charter &amp; Scheduled Air Packages</td>
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<tr>
<td>Children 12 years or under (all program types)</td>
<td>$1999</td>
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CASH BACK (in original form of payment) — Still only +$30 to all rates above.

Higher premiums apply for holiday departures-visit applevacations.com/avok.
FAIR TRADE CONTRACT

By booking with Apple Vacations, LLC ("Apple Vacations") and/or using the Apple Vacations on-line booking site, you agree to the terms and conditions of this Fair Trade Contract. For important travel information please read: "Things To Know Before You Go" which is part of this Contract. Apple Vacations may modify the terms in this contract. Group vacations and Luxury Villas programs have special terms and conditions. For groups, refer to your groups contract or see your travel agent. The Luxury Villas program is operated by Travel Impressions, LTD - visit villas.applevacations.com.

1. BOOKINGS AND PAYMENTS
To reserve your vacation, provide the required booking information and pay the applicable deposit per person, including payment of the AV-OK Total Vacation Security Plan (if selected). Failure to pay a deposit or the pre-authorized credit card is required at time of booking for all vacations booked directly on our website, www.applevacations.com.

Deposit requirements: For vacation packages utilizing published airline tickets, full payment is due at the time of booking. For the vacation packages utilizing contracted scheduled air, the deposit minimum is generally $200 per person, however, select contracted airfares may have lower deposit requirements. For charter air travel or land-only bookings, the required deposit is $125 per person. Apple Vacations reserves the right to issue scheduled airline tickets once the applicable deposit has been paid. The balance due must be paid at least 45 days before departure. For bookings within 45 days of departure, full payment is due at time of booking. Bookings for travel December 24-27 will require payment in full by October 15. For certain holiday departures, full payment is due 60 days prior to departure. We reserve the right to treat the booking as cancelled by you if the balance is not paid when due. Vacation prices are subject to a late booking fee of $10 per person per day if less than 4 days prior to departure.

Apple Vacations’ prices include taxes and service fees applicable to the airline, hotel lodgings, and ground transportation components of your vacation package. At the time of check-in, the airline, hotel, and ground transportation services and/or products may not be charged by the airline, hotels or any other service provider. Questions about these charges should be addressed to the airline, hotel or other service provider. Government entry and exit fees may also apply, deposited on your destination. All air travel is subject to the terms and conditions of the operating airline.

2. HOW TO CANCEL OR REQUEST CHANGES
You must notify us immediately if you change your travel plans. If you booked on-line, contact Apple Vacations’ Customer Service at 1-800-517-2000. If you booked through a travel agency, all communications prior to departure, including questions about available cancellation plans and refund information, should be directed to your travel agent. Cancellation and change fees will apply. All changes are subject to availability and limitations and restrictions of the airline, hotel, and ground transportation or other service provider. Cancellation fees and Refunds will apply if you cancel after your travel has already started. Contact the excursion company for the applicable notice provision and to arrange a refund.

3. CANCELLATIONS, CHANGE FEES & REFUNDS
Your right to any refund if you change your travel plans is limited. Cancellations and changes to any booking are subject to both Apple Vacations’ fees and fees imposed by airlines, hotels and excursion companies. Most airlines and hotel reservations are non-refundable and non-transferable. If you cancel or change your trip, you may be charged change fees or cancellations/change penalties. Passengers who do not travel are subject to 100% cancellation penalties.

If you cancel your vacation or change your date of travel, flight, duration, class of service, name, departure city or destination, the charges shown below become payable by you. Significant additional penalties (i.e. non-refundable airline tickets and fees, non-refundable and non-transferable hotel promotions) may apply.

CANCELLATION AND CHANGE PENALTIES
Charge per person ($) or as a % of the vacation price (including taxes and fuel surcharges)

<table>
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<tr>
<th>Notice received by Apple Vacations in advance of departure</th>
<th>Cancel Charter Cancellations (including after departure)</th>
<th>Charter Cancellations (including after departure)</th>
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<td>7-0 days</td>
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LAND ONLY AND SCHEDULED AIR PACKAGES

Pre-departure cancellation fees are $35 per person. Apple fee plus applicable hotel and airline penalties. Some air carriers and hotels do not allow name changes. These fees apply to changes to the travel date, flight, duration, class of service, or air transportation/cruise line changes. Scheduled air change/cancellation fees may be up to 100% of the fare.

