

ITINERARY
WESTERN PANAMA: Chiriqui & Bocas del Toro
March 11 - 20, 2025



Resplendent Quetzal is one of the most spectacular birds of the American tropics. We've seen these beauties well at Mount Totomas. Photograph by guide Jesse Fagan.

We include here information for those interested in the 2025 Field Guides Western Panama: Chiriqui & Bocas del Toro tour:

- a general introduction to the tour
- a description of the birding areas to be visited on the tour
- an abbreviated daily itinerary with some indication of the nature of each day's birding outings

These additional materials will be made available to those who register for the tour:

- an annotated list of the birds recorded on a previous year's Field Guides trip to the area, with comments by guide(s) on notable species or sightings (may be downloaded from our web site)
- a detailed information bulletin with important logistical information and answers to questions regarding accommodations, air arrangements, clothing, currency, customs and immigration, documents, health precautions, and personal items
- a Field Guides checklist for preparing for and keeping track of the birds we see on the tour
- after the conclusion of the tour, a list of birds seen on the tour

Long famous as the pathway between two oceans, the Isthmus of Panama is ecologically more important as the pathway between two vast continents—the biogeographic explanation for the widespread distribution of so many Neotropical species. Somewhat paradoxically, with forested mountains in east and west separated by the central lowlands, Panama constitutes not only a land bridge but also a biogeographic barrier. It is for these reasons a rich mixing ground for various elements of the avifauna of North and South America. More than 975 species of birds have been recorded within the country. Here many southern species reach or approach their northern limit, while many of Middle American origin are found no further south.

Two other aspects of Panama's bird life are important as well. Many North American migrant landbirds winter only as far south as Panama, and many species found in the western highlands are endemic to this area and the mountains of adjacent Costa Rica. These endemics include spectacular birds like the tiny Scintillant Hummingbird, Prong-billed Barbet, Collared Redstart, and Golden-browed Chlorophonia. Its rich diversity of bird life has long drawn naturalists to Panama, where Frank Chapman, Edward Goldman, Alexander Wetmore, and Eugene Eisenmann spent years studying Panama's natural heritage. Happily, too, much of what has been learned about Panamanian birds is conveniently summarized in two field guides, one by Robert Ridgely, *A Guide to the Birds of Panama*, with color plates of virtually all of the resident species, making studying for the trip a genuine pleasure. The other guide, more convenient for the field and more current, is by George R. Angehr, *The Birds of Panama: A Field Guide*.

After arriving in Panama City on Day 1, we'll take the following morning's (Day 2) scheduled flight to David. Upon arrival we will be transferred via 4X4's to the location of the very comfortable Mount Totumas Cloud Forest Lodge. In the rich Chiriqui highlands we'll be looking for Three-wattled Bellbirds and Resplendent Quetzals—the real showstoppers—along with other fascinating birds such as Ornate Hawk-Eagle, Spotted Wood-Quail, Streak-breasted Treehunter, Stripe-tailed Hummingbird, Sulphur-winged Parakeet, and Flame-colored Tanager. We will also bird the foothills along the Fortuna Road, where the forest is some of the most beautiful in Central America. Among the many species we hope to see (and favorites of past tours) are Chiriqui Quail-Dove, Slaty-backed Nightingale-Thrush, Prong-billed Barbet, Golden-browed Chlorophonia, Azure-hooded Jay, Dull-mantled Antbird, Brown-billed Scythebill, Orange-bellied Trogon, and Crimson-collared Tanager.



*The charming Collared Redstart is a near-endemic of the Chiriqui highlands.
Photograph by participant Chris S. Woods.*

After our time in the highlands, we will make our way over to the Bocas del Toro archipelago, where we will travel by boat to the island of Bastimentos and our lodge, Tranquilo Bay. We will spend three full days birding the area. The lodge has a 100-foot tower for viewing birds from the canopy! Hundreds of Red-lore Parrots fly by at eye-level each morning and evening. The lodge has recorded more than 200 bird species on its property, which includes lowland rainforest, mangroves, and lovely gardens planted with bird-friendly ornamentals. We will make daily excursions to various nearby islands and the mainland. Highlights will be many and may include little goodies like Snowy Cotinga and Nicaraguan Seed-finch (a species uncommon and local throughout its limited range), lovely jewels like Speckled Tanager and Scarlet-thighed Dacnis, and animated (snapping and cracking) Golden-collared Manakins at leks. Oh, and the food and service here are among the best in Latin America!

