

CRUISE PARTICIPANT AGREEMENT

“Skinwalker Uncharted” Seminar-at-Sea

January 4 to 11, 2026 (7 nights)
Miami • St. Maarten • St. Thomas • Nassau, Bahamas • Miami
Royal Caribbean Symphony of the Seas

1. DEFINITIONS OF TERMS

1.1. “Cruise”

Refers to the 7-night seminar-at-sea organized by Susan Shumsky of Divine Travels and Vitaly Ezra’El of Zohar Entertainment Group International (with and on behalf of FAM Networks). The Cruise will take place aboard the Royal Caribbean Symphony of the Seas, sailing January 4–11, 2026, round-trip from Miami to St. Maarten, St. Thomas, Nassau (Bahamas), and returning to Miami.

1.2. “Cruise Organizers” refers to Susan Shumsky of Divine Travels, Vitaly Ezra’El of Zohar Entertainment Group International (acting on behalf of FAM Networks), and their official representatives: Luxury Travel Destinations and Royal Caribbean Cruise Line.

1.3. “Cruise Presenters” refers to the Investigative Team of Skinwalker Ranch as posted at <https://skinwalkeruncharted.com/speakers-workshops>

1.4. “Skinwalker Uncharted Shore Excursions”

Refers to exclusive, custom-designed group tours at selected port stops during the Cruise, and also Pre- Cruise and Post-Cruise.

1.5. “Cruise Registration Form” is the registration form posted at:

<https://skinwalkeruncharted.com/fees-registration>

1.6. “Shore Excursions Registration Form” refers to the official form that, once available, will be posted at <https://skinwalkeruncharted.com/excursions-registration>

1.7. “Cruise Participant” is a person who has registered for the Cruise on the Cruise Registration Form.

1.8. “Cruise Participant Agreement” refers to this legal document, which each Cruise Participant is required to agree to: <https://skinwalkeruncharted.com/agreement.pdf>

1.9. “Cruise Itinerary” refers to the scheduled travel route round-trip from Miami, with stops in St. Maarten, St. Thomas, and Nassau, Bahamas:
<https://www.skinwalkeruncharted.com>.

1.10. “Cruise Schedule” is the tentative schedule of Cruise seminar-at-sea activities posted at <https://skinwalkeruncharted.com/full-schedule>

1.11. “Cruise Fee” is the payment made by Cruise Participant for participation in the Skinwalker Uncharted Cruise seminar-at-sea.

1.12. “Cruise Sailing” is the Royal Caribbean Symphony of the Seas ship's scheduled cruise that will occur from January 4 to 11, 2026.

1.13. “Skinwalker VIP Package” (“VIP Package”) refers to a premium, limited-availability experience offered exclusively to participants of the Cruise, as outlined here:
<https://skinwalkeruncharted.com/cruise-package>

2. CONDITIONS OF BOOKING

Payment by a Cruise Participant to join the Cruise constitutes full acceptance of the terms and conditions outlined below.

3. HOLD HARMLESS

The Cruise Organizers are responsible for coordinating all arrangements related to the Cruise, including reservations and operations. Participation in the Cruise is subject to the condition that the Cruise Organizers shall not be held liable for any delays, theft, damage, injury, or other irregularities, regardless of cause. Specifically, the Cruise Organizers assume no responsibility or liability for:

1. Any changes to or delays in air schedules, missed airline or carrier connections, or other transportation services.
2. Injury, loss, or damage to persons or property, including luggage.

3. Additional expenses or losses resulting from fluctuations in exchange rates, tariffs, itinerary adjustments, health regulations, or vaccination mandates.
4. Defects in any vehicle or the acts or defaults of any company or individual engaged in transporting Cruise Participants or executing arrangements related to the Cruise.
5. Expenses incurred due to sudden illness, weather conditions, strikes, war, terrorism, pandemics, quarantine, accidents, or other acts of God.
6. Losses arising from cancellations.
7. Changes to the Cruise Itinerary or Cruise Schedule.
8. Missed port stops, missed Shore Excursions, or financial losses resulting from the Royal Caribbean cruise line's cancellation of docking or tendering at any port for any reason.
9. Physical, mental, or emotional injury resulting from participation in the Cruise.
10. Disappointment or dissatisfaction experienced by Cruise Participants regarding any aspect of the Cruise.
11. Acts or omissions of travel suppliers or their failure to adhere to their own schedules, provide services or refunds, financial default, or failure to honor future trip credits.
12. Modifications to the Royal Caribbean cruise line's policies regarding what is or is not included in the fare.