NAME CHANGES AND CORRECTIONS, AND HOTEL CHANGES
Charter name change fees/charges - $25 per person Apple fee, plus applicable hotel penalties. Land only and scheduled air name change fees/charges and hotel changes - $45 per person Apple fee plus applicable hotel and airline penalties. Note: some airlines & hotels do not allow name changes.

You must notify us immediately of any changes or cancellations. If you booked through a travel agency, all communication pre-departure must be directed to your travel agent. If you provide a substitute participant on a vacation, cancellation charges will be waived, but change fees apply; restrictions may apply.

If the number of individuals occupying a room changes due to a cancellation or booking change, the remaining traveler(s) will be responsible for any additional costs incurred as a result of a change in person or occupancy rate. If all traveler’s change, it is considered a new booking and new cancellation fees and change policies apply.

4. AV-OK TOTAL SECURITY PLAN

AV-OK Total Security Plan, which includes a Pre-Departure Cancellation/Change Waiver and Best Price Guarantee (Part A) and Post-Departure Travel Insurance (Part B). To cover your cancellation and change fees, you may purchase the AV-OK Total Security Plan within 7 days of initial booking (except for group passengers who are subject to the terms under their group contract). For bookings purchased within 7 days of initial booking, you must be purchased at time of booking. If you have purchased the AV-OK Total Security Plan, your cancellation fee will be reimbursed in Apple Vacations’ travel certificates with the balance of the refund made in the original form of payment. However, if you have purchased the “Cash Back” option, your entire refund due will be made in the original form of payment. The AV-OK Plan payments are non-refundable and non-transferable. For complete details, refer to the AV-OK Plan and in the event of a cancellation for any reason, increases in the price of any and all components of the vacation package. If for any reason you increase the price of your vacation, you are responsible for those increases related to government-imposed taxes and fees, we will offer you the option of cancellation without charge, provided that you advise us within 7 days of your receipt of the change. Failure to increase (or prior travel documents being issued without price increase less than 7 days’ notice). Fees for changes that you make do not constitute an increase in the price of an already purchased ticket or other travel component.

TRAVEL ON AIRCARRIERS INCLUDING INTERNATIONAL CHARTER FLIGHTS

Apple Vacations has made arrangements for air transportation to your vacation destination via regularly scheduled certificated air carriers or other air carriers who have duly filed with and are authorized to operate air transportation and public charter transportation by the U.S. Department of Transportation. Apple Vacations reserves the right to substitute alternate air carriers if necessary. All air travel is subject to the terms and conditions of the operating carrier.

7. BAGGAGE

The baggage allowance and fees vary and are set by each air carrier. Information on carry-on and checked baggage is provided by your airline. You are responsible for any claim arising of the air transportation portion of your vacation package.

FLIGHT INFORMATION

Whether you book online, directly with us or through a travel agent, flight information will appear on the booking confirmation issued when you made your deposit, and on your final travel document. Your flight tickets or other electronic travel documents issued when payment is made in full. All travel tickets or other electronic travel documents issued when payment is made in full. All travel tickets or other electronic travel documents issued when payment is made in full.

If you have not paid for your vacation in full, you will be responsible for any increases in the price of any and all components of the vacation package. If for any reason the price of your vacation changes, you are responsible for those increases related to government-imposed taxes and fees, we will offer you the option of cancellation without charge, provided that you advise us within 7 days of your receipt of the change. Failure to increase (or prior travel documents being issued without price increase less than 7 days’ notice). Fees for changes that you make do not constitute an increase in the price of an already purchased ticket or other travel component.

9. HAZARDOUS MATERIALS RESTRICTIONS

Federal law prohibits the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can result in 3 years’ imprisonment and penalties of $250,000 or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples: Paints, lighter fluid, fireworks, tear gas, oxygen bottles, and radio-pharmaceuticals. There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact your airline representative.

10. APPLE VACATIONS, AIRLINE, HOTEL, AND OTHER SERVICE PROVIDER RESPONSIBILITY

Apple Vacations makes arrangements with third party suppliers as independent contractors for the various components that comprise your Apple Vacations package, including all air or ground transportation (including air travel, rail, cruises, bus, motorcoach, chartered flights, and private jet charter), hotel lodgings, excursion services and other services. We have taken all reasonable steps to ensure that proper arrangements have been made for your vacation. However, Apple Vacations is not an agent of these independent travel providers and we expressly disclaim any liability for their actions or omissions.