Rest assured, you will not be disappointed in the remarkable avian richness this short tour has to offer.

We want to be sure you are on the right tour! Below is a description of the physical requirements of the tour. If you are concerned about the difficulty, please contact us about this and be sure to fully explain your concerns. We want to make sure you have a wonderful time with us, so if you are uncomfortable with the requirements, just let us know and we can help you find a better fitting tour! Field Guides will not charge you a change or cancellation fee if you opt out within 10 days of depositing.

Physical requirements of this tour

- **TRAILS & WALKING:** Good amounts of walking (up to 5 miles per day at Mount Totumas) on roads or wide dirt trails except at Mount Totumas, where trails are narrow and steep in places, with occasional obstacles such as fallen limbs.
- **POTENTIAL CHALLENGES:** Flexibility and good mobility are a must. Persons with chronic back or knee issues should not take this tour. We will likely stand for long periods to observe flocks of birds. Participants will need to be able to climb in and out of safari-style trucks. We also make several excursions by small motorboats; participants should be able to climb into and out of these vessels. Transportation on rough mountain roads by 4x4 vehicles can be challenging for those with back issues.
- **PACE:** Early starts (usually a 5:30 a.m. breakfast) followed by birding at least until lunch. On some days, there is a break after lunch and optional afternoon birding.
- **WEATHER:** Temperatures range from the high 50s in the early morning in the highest elevations to the mid-90s F in the lowlands. Rain and strong wind are possibilities at either site. Climate is hot and humid at Tranquilo Bay, cool and dry (or wet) at Mount Totumas.
- **VEHICLE SEATING:** So that each participant has equal opportunity during our travel, we employ a seat rotation system on all tours. Participants will need to be flexible enough to maneuver to the back of the vehicle on occasion. Those who experience motion sickness will need to bring adequate medication for the duration of the tour, as we are not able to reserve forward seats for medical conditions.
- **BATHROOM BREAKS:** Whenever possible, we use modern, indoor restrooms, but on occasion participants must be prepared to make a comfort stop in nature.
- **OPTING OUT:** Where we are staying multiple days in the same lodging, participants can easily opt to sit out a day or sometimes a half-day. This will not be possible on days when we are changing locations.

If you are uncertain about whether this tour is a good match for your abilities, please don't hesitate to contact our office; if they cannot directly answer your queries, they will put you in touch with the guide.

About the Birding Areas

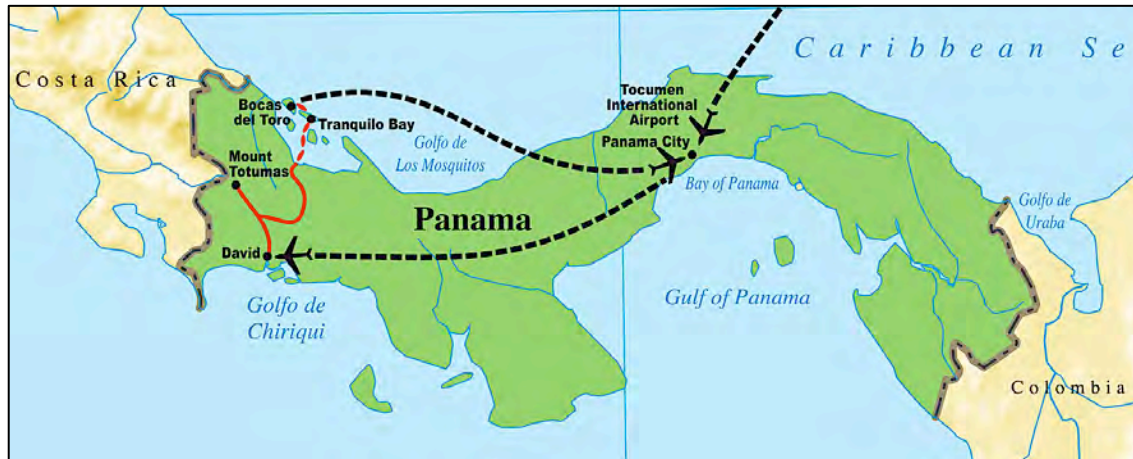
Western Highlands—If you are only familiar with central Panama or the Caribbean slope, birding the western highlands is like birding a different country. The cool air and montane scenery are invigorating, and there is little overlap in birdlife with that of the central lowlands. One of the outstanding attractions of the highlands is the Three-wattled Bellbird, a lekking cotinga, the males of which are adorned with three long wattles at the base of the bill that are extended with vigor when the bill is opened to belch forth the anvil-like or frog-like—but certainly not “bell-like”—call. The bellbird's calls carry a very great distance but can be difficult indeed to locate in these mountain forests. We'll focus our efforts on trying to see the bird well by making a special trip to Mount Totumas Cloud Forest Reserve.