4. CHANGES TO ITINERARY OR SCHEDULE

Modifications to the Cruise Itinerary or Shore Excursions are to be anticipated. The Cruise Organizers, Royal Caribbean Cruise Line, and local Shore Excursion providers reserve the right to make any necessary changes, with or without prior notice, in the interest of safety and smooth operation of the Cruise. Such changes shall not entitle Cruise Participants to any refund of the Cruise Fee or Shore Excursion Fees.

5. NO GUARANTEES

The Cruise Organizers make no guarantees, stated or implied, regarding any aspect of the Cruise. Complaints or dissatisfaction will not entitle any Cruise Participant to a full or partial refund. Specifically, the Cruise Organizers will not issue refunds based on:

1. The number or age of Cruise Participants.
2. The fitness or ability of any Cruise Presenter to travel.
3. The attendance or non-attendance of any specific Cruise Presenter.
4. Whether a specific Cruise Presenter participates in any Shore Excursion.
5. Whether a specific Cruise Presenter gives a presentation onboard the ship.
6. The amount of time any Cruise Presenter devotes to leading presentations personally.
7. Photos posted on the Cruise website or any specific locations mentioned or shown.
8. The quality or subjective experience of lectures, workshops, Q&As, panels, or other events.
9. The content, advice, or suggestions shared by Cruise Presenters.
10. Any ports of call the ship may skip or stop at.
11. Shore Excursions that may be canceled or missed for any reason.
12. Any other aspect of the Cruise experience.

6. RATES

Cruise rates, taxes, port charges, gratuities, and required nonrefundable fees are listed on the Cruise Registration Form. All quoted rates are valid only for the specified time period and are subject to change at any time.

The Cruise Fee becomes fixed once the Cruise Participant's credit or debit card is charged for the reservation fee and their booking on the Cruise Sailing is confirmed.

The Cruise Organizers reserve the right to offer and publish different rates (higher or lower) for other potential Cruise Participants at any time prior to the Cruise. No refunds will be issued due to rate changes.

7. RATES AFTER GROUP ALLOTMENT EXPIRES

Once the Cruise Organizers' reserved group allotment (group stateroom inventory) is no longer available, any additional staterooms for Cruise Participants will be reserved based on

Royal Caribbean's current inventory and prevailing rates at the time of registration. Stateroom availability and pricing are subject to change at any time. All registrations are processed manually. After a Cruise Participant submits the Cruise Registration Form, if Royal Caribbean's rates are higher than those listed on the Registration Form, the Cruise Participant will be contacted by Diane Michael of Luxury Travel Destinations and notified before any charges are made. If the requested stateroom category is available and the new rate is approved by the Cruise Participant, the registration will proceed.

8. ROOMMATE MATCHING PROGRAM

Cruise Participants who wish to register at the double-occupancy rate but do not have a specified roommate may request that the Cruise Organizers attempt to match them with another Cruise Participant. While the Cruise Organizers will make reasonable efforts to find a match, no guarantees can be made.

The Cruise Participant's credit card will not be charged until a suitable roommate has been found and confirmed by the Cruise Participant. If no match is found, the Cruise Participant will be offered the option to upgrade to a single stateroom at the applicable rate.

Any Cruise Participant participating in the Roommate Matching Program must pay the full retail rate quoted on the Cruise Registration Form at the time a match is confirmed. Once a match is accepted, the full Cruise Fee becomes nonrefundable.

If the Cruise Organizers match a Cruise Participant with a roommate who is later deemed unsuitable by the Cruise Participant and a room change is requested, then (if space is available) the Cruise Participant must pay the single-stateroom supplement for both themselves and the originally assigned roommate.

