

ITINERARY

PANAMA'S CANOPY TOWER & LODGE

Tour I: January 26-February 2, 2025

Tour II: March 9-16, 2025



At the Canopy Tower, we'll be able to get up high enough to get good views of canopy dwellers like this beautiful little Green Shrike-Vireo. Photograph by participant François Grenon.

We include here information for those interested in the 2025 Field Guides Panama's Canopy Tower & Lodge 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*

Those who register for the tour will be sent this additional material:

- 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. With forested mountains in east and west separated by the central lowlands, Panama constitutes both a land bridge for many species and a biogeographic barrier for others. Consequently, it is a rich mixing ground for various elements of the avifaunas of North and South America. Panama hosts more than 970 species of birds, and this short tour to the Canopy Tower and the Canopy Lodge is designed as your pathway to one-third of them.

One of the highlights of this tour, even for veteran Neotropical birders, is as likely to be the reward of *becoming* a canopy-dweller. Atop the tower, intimate views may be obtained of a becoming assortment of feathered canopy-dwellers—from electric Blue Cotingas and Green Shrike-Vireos to splendid Black-headed Tody-Flycatchers, Brown-capped Tyrannulets, Fasciated Antshrikes, and perhaps a Lesser Greenlet. Our exhilarating site for the first four nights

will be the remarkable, award-winning Canopy Tower www.canopytower.com, a former radar installation located at the top of Semaphore Hill that has been transformed into a marvelous birding facility. We encourage you to visit the virtual canopy before visiting the actual canopy.

One of the wonderful things about staying at the Canopy Tower is the access it affords to one of the best birding locales in the world, the Pipeline Road. The road is chock full of birds and winds through such high-quality forest that it is here that the Peregrine Fund and other biologists worked on a reintroduction program for the Harpy Eagle. It is also a good place to see several species of antbirds—little is quite as exciting as coming upon your first army ant swarm, attended, sometimes feverishly, by Ocellated, Bicolored, and Spotted antbirds, Plain-brown, Northern Barred-, Cocoa, and Black-striped woodcreepers, and Gray-headed Tanager. Neither is it uncommon to encounter a *Cecropia* tree full of frugivorous birds like Keel-billed and Yellow-throated (formerly Chestnut-mandibled) toucans or Red-capped and Velvety (Blue-crowned) manakins; and lethargic species like trogons, puffbirds, and motmots that sit almost motionless, seemingly content to watch forest life go by.



Near the Canopy Lodge we'll watch for local specialties such as this Black-crowned Antpitta. These birds have a restricted distribution that includes eastern Panama. Photograph by guide Chris Benesh.

The Canopy Lodge is located in the beautiful town of El Valle. This town, nestled in the crater of an old volcano, is home not only to some lovely little markets full of artisan crafts but also to some gorgeous montane cloudforest. At the Canopy Lodge, each day is pleasantly cool early and late, and pleasantly warm mid-day. The habitats are varied, the birds diverse and numerous, the accommodations splendid and tastefully appointed, the food tasty and creative, and the pace moderate. The stream there draws numerous species within a few feet of the dining area, including Sunbittern, Green Kingfisher, Northern Waterthrush, and Neotropical River Otter (which caught a fish as we watched it race down the stream on a recent tour). Hummingbird feeders and banana feeders positioned in places where one can relax in hammocks or chairs while enjoying the birds and obtaining excellent photographs make for another carefully planned feature of the grounds. It's a superb birding spot and an exciting place for birders who have birded some in Middle America but are still looking for their first Tody Motmot or Rosy Thrush-Tanager, and for those who have birded widely but who are still looking for their first White-tipped Sicklebill or Black-crowned Antpitta while at the same time looking to relax a bit.

At both the Tower and at the Canopy Lodge in El Valle our host will be Raúl Arias de Para, the Panamanian conservationist who conceived the felicitous transformation of the Tower and subsequently built the beautiful lodge in El Valle. The hospitality and food at both spots are wonderful, and the libraries are notably replete with natural history volumes. All you will need to bring along is your copy of *The Birds of Panama* by Angehr and Dean, an excellent field guide that makes preparing for your trip all the more pleasurable. We will spend four nights at the Tower, and then two nights in the peaceful climes of El Valle at the Canopy Lodge, which can also be visited at www.canopytower.com/canopy-lodge.

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:** Moderate amounts of walking (1-2 miles in morning, 1-2 miles in afternoon), mostly on roads or wide dirt trails. Several walks require going up and down a moderate grade for a short distance. At and near the Canopy Lodge, there are several trails that are rather steep, uneven, and sometimes slippery.
- **POTENTIAL CHALLENGES:** 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 via secure fold-down ladders. Guest rooms at the Canopy Tower are on the second and third levels, the dining room on the fourth level, and the observation deck one further level up. There is no elevator, so participants should be able to manage these flights of wide, sturdy stairs. We will visit the Discovery Center Tower as well, which involves climbing a sturdy circular stairway going up about 100 feet to the top of the tower. At the Canopy Lodge the stairs are less challenging.
- **PACE:** Early starts (5:30-6:00 a.m. breakfasts) followed by birding until lunch. On some days, there is a break after lunch and optional afternoon birding. On one day, we'll spend the entire day on Pipeline Road and take a picnic lunch with us. There will be at least one nighttime excursion after dinner to look for birds and mammals, this usually lasts 1 to 1 ½ hours depending on our luck.
- **WEATHER:** Temperatures range from the low 60s in the early morning (higher elevations) to the mid-90s F in lowlands and later in the day. Rain is a possibility, especially in the afternoon, and the climate is humid.
- **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:** Except for our travel day between the Canopy Tower and Canopy Lodge, we stay and return to the same lodging each day so participants can easily opt to sit out a day or sometimes a half-day.

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.



Black Hawk-Eagle is a raptor we'll watch for. Photograph by guide Chris Benesh.



About the Birding Areas

Central Lowlands—Originally constructed for the laying and maintenance of oil and gas pipelines that span the Isthmus, Pipeline Road transects what is probably the wildest forested area within the former Canal Zone. From its beginning near Gamboa, just north of the continental divide, Pipeline snakes through forested hills with clear-flowing streams for more than thirty kilometers, eventually to dead end in Gatun Lake. Only here, within the former Zone, is Jaguar reputed still to wander. Recognized as important in protecting the Canal watershed, the area transected by Pipeline has been designated by Panama as Parque Nacional Soberanía. Because the road is little traveled except by other naturalists or research scientists, walking various stretches