Mount Totumas Cloud Forest Reserve is an impressive mountain lodge. The lodge is located at the edge of La Amistad National Park and sits below the looming Mount Totumas at 2,630 meters (8,700 feet). The rich volcanic soil in the western highlands is well suited for agriculture; indeed, surrounding areas are being farmed, but at this elevation and being within the buffer zone of the national park, most of the landscape is dominated by mature/primary oak forest. Here the Resplendent Quetzal and Black Guan are the elegant produce of a common day. But perhaps equally as thrilling a treat is watching hummingbirds visit the feeders at the cabins—among them, Violet Sabrewing, Talamanca Hummingbird, and White-throated Mountain-gem. We may spend the entire afternoon at the deck of one of these cabins without ever moving!

Mixed-species flock activity is often best here in the afternoon, for the clouds typically build during the day to encompass the mountain with mist. Blue-throated Toucanets and Long-tailed Silky-flycatchers can be common, Mountain Robins are conspicuous, and the forest rings with the brilliant, ventriloquial song of the Black-faced Solitaire. It's a challenge to be at the appropriate spot along the road when a large foraging flock moves past, with Spot-crowned Woodcreepers, flycatchers, warblers, Ochraceous Wren, and Buffy Tuftedcheek. One of the most sublime songsters,

Ruddy-capped Nightingale-Thrush, is readily heard, and Sulphur-winged Parakeets are surprisingly “common” in this forest.

Mount Totumas Cloud Forest Reserve is home to a long list of species endemic to the mountains of western Panama and adjacent Costa Rica. In addition to those mentioned above, species include Scintillant Hummingbird, Streak-breasted Treehunter, Silvery-fronted Tapaculo, Yellow-winged Vireo, Slaty Flowerpiercer, Black-cheeked and Flame-throated warblers, Collared Redstart, Golden-browed Chlorophonia, and Yellow-thighed Finch. Lastly, the owners, Jeff and Alma, will make sure our stay is pleasant and extremely comfortable. They are also the cooks and will prepare delicious international dishes for our group; meals are not to be missed here.



Western Foothills—The Fortuna Road gives easy access to the Caribbean slope of eastern Chiriqui province and to the province of Bocas del Toro. The as yet undisturbed forest near the Continental Divide, at about 3,200-4,000 feet, supports a number of rather widely occurring foothill specialties such as Black-breasted Wood-Quail, Green Thorntail, White-bellied Mountain-gem, Black-bellied Hummingbird, Green-crowned Brilliant, Orange-bellied Trogon, Red-headed and Prong-billed barbets, Brown-billed Scythebill, Lineated Foliage-gleaner, Dull-mantled Antbird, Rufous-breasted Antthrush, Pale-vented Thrush, Slaty-backed and Black-headed nightingale-thrushes, a long list of tanagers including Scarlet-thighed Dacnis and Rufous-winged, Emerald, Speckled, Passerini’s, Blue-and-gold (very rare), and Black-and-yellow tanagers, and Black-thighed and Black-faced grosbeaks. We’ll work this area one full day from Tranquilo Bay, the closest accommodations that are suitable for our group, and also during our drive from Mount Totumas. Needless to say, we will not see all of these birds, or many of the species that appear on the checklist for the tour. The checklist and these highlights are mentioned to help you prepare for the tour.

The Fortuna Road also supports an impressive list of additional species restricted within Panama to the western foothills. Additional specialties such as Barred Hawk, Lattice-tailed Trogon (very rare), Spotted Woodcreeper, Russet Antshrike, Black-headed Antthrush, Rufous-browed Tyrannulet, Golden-bellied Flycatcher, Black-and-white Becard, Snowy Cotinga, Azure-hooded Jay, and the striking Sooty-faced Finch are present and we’ll keep alert for these. The list of resident species is longer still and includes the spectacular Bare-necked Umbrellabird and Snowcap. The richness of this area is so remarkable that we’ll have our hands full seeing just a healthy percentage of these birds.