No refunds will be issued for dissatisfaction related to roommate assignments.

9. CRUISE FEE PER PERSON INCLUDES

1. Cruise Sailing aboard Royal Caribbean Cruise Line in the stateroom category booked by the Cruise Participant.
2. Full lodging and meals at all of the complimentary dining venues on the ship.
3. Room service for Continental Breakfast only, available from 6:00 AM to 11:00 AM (subject to change).
4. Access to all scheduled meetings and workshops listed in the Cruise Schedule (excluding Shore Excursions).
5. Use of all complimentary ship amenities, including pools, hot tubs, games (excluding casino), sports facilities, fitness center, free classes, adult and youth activities, and entertainment.
6. Port charges and government taxes totaling \$200.10 per person.
7. Prepaid gratuities for onboard staff (housekeeping, stewards, waitstaff, etc.) totaling \$129.50 per person.

10. CRUISE FEE PER PERSON DOES NOT INCLUDE

1. Transportation to and from the Cruise Sailing embarkation and debarkation port.
2. Any food or room service beyond the complimentary dining venues and complimentary Continental Breakfast room service (6:00 AM to 11:00 AM: subject to change).
3. Gratuities for personal services and individual purchases.
4. Phone calls made from the ship.
5. Internet and Wi-Fi access onboard.
6. Bottled water, sodas, and alcoholic beverages.
7. Travel, accident, baggage, health, or life insurance.
8. All airfares and any increases in airfare.
9. Excess baggage fees.
10. Expenses related to guides or transportation not included in the Cruise Schedule.
11. Private excursions and recreational activities not listed in the Cruise Schedule.
12. Spa and salon services.
13. Paid fitness classes and consultations.

14. Photo Gallery prints taken by the ships' photographers, including the official Skinwalker Uncharted group photo.
15. Any other items not specifically mentioned in the Cruise Schedule.

11. ONBOARD ACCOUNT

Each Cruise Participant will be required to establish their own onboard credit account upon boarding the ship. This account will be used to pay for incidentals such as spa treatments, paid fitness classes, Wi-Fi access, bottled water, soda, alcoholic beverages, specialty restaurant charges (outside of complimentary dining), onboard shopping, photo prints (including the official Skinwalker Uncharted group photo, casino expenses, transfers, and ship-to-shore phone calls.

12. RESERVATION FEES AND BALANCE DUE

To secure a reservation for the Cruise, each Cruise Participant must pay a nonrefundable reservation fee of \$550 per person for double occupancy or \$800 for single occupancy. On or about September 22, 2025, the Cruise Participant will receive an email from Diane Michael of Luxury Travel Destinations with instructions for paying the remaining balance due. To participate in the Cruise, the Cruise Participant must follow the instructions in that email and complete the secure payment as directed.

Cruise Participants who register after September 22, 2025, must pay both the full nonrefundable reservation fee and the remaining balance in full at the time of registration in order to confirm their reservation.

13. CANCELLATION BY CRUISE PARTICIPANT

All cancellation requests must be submitted **in writing via email** to Diane Michael of Luxury Travel Destinations at: diane@luxurytravel-destinations.com

If the Cruise Participant cancels their reservation for any reason, **the nonrefundable reservation fee** (\$550 per person for double occupancy or \$800 for single occupancy) will be forfeited. Additional cancellation fees apply as follows:

- **After September 30, 2025:** 25% of the total Cruise Fee
- **After October 15, 2025:** 50% of the total Cruise Fee
- **After October 29, 2025:** 75% of the total Cruise Fee
- **After November 28, 2025:** 100% of the total Cruise Fee (no refund)

There will be **no refund for Cruise Participants who fail to appear for the Cruise ("no-shows")**, regardless of reason.

Regarding airfare cancellations: Cruise Participants are solely responsible for obtaining any refunds or credits from their airline carrier. Airline tickets may be subject to penalties, surcharges, or may be entirely nonrefundable. Cruise Organizers accept no responsibility or liability for losses related to airline cancellations.

No refunds will be issued for any Cruise Participant who departs the Cruise prior to its conclusion, for any reason.