Apple Vacations is not responsible under any circumstances for any injury or damages you may suffer in connection with air or ground transportation, hotel accommodations, or other travel or excursion services arranged by Apple Vacations. Furthermore, Apple Vacations does not control and cannot be responsible for bodily injury, property damage or other loss or damage caused by factors beyond its control, including but not limited to: air turbulence, failure related to the public internet, telephone or other communication lines, disease, your failure to obtain valid travel documents or to follow travel instructions. Neither Apple Vacations nor any third party suppliers, or their respective sub-agents, shall be held liable for loss or damage to property or injury of person arising out of events of force majeure, including but not limited to: strikes, riots, war, acts of terrorism, extreme weather, flight delays or turbulence, quarantine, sickness, government restrictions or regulations, or any other cause beyond the reasonable control of such parties.

By booking with Apple Vacations and/or using the Apple Vacations online booking site (applevacations.com), you waive any claim against Apple Vacations, its affiliated and subsidiary companies, and their respective officers, directors, employees, contractors, agents, officers, representatives, owners or assigns, for any claims of or damage to property or injury to person arising out of events of force majeure, including but not limited to: strikes, riots, war, acts of terrorism, extreme weather, flight delays or turbulence, quarantine, sickness, government restrictions or regulations, or any other cause beyond the reasonable control of such parties.

The liability of each air carrier is governed by its Contract of Carriage, which will be made available by the air carrier.
11. TRAVEL PROVIDER CHANGES AND CANCELLATIONS & REFUNDS
All prices and features described in Apple Vacations' promotional materials and website are subject to change without notice. Some hotel room photographs may not depict the standard room category. Any refunds will be made as soon as possible in the original form of payment. No refunds will be made for any services provided in the vacation package or itinerary that you do not use. Passengers who do not travel are subject to 100% cancellation penalties.

Special features offered by hotels are subject to change at the hotel's discretion. In the unlikely event a pre-departure change of hotel, departure or return date, departure city or destination becomes necessary, we endeavor to find comparable accommodations and will notify you as soon as possible. If our alternate arrangements are unacceptable to you, you may cancel without charge provided that you notify us within 7 days of your receipt of notice of the change (or prior to departure date if we notify you less than seven days prior to departure).

12. INTERNATIONAL TRAVEL AND DENIAL OF ENTRY
Passengers traveling to any international destination must have a valid passport and, for non-U.S. citizens, valid entry documents (See "Things To Know Before You Go"). Apple Vacations is not responsible for any passenger who is unable to travel as a result of their failure to have the required travel documents, or is denied entry into any country or re-entry back into the U.S.

13. TRAVEL RESTRICTIONS
Apple Vacations will not allow travel to unaccompanied minors under 18 years of age, and some hotels require that the adult companion be at least 21 years of age. Some age restrictions may apply for car rentals and on cruises. Infants under 2 years may be free of charge, provided parents make arrangements directly with the hotels for incidentals such as food, crib, etc. Disabled travelers must be accompanied by an able-bodied traveler who shall be responsible for ensuring the disabled traveler's participation in the excursion. Most travel and excursion services, hotels and visiting sites outside the United States are not, nor are they required by law, to be handicapped accessible, and may not be equipped with wheelchair ramps or other adaptive devices or equipment. Apple Vacations and its suppliers cannot be held responsible if ramps or other adaptive devices are not available. Restrictions for handicapped travelers may also apply for cruises.

We reserve the right to accept or reject any person as a excursion participant and to expel from the excursion any participant(s) whose conduct impairs the safety and security of the group to whose behavior is deemed incompatible with the interest of the group. Any expenses incurred to return such person to the departure city will be charged to the expelled participant(s).

14. GOVERNING LAW AND DISPUTE RESOLUTION
This Fair Trade Contract shall be governed by the laws of the Commonwealth of Pennsylvania. If you find you have a claim or dispute with any of the Apple Vacation's travel or excursion providers, we will provide you with as much assistance as reasonably possible to assist you in resolving the dispute. Apple Vacations does not control and cannot be responsible for such facts as weather, government actions, terrorism, mechanical breakage, acts of nature, physical, medical or mental disabilities, your failure to obtain valid travel documents, your failure to follow travel instructions, or for denied entry at destination or re-entry into the U.S. Should a dispute arise, the terms and conditions of this Fair Trade Contract or involving a loss, injury or damage during or relating to your trip, the parties' remedies shall be limited to dispute resolution through binding arbitration in Delaware County, Pennsylvania and shall be governed by the Uniform Arbitration Act of Pennsylvania. Each party shall appoint an arbitrator. The arbitrators shall appoint a neutral arbitrator. The decision of the arbitration panel shall be final and binding on the parties. Each party shall be responsible for his or her own costs with the costs of the neutral arbitrator to be divided evenly between the parties.