Tranquilo Bay—Tranquilo Bay Lodge is located in the Bocas del Toro archipelago on the island of Bastimentos. It is a 35-minute boat ride to the south of Bocas del Toro (the provincial capital from which we fly out of), which is found on the island of Colon. This is the Caribbean lowland with its lush tropical forest, turquoise blue waters, fruity drinks with little umbrellas, sun, and fun. And birds...lots of birds. The lodge and island are part of the Isla Bastimentos Marine Park, and the property has recorded more than 200 species of birds. With day trips to the mainland and short excursions to other islands that total is pushed to 460 species. The lodge has six comfortable cabins with air-conditioning, coffee makers, and warm showers, and is located within a forest clearing near a 100-foot birding tower. Surrounding forest trails host leks of Golden-collared Manakins, Chestnut-backed Antbird is conspicuous, and this is one of the few sites in Panama to see Stub-tailed Spadebill. Green Ibis are quite common, along with soaring Double-toothed Kites and flocks of raucous Tawny-crested Tanagers. We will be scanning treetops for Snowy Cotinga; another target for us will be the local and limited-range Nicaraguan Seed-Finch. Other offshore islands hold breeding colonies of Brown Booby and Red-billed Tropicbird, which we should be able to get close to and observe well (weather dependent). In the evening we will dine in luxury with delicious local and international dishes.



The Golden-collared Manakin is found in lowland forests from Costa Rica to the coastal regions of northern Colombia. These charismatic little birds can be seen near our lodging at Tranquilo Bay. Photograph by guide Jesse Fagan.

Itinerary for Western Panama

Day 1, Tue, 11 Mar. Arrival in Panama. We will be met upon arrival in Panama this evening and escorted to our hotel. If it is still daylight as the plane descends into Tocumen Airport, watch for the Bridge of the Americas at the entrance to the Panama Canal; a number of ships will be anchored in Panama Bay awaiting passage. Night in Panama City.

Day 2, Wed, 12 Mar. Flight to David; transfer to Mount Totumas. We'll head very early to the airport for our morning flight to David. Upon our arrival, we'll be met by our local transport and guide. It is a 2-hour drive to Volcan (without birding stops!), where we will transfer into 4X4 vehicles for our trip up to Mount Totumas. Night at Mount Totumas.

Days 3-5, Thu-Sat, 13 – 15 Mar. Mount Totumas. We will have three full days at Mount Totumas. The lodge has 8 trails to explore in addition to the lovely grounds and hummingbird feeders, so we will have plenty of birding opportunities during our stay. Your guide will announce the day's activities in the evening (for the next day) and give you plenty of time to prepare your birding gear. Nights at Mount Totumas.

Day 6, Sun, 16 Mar. Transfer to Tranquilo Bay. Today will be somewhat of a travel day, but with a few stops along the Fortuna Road (we will return here for one full day of birding). After crossing the Continental Divide, we will descend into the province of Bocas del Toro and later transfer into a boat for the 50-minute ride to Tranquilo Bay. (Good idea to have your "boat" shoes and rain pants ready and easily accessible.) Night at Tranquilo Bay.

Day 7, Mon, 17 Mar. Tranquilo Bay Lodge grounds and Isla Popa. Today we will enjoy the lodge grounds and trails along with a morning visit to the tower. We will have lunch at the lodge, an afternoon siesta, and then visit Isla Popa for a chance at Snowy Cotinga. Night at Tranquilo Bay.

Day 8, Tue, 18 Mar. La Fortuna Road. We'll have a full day to bird the exciting Fortuna Road that passes from Chiriqui north into Bocas del Toro. We'll depart early in the morning (after a good breakfast) and take a 50-minute boat ride to Puerto Robalo on the mainland to reach the best habitat for the peak of bird activity; the potential rewards are enormous. We'll have a picnic lunch in order to enjoy without interruption the variable vistas of undisturbed foothill forest, perhaps unsurpassed in all of Middle America. (Have "boat" shoes and rain pants ready for this day.) Night in Tranquilo Bay.

Day 9, Wed, 19 Mar. Old Canal. By boat we will explore an old narrow United Fruit Company shipping canal, now abandoned and ideal for birding forest edge and overgrown plantations. We have a good chance of locating Nicaraguan Seed-Finch here. We'll have a picnic lunch near the mouth of the Changuinola River and return mid to late afternoon. (Have "boat" shoes and rain pants ready for this day.) Night in Tranquilo Bay.