No refunds will be granted to Cruise Participants in the Roommate Matching Program (as stated in **Section 8** of this Agreement).

No refunds will be given for **canceled or unused Shore Excursion tickets**, regardless of reason.

Shore Excursion tickets are **transferable**. Cruise Participants may sell their ticket(s) to another registered Cruise Participant. Full Terms & Conditions regarding Shore Excursions are here: <https://skinwalkeruncharted.com/excursions-agreement.pdf>

The VIP Package is **non-refundable for any reason**; however, it may be **transferred** to another registered Cruise Participant, subject to approval and facilitation by the Cruise Organizers.

To initiate a transfer, the VIP Package holder must contact: Diane Michael Luxury Travel Destinations, Email: diane@luxurytravel-destinations.com. Tel: +1 (336) 749-1219

Regarding transfers for Shore Excursions or VIP Packages, the Cruise Organizers **cannot guarantee** the success of any transfer request and shall **not be held liable** if a transfer cannot be completed.

14. CANCELLATION BY ORGANIZERS

The Cruise Organizers reserve the right to cancel the Cruise if there is an insufficient number of Cruise Participants registered. In such a case, Cruise Participants who have paid a deposit or made full payment will receive a refund, excluding any nonrefundable deposits paid to Royal Caribbean Cruise Line.

The Cruise Organizers also reserve the right to cancel any Shore Excursion due to insufficient participation. In such cases, Cruise Participants who have paid for the affected excursion will receive a full refund of that specific Shore Excursion fee.

If the Cruise is canceled by the Cruise Organizers after a Cruise Participant has already canceled their reservation, no refunds, reimbursements, or compensation will be issued to that Cruise Participant.

15. CANCELLATION FOR REASONS BEYOND CRUISE ORGANIZERS' CONTROL

If the Cruise Sailing is fully or partially canceled by Royal Caribbean Cruise Line, or if unexpected events force the Cruise Organizers to cancel the Cruise, or if a Cruise Participant must cancel for the same reasons, the Cruise Organizers are **not responsible** and **will not be held liable** for any losses. Unforeseen causes include, but are not limited to:

- Changes in itinerary.
- Sequestering or isolation orders.
- Severe weather conditions.
- Labor strikes.
- Economic collapse or stock market crash.
- War or terrorism.
- Quarantine or pandemic restrictions.
- Acts of God.
- Unsafe conditions for boarding, sailing, docking, or tendering.
- Any other force majeure events beyond the Cruise Organizers' control.

In such cases, **no refunds or future cruise credits** will be issued by the Cruise Organizers unless such compensation is provided directly by Royal Caribbean Cruise Line.

16. SHORE EXCURSIONS REQUIREMENT

Skinwalker Uncharted Shore Excursions are exclusively available only to guests who meet one of the following criteria:

1. Cruise Participants who have completed the Cruise Registration Form and have paid in full for the Cruise and seminar-at-sea and have booked through Luxury Travel Destinations.
2. Individuals who are staying in a stateroom with at least one Cruise Participant who has completed the Cruise Registration Form and has paid in full for the Cruise and seminar-at-sea, and has booked their Cruise through Luxury Travel Destinations.

Individuals who have not booked the cruise through Luxury Travel Destinations are not permitted to participate in any Skinwalker Uncharted Shore Excursions.

17. ACCESSIBLE SAILING

Any prospective Cruise Participant with a disability, medical condition, or health history that may require special attention or care should notify the Cruise Organizers **at the time of booking**. It is also strongly recommended that they consult a medical specialist before making a reservation.

If a wheelchair-accessible stateroom is required, the Cruise Participant must inform Diane Michael of Luxury Travel Destinations at diane@luxurytravel-destinations.com or by calling (336) 749-1219 within USA or +1(336) 749-1219 outside the USA during the booking process to ensure availability.

Cruise Participants who are unable to travel independently, or who require special assistance during the Cruise, must be accompanied by a companion who can provide that assistance. The Cruise Organizers assume no responsibility for providing personal care or special services in such cases.