If any term or provision of this Fair Trade Contract is held invalid or otherwise unenforceable, the enforceability of the remaining terms or provisions will not be impaired thereby.

SPECIAL TERMS AND CONDITIONS APPLICABLE TO APPLE VACATIONS' PUBLIC CHARTERS
These special terms and conditions apply to those travel packages where Apple Vacations arranges for charter air transportation provided by one or more air carriers. All public charter flights on AeroMexico (B737-800-159 seats) PC15-111/PC15-112/Alaska Airlines (B737-800-162 seats/B737-900-180 seats) PC14-095/PC15-086: Allegiant Airlines (A319-156 seats) PC14-118: Frontier Airlines (A320-177 seats) PC14-063/PC14-064: Icelandair (B757-200-183/186 seats) PC15-103: Sun Country Airlines (B737-700-126 seats/B737-800-174 seats) PC14-141/PC15-030: Sunwing Airlines (B737-800-189 seats) PC15-129/PC15-148: Xtra Airways (B737-400-150 seats/B737-800-168 seats) PC14-120/PC15-094/PC15-095, Volarí (A319-144 seats) PC15-141, Viva Aerobus (A320-180-190 seats) PC15-168 are operated by Apple Vacations, LLC. d/b/a Apple Vacations reserves the right to substitute alternate air carriers if necessary. All air travel is subject to the terms and conditions of the operating air carrier. This information is current as of August 2015. For a current listing of our public charter flights, see applevacations.com/disclaimer or ask your travel agent.

Apple Vacations, as the Charter Operator, is the principal. Apple Vacations is not responsible, unless negligent, for the personal injury or property damage caused by any direct air carrier, hotel or other supplier of services in connection with the charter.

1. CANCELLATION OR MAJOR CHANGE BY APPLE VACATIONS
If Apple Vacations makes a "major change" or cancels the tour or travel package 10 days or more before the departure date, we will notify you or your travel agent in writing within 7 days of becoming aware of the change or need to cancel. Apple Vacations may not cancel a charter less than 10 days before the scheduled departure date, except for circumstances that make it physically impossible to perform the charter trip. Under these circumstances, we will notify you as soon as possible. Our only liability will be to return all monies paid or provide a refund in the form of an Apple Vacations credit. For International Flights only: Additional restrictions may be imposed on the flights by the foreign governments involved, and if landing rights are denied by a foreign government, the flight will be cancelled and you will receive a full refund, in accordance with federal regulations. A "major change" constitutes any of the following: a change in the departure or arrival city, a substitution of any hotel, a substitution of any airline or flight number, a substitution of any carrier, a change in the order in which cities in a tour package are visited; a substitution of any hotel or other supplier of services in connection with the charter, a price increase occurring 10 or more days prior to departure and resulting in an aggregate price increase of more than 10%.

2. YOUR RIGHT TO CANCEL IN THE EVENT OF A MAJOR change
If Apple Vacations makes a "major change" before the departure date, you have the option to cancel and receive a full refund by providing Apple Vacations with written notice of your intention within 7 days of the "major change". If Apple Vacations makes a "major change" after the departure date, you have the option to reject the substituted hotel, changed date, origin, or destination of a flight leg and receive a refund of that portion of the tour package not provided; in this case you will receive a refund within 14 days of the return date for the tour package.

3. SECURITY AND DEPOSITS
Apple Vacations has entered into agreements with Penn Liberty Bank, 724 W. Lancaster Ave., Wayne, PA 19087 for payment of any charter air package refunds as defined by the agreements. Under these agreements, unless you file a claim with Apple Vacations before any bank funds are released from all liability to you. Termination means the date of arrival (or in case of a cancelled charter, the intended date of arrival) of the return flight.

These public charter flights are operated by:

APPLE VACATIONS, LLC
7 Campus Blvd., Newtown Square, PA 19073 as principal and tour operators.

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If you booked a Charter Flight, you have the right to receive a full refund if you paid by credit card until you agree to the terms and conditions of this Fair Trade Contract. You may also have other rights and remedies under applicable law.

THERE IS NO CANCELLATION FEE FOR CHARTER TRAVEL.
Explore the jungle, ocean and city in one day

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Travel nonstop to Panama with Copa Airlines from 12 cities in the USA to a country where the most exuberant nature and historic wonders come together in the most modern city in Latin America.

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