Day 10, Thu, 20 Mar. Early departure; flight to Panama City. We will have an early breakfast, then head to Bocas del Toro, where we will catch the morning flight back to Panama City. If you have an international flight after 3 pm, then you should be able to make your connection. If you would like, we can arrange for you to stay a night at the Canopy Tower, which will give you time for afternoon birding in the canal zone area. *Buen viaje!*

About Your Guides

Jesse Fagan (a.k.a. the Motmot or just "Mot") has been passionate about birds since his teens, when he had an encounter with a flying Pileated Woodpecker. He has birded extensively throughout North America and in 2016 published the [Peterson Field Guide to Birds of Northern Central America](#) (Houghton Mifflin Harcourt) with co-author Oliver Komar and illustrators Robert Dean and Peter Burke. In addition, Mot has experience in many other areas of Central and South America, Europe, and Africa. He likes to think he can bird anywhere at any time and still show you the birds, but most importantly, a good time.

Jesse holds a B.S. and an M.S. in mathematics from Texas Tech University. He is currently living in Lima, Peru with his wife, Rocio.

*"Jesse is a terrific guide. His enthusiasm and knowledge is amazing -- and infectious. Plus, he is a lot of fun! We would enjoy traveling with him again."
A. W., Western Panama*

Visit <https://fieldguides.com/our-staff/> for Jesse's complete tour schedule; just click on his photo.

Financial Information

FEE: \$4825 from Panama City

DEPOSIT: \$475 per person

FINAL PAYMENT DUE: September 12, 2024

SINGLE SUPPLEMENT (Optional): \$1200 (Singles may be limited at both lodges.)

LIMIT: 8

Special Note: We have opted to limit our Field Guides Panama tours to just 8 participants. In addition to the Field Guides staff leader, we will have a local Panamanian guide. We feel this provides the best overall experience, as some trails are narrow and a larger group will make it difficult for everyone to get good, satisfying looks at the birds. This has an impact on the tour fee, but we believe this intimacy and expertise are well worth a slight premium.

Other Things You Need to Know

TOUR MANAGER: The manager for this tour is Ruth Kuhl. Ruth will be happy to assist you in preparing for the tour. If you have any questions, please don't hesitate to call her!

ACCOMMODATIONS: Rooms at Tranquilo Bay and Mount Totumas are comfortable and spacious, providing all the comforts of a good lodge, including hot water and electricity all night, so recharging batteries is never a concern. Dining areas at both lodges are excellent in quality with fresh local food options offered. You can drink the tap water at both sites. At Tranquilo Bay, the cabins are a short walk (about 100 meters) from the main dining area along a paved path. There are just a few stairs to enter the cabins, and a flight or two to reach the main dining area (either from the boat ramp or the cabins). Of course, if you want to access the 100-foot birding tower you will need to be able to climb more than a few flights of stairs. Mount Totumas has several rooms in the main dining area, and several cabins located 200 meters away. Most likely the group size will mean some people will be staying in the main dining area and others in the cabins. For walking from the cabins to the main dining area at night, you will want to have a headlamp or flashlight. The cabins are all very cozy and warm, each one uniquely decorated. Regardless of whether you are staying in the main dining area

or in a cabin, you will have a comfortable and enjoyable stay. Our hotel in Panama City is a modern hotel with all the “standard” conveniences.

DOCUMENTS: US Citizens traveling by air to and from Panama must present a passport valid for 3 months beyond date of arrival when entering or re-entering the United States. We recommend that your passport be valid for at least 6 months beyond the dates of your visit, as regulations vary from country to country, and are subject to change. You will be issued a tourist card by the airline to be filled out before arrival.

If you are not a US citizen, please check with the Panamanian consulate nearest you for entry requirements. Information about consulates and entry requirements is generally available online or you can contact us and we will be happy to look this up for you. Passports should have an adequate number of blank pages for the entire journey. Some countries require a blank page for their stamp and as a precaution it is best to have one blank page per country you will visit or transit.

AIR ARRANGEMENTS: Please call our office for the best fare from your home. Field Guides is a full service travel agency and your tour manager will be happy to assist you with flights to join this tour. Field Guides does not charge a service fee for these services to clients booking a tour. However, we understand that tech-savvy clients often prefer to shop online or that you may wish to use mileage to purchase tickets. Regardless of which method you choose, your tour manager will be happy to provide assistance regarding ticket prices and schedules, along with rental cars and extra hotel nights as needed.