18. HEALTH AND OTHER HAZARDS

Cruise Participants acknowledge that choosing to travel is a personal decision made with full awareness of current travel advisories, restrictions, and health risks, including, but not limited to COVID-19 and other contagious illnesses.

The Cruise Organizers assume no responsibility and accept no liability for the actions, omissions, or decisions of any parties not under their direct control. This includes, but is not limited to: acts of God, unsafe conditions, terrorism, pandemics, illness, weather-related hazards, or the inaccessibility or unsuitability of travel for individuals with disabilities.

The Cruise Organizers and Cruise Presenters make no warranties and assume no responsibility regarding unsafe conditions or health risks, including pandemic exposure or illness, whether onboard or at any destination. The Cruise Organizers do not possess specialized knowledge of health or safety conditions at destinations.

Cruise Participants are advised to review official resources for current travel and health guidance:

- For travel warnings: U.S. State Department: www.travel.state.gov → Find International Travel Information → Country Information
- For health guidance: Centers for Disease Control and Prevention (CDC): <https://wwwnc.cdc.gov/travel> → *Destinations* → Select the relevant country

By registering, the Cruise Participant expressly assumes all associated risks and dangers and agrees to release, discharge, and hold harmless the Cruise Organizers, Cruise Presenters, and their agents, employees, officers, directors, affiliates, subcontractors, group leaders, and guides from any and all liability, claims, actions, or demands arising from participation in the Cruise or related travel.

19. TRAVEL RULES AND REQUIREMENTS

The Cruise Participant assumes full responsibility for checking and verifying all passport, visa, vaccination, and other entry requirements for their destinations, port calls, and any connecting points, as well as for understanding the health, safety, security, political, and civil conditions at those locations.

Many countries require that passports be valid for at least six months beyond the date of entry. Some countries may deny entry to individuals with criminal convictions, and others may require documented **consent from both parents** for minors to travel.

The Cruise Participant is also solely responsible for complying with all health-related travel requirements imposed by travel providers or government authorities. These may include, but are not limited to, completing health declaration forms, undergoing health screenings, wearing face coverings, receiving vaccinations, or complying with quarantine regulations.

For the latest international travel regulations, Cruise Participants are encouraged to visit the IATA website: <https://www.iata.org/en/youandiata/travelers>

For current travel requirements from the cruise line, Cruise Participants are encouraged to visit Royal Caribbean's website:

<https://www.royalcaribbean.com/plan-a-cruise/travel-documents>

The Cruise Organizers assume no responsibility and accept no liability for any consequences or damages arising from failure to meet travel rules or requirements.

20. TRAVEL INSURANCE

All Cruise Participants are strongly encouraged to purchase travel insurance that includes coverage for medical emergencies, accidents, trip cancellations, baggage loss, or delay, and emergency medical evacuation. The Cruise Organizers do **not** carry insurance on behalf of any Cruise Participant.

Medical coverage is especially important when traveling to foreign ports, where standard **health plans from Cruise Participant's home country will not apply.**

Cruise Participants residing in the United States may contact Diane Michael of Luxury Travel Destinations at (336) 749-1219 for travel insurance options. This can offset potential expenses related to trip cancellations, lost baggage, medical emergencies, air ambulance evacuations, or hospital stays abroad.

Cruise Participants residing outside the United States are advised to purchase travel insurance from a local provider.

When purchasing coverage, Cruise Participants should inform their provider that they are taking a cruise and are advised to carefully review their policy to fully understand what is and isn't covered.

Cruise Participants are reminded to review the Cancellations policy outlined in **Sections 13, 14, and 15**. This policy applies under all circumstances, with no exceptions granted.

Please note that unless a **cancel-for-any-reason policy** is purchased, many insurance policies include clauses that specifically exclude coverage for epidemics or pandemics, particularly when government travel warnings are in effect.

Any information or descriptions provided by the Cruise Organizers regarding travel insurance do not constitute a guarantee, promise, or assurance of coverage.

Cruise Participants agree to hold the Cruise Organizers harmless for any decision not to purchase travel insurance or for any claim denied by an insurer (including but not limited to claims related to COVID-19).

21. SPECIAL REQUIREMENTS

1. All Cruise Participants should be healthy in both mind and body.
2. If undergoing medical treatment or taking medication, Cruise Participants must bring enough prescribed medication to last the entire duration of the Cruise.
3. Cruise Participants are advised to consult a qualified medical doctor before embarking. Cruise Organizers are not responsible for any health issues or accidents occurring during or after the Cruise.
4. Cruise Organizers are not responsible for lost, stolen, or damaged property before, during, or after the Cruise.

22. PUBLICATION RELEASE

1. Representatives of the Cruise Organizers may photograph, audio-record, and/or video-record the Cruise.
2. The Cruise Organizers reserve the right to use, reproduce, publish, distribute, and display any such photographs, audio recordings, or video recordings of the Cruise, in whole or in part, in any manner and media now known or hereafter developed, **throughout the universe and in perpetuity**, without further consent or compensation to any Cruise Participant.
3. Each Cruise Participant grants this right and fully releases the Cruise Organizers and their representatives from all liability in connection with the capturing, use, or distribution of such media for promotional, commercial, archival, or editorial purposes.

23. RIGHT TO REFUSE SERVICE

1. The Cruise Organizers reserve the right to accept, decline, or remove any Cruise Participant from the Cruise at any time based on their actions or behavior, without liability and without obligation to issue a refund or provide any compensation of any kind.
2. The Cruise Organizers assume no responsibility and accept no liability for any activity undertaken by a Cruise Participant during the Cruise.
3. The Cruise Organizers also assume no responsibility and accept no liability for any Cruise Participant who voluntarily leaves the Cruise prior to its conclusion.

24. MEDICAL DISCLAIMER

1. This Cruise and its associated content are not intended to be, nor should they be considered, a substitute for professional medical advice, diagnosis, or treatment.
2. Cruise Participants should never delay, disregard, or discontinue professional medical treatment based on any information received during the Cruise, whether from Cruise Organizers, Cruise Presenters, workshops, or other Cruise-related content.
3. All information shared on the Cruise—including workshops, recordings, materials, products, services, and presentations—is provided for general informational purposes only. Such content does not constitute medical advice or diagnosis and should not be interpreted as such.

4. No information presented during the Cruise is intended to diagnose, treat, cure, or prevent any disease.
5. The Cruise Organizers and Cruise Presenters, as well as any workshops, lectures, panels, private sessions, services, or products offered, do not provide medical, psychological, psychiatric, or therapeutic advice, courses, diagnoses, or treatment options.
6. Cruise Participants are strongly advised **not** to rely on any information or services provided during the Cruise as a substitute for professional medical advice or treatment.
7. For any physical or mental health concerns, Cruise Participants should consult licensed medical professionals only.
8. If a Cruise Participant believes they may be experiencing a medical condition, they are urged to seek immediate medical attention. A medical facility is available onboard the ship.

25. INFORMATION DISCLAIMER

The information presented in the lectures, workshops, panels, and Q&As during the Cruise reflects the ongoing investigations, expertise, and personal experiences of the Investigative Team of Skinwalker Ranch, who are engaged in a serious, science-based effort to understand and document unexplained phenomena using advanced technology and multidisciplinary research, and therefore:

1. Cruise Presenters share insights grounded in real-world experiments, fieldwork, and professional inquiry. The information is presented in the spirit of exploration, discovery, and public engagement.
2. While no guarantees can be made regarding individual outcomes, interpretations, or experiences, the Cruise Organizers and Cruise Presenters strive to provide content that is thoughtful, informed, and based on documented investigations.
3. The Cruise Presenters speak from their own perspectives and expertise. Their views do not necessarily reflect those of the Cruise Organizers, and the Cruise Organizers do not assume responsibility for the opinions expressed.
4. Cruise Participants understand that experiences, results, or personal takeaways from the Cruise, as well as from any information, products, or services provided by Cruise Presenters, may vary.
5. The Cruise Organizers accept no liability for any actions taken by Cruise Participants based on information shared during the Cruise, and recommend that each Participant use their own discernment and judgment when engaging with that content.

26. INDEMNITY

The Cruise Participant agrees to indemnify and hold the Cruise Organizers harmless from any and all claims, losses, damages, injuries, liabilities, or expenses arising from or related to the actions or omissions of the Cruise Organizers in connection with this Agreement. This includes, but is not limited to, the cost of legal defense, including attorneys' fees.

By signing the Cruise Participant Agreement on the Cruise Registration Form, the Cruise Participant fully releases the Cruise Organizers, Cruise Presenters, and their representatives from all responsibility and liability.

27. WAIVER

This Agreement may only be modified through the written consent of both the Cruise Participant and the Cruise Organizers. It represents the entire understanding between the Cruise Participant and the Cruise Organizers regarding the subject matter contained herein. No other contract or agreement, whether stated or implied, exists between the parties on this subject.

The Cruise Organizers' failure to enforce any provision of this Agreement shall not be considered a waiver of their rights, either for that provision or any others.

If any part of this Agreement is found to be illegal, void, or unenforceable for any reason, the remaining provisions shall remain valid and enforceable.

28. AUTHORIZATION

By electronically signing the Cruise Registration Form and/or the Shore Excursions Registration Form, the Cruise Participant agrees to the following:

"I authorize charges to be processed against my credit or debit card in the amount I indicated at the time of registration on the Cruise Registration Form and/or the Shore Excursions Registration Form. I fully agree to the terms and conditions outlined in this Cruise Participant Agreement.

"I understand that charges may be processed by 'Royal Caribbean' Cruise Line, 'Divine Revelation,' or both, and I authorize these charges to be made according to the payment schedule and rates specified on the Cruise Registration Form and/or the Shore Excursions Registration Form."

29. PERSONAL RESPONSIBILITY

By electronically signing the Cruise Registration Form, the Cruise Participant agrees to the following:

"I acknowledge that I am fully responsible for my own personal safety, health, and overall well-being (mentally, physically, emotionally, and otherwise) both during and after the Cruise.

"I hereby release the Cruise Presenters, Cruise Organizers, and their representatives, including employees, assistants, associates, affiliates, and contractors, from all liability for any injuries, damages, or losses I or any of my family members may experience during or after the Cruise.

"I understand that the Cruise is not psychotherapeutic or medical in nature and does not substitute for professional medical care. The Cruise does not provide treatment, diagnosis, or cures for any disease, illness, or disorder. Neither the Cruise Organizers nor the Cruise Presenters offer medical or psychological advice, nor do they prescribe or treat physical or mental health conditions.

"I understand that any private sessions, services, lectures, panels, workshops, Q&A sessions, recommendations, or suggestions offered during the Cruise are provided for educational and informational purposes only, and I accept them at my own discretion and risk.

"I acknowledge that the Cruise Organizers and Cruise Presenters assume no responsibility for the content or outcome of any services, activities, advice, or responses I may receive during the Cruise.

"I also release the Cruise Organizers, Cruise Presenters, and their respective representatives from any obligation to fulfill claims, whether spoken or written, or in audio or video format that may have appeared in promotional materials, emails, websites, social media, or any other form of communication related to the Cruise.

"I hold the Cruise Organizers and Cruise Presenters harmless for anything that may happen to me, my belongings, or my baggage (whether lost, stolen, or damaged) during the Cruise or as a result of participating in the Cruise.

"I further acknowledge that no health or travel insurance is provided by the Cruise Organizers, and that if I wish to be insured, I am solely responsible for arranging that coverage independently.

"I have read, understood, and agree to the terms set forth in this Cruise Participant Agreement."

30. HEALTH AGREEMENT

By electronically signing the Cruise Registration Form, the Cruise Participant agrees to comply with all health-related restrictions, protocols, and mandates in effect at the time of sailing, as required by Royal Caribbean Cruise Line and/or the Cruise Organizers.

31. RELEASE

By electronically signing the Cruise Registration Form, the Cruise Participant fully releases the Cruise Presenters, Cruise Organizers, and their representatives from all responsibility and liability related to participation in the Cruise.