Please be sure to check with your tour manager prior to purchasing your ticket to make sure the flights you have chosen will work well with the tour itinerary and that the tour is sufficiently subscribed to operate. Once purchased, most airline tickets are non-refundable and carry a penalty to change. Field Guides cannot be responsible for these fees. **Also, it is imperative that we receive a copy of your comprehensive flight itinerary—including any and all flights not covered in the tour fee—so that we may track you in the event of missed connections, delays, or other mishaps.**

SMOKING: Almost all of our clients prefer a smoke-free environment. If you smoke, please be sensitive to the group and refrain from smoking at meals, in vehicles, and in proximity to the group on trails and elsewhere.

TOUR INCLUSIONS/EXCLUSIONS: The **tour fee** is \$4825 for one person in double occupancy from Panama City. It includes all lodging from Day 1 through Day 9, all meals from breakfast on Day 2 through breakfast on Day 10, the flights within Panama, all ground transportation, entrance fees, tips for baggage handling and meal service, and the guide services of the tour leader(s).

The above fee does not include your airfare to and from Panama, airport taxes, visa fees, any alcoholic beverages, optional tips to local drivers, phone calls, laundry, or other items of a personal nature. If you would like to recognize your Field Guides leader(s) or any local guide(s) for exceptional service, it is entirely appropriate to tip. We emphasize that such tips are optional and not expected.

The **single supplement** for the tour is \$1200. (Singles may be limited at both lodges.) If you do not have a roommate but wish to share, we will try to pair you with a roommate from the tour; but if none is available, you will be billed for the single supplement. Our tour fees are based on double occupancy; one-half the cost of a double room is priced into the tour fee. The single supplement is calculated by taking the actual cost of a single room and subtracting one-half the cost of a double room (plus any applicable taxes).

TOUR REGISTRATION: To register for this tour, please [contact our office](#). Our office will be in touch with you by email by the next business day (Mon-Fri) with instructions on how to complete our new electronic registration form and medical questionnaire. (We are no longer accepting the paper version.)

Please mail your **deposit of \$475** per person, or see <https://fieldguides.com/payment-options/> for our Payment Options. **Full payment** of the tour fee is due 180 days prior to departure, or **by September 12, 2024**. **We will bill you for the final payment at either 180 days or when the tour has reached sufficient subscription to operate, whichever date comes later.**

Since the cost of your trip insurance and airline tickets is generally non-refundable, please do not finalize these purchases until you have received final billing for the tour or have been advised that the tour is sufficiently subscribed to operate by your tour manager.

TOUR LIMITS: Our limits are firm and we don't exceed the limit by one to accommodate a couple when only one space remains open. However, on occasion, we will send along a guide in training on a tour. In these cases, one seat in the

van or bus will be taken by the guide in training. Our guides will have a rotation system within the vehicle so that clients share the inconvenience equally. We hope this minor inconvenience will be more than offset by the advantages of having another guide along.

CANCELLATION POLICY: Refund of deposit and full payment, less \$100 handling fee, will be made if cancellation is received up to 180 days before departure. If cancellation occurs between 179 and 90 days before the departure date, 50% of the full tour fee is non-refundable, which would include the full deposit if the final payment has not yet been paid. Thereafter, all deposits and payments are not refundable and non-transferable.

Our cancellation policy only applies to payments made to Field Guides for tour (and any services included in those fees). Airline tickets not included in the tour fee and purchased separately often carry penalties for cancellation or change, or are sometimes totally non-refundable. Additionally, if you take out trip insurance the cost of that insurance is not refundable, so it is best to purchase the policy just prior to making full payment for the tour or at the time you purchase airline tickets, depending upon the airline's restrictions.

The right is reserved to cancel any tour prior to departure. In most such cases, full refund will constitute full settlement to the passenger. Note this exception, however: If you have been advised pre-tour that there is a non-refundable portion of your tour fee no matter the reason for Field Guides cancellation of the tour, that portion will not be refunded. The right is reserved to substitute in case of emergency another guide for the original one.

TRIP CANCELLATION & MEDICAL EMERGENCY INSURANCE: We strongly recommend you consider purchasing trip cancellation (including medical emergency) insurance to cover your investment in case of injury or illness to you or your family prior to or during a trip. Because we must remit early (and substantial) tour deposits to our suppliers, you acknowledge and agree that we will not issue a refund when cancellation occurs outside of our cancellation policy as published in the itinerary (see CANCELLATION POLICY). In addition, the Department of State strongly urges Americans to consult with their medical insurance company prior to traveling abroad to confirm whether their policy applies overseas and if it will cover emergency expenses such as a medical evacuation. US medical insurance plans seldom cover health costs incurred outside the United States unless supplemental coverage is purchased. Furthermore, US Medicare and Medicaid programs do not provide payment for medical services outside the United States.

When making a decision regarding health insurance, Americans should consider that many foreign doctors and hospitals require payment in cash prior to providing service and that a medical evacuation to the United States may cost well in excess of \$50,000. Uninsured travelers who require medical care overseas often face extreme difficulties. When consulting with your insurer prior to your trip, please ascertain whether payment will be made to the overseas healthcare provider or whether you will be reimbursed later for expenses that you incur.

US citizens will receive information from us regarding optional tour cancellation/emergency medical insurance. Our agent, CSA, will insure for trip cancellation and interruption, medical coverage, travel delay, baggage loss and delay, and emergency medical transportation. If you purchase the insurance prior to, or within 24 hours of making final payment for the tour, and cover all non-refundable parts of the trip (including any non-refundable flights and in some cases, other arrangements), pre-existing conditions are covered. You may purchase your CSA policy on-line by visiting our website at <https://fieldguides.com/trip-cancellation-insurance/> and clicking the link to CSA. The CSA webpage also includes a contact number.

Currently we are unable to offer CSA insurance policies to residents of New York and Hawaii. We have had clients provide positive feedback after acquiring insurance thru InsureMyTrip (<https://www.insuremytrip.com/>) in the past, and would suggest that company as an alternative. When purchasing insurance with a company other than CSA, you will want to understand whether the timing of your purchase will affect coverage before paying your first deposit. Insurance purchase requirements can vary from company to company, and such requirements could limit your options if you do not look into this until making your final payment for your tour. Please let us know if you have any questions about this.

Please note, once the insurance is purchased it is non-refundable, so please check with your tour manager prior to making the purchase to assure the tour will operate as scheduled. Citizens of other countries are urged to consult their insurance broker.

RESPONSIBILITY: For and in consideration of the opportunity to participate in the tour, each tour participant and each parent or legal guardian of a tour participant who is under 18 agrees to release, indemnify, and hold harmless Field Guides Incorporated, its agents, servants, employees, shareholders, officers, directors, attorneys, and contractors as more fully set forth in the Release and Indemnity Agreement on the registration form. Field Guides Incorporated acts only as an agent for the passenger in regard to travel, whether by railroad, motorcar, motorcoach, boat, airplane, or other means, and assumes no liability for injury, damage, loss, accident, delay, or irregularity caused by defect in such vehicles

or for any reason whatsoever, including the acts, defaults, or bankruptcies of any company or person engaged in conveying the passenger or in carrying out the arrangements of the tour. You acknowledge and agree that Field Guides Incorporated is not responsible for losses or additional expenses due to delay or changes in air or other services, sickness, weather, strike, war, quarantine, or other causes. The tour participant shall bear all such losses and expenses. Field Guides Incorporated reserves the right to substitute hotels of similar category for those indicated and to make any changes in the itinerary where deemed necessary or caused by changes in air schedules. Field Guides Incorporated reserves the right to decline to accept or to retain any person as a member of any tour. Baggage is at owner's risk entirely.

Participants should be in good health and should consult a physician before undertaking a tour. If you have questions about the physical requirements of a tour, please contact our office for further information. Participants should prepare for the tour by reading the detailed itinerary, the information bulletin, and other pertinent matter provided by Field Guides. Each participant is responsible for bringing appropriate clothing and equipment as recommended in our bulletins.

THE RECEIPT OF YOUR TOUR DEPOSIT SHALL BE DEEMED TO BE CONSENT TO THE ABOVE CONDITIONS. EACH TOUR PARTICIPANT AND EACH PARENT OR LEGAL GUARDIAN OF A TOUR PARTICIPANT WHO IS UNDER 18 SHALL SIGN AND DELIVER THE RELEASE AND INDEMNITY AGREEMENT AT THE TIME OF REGISTRATION.

NCP 7/2020

9/24 RK; 9/22peg

09/24 JFF; peg; updated 9/24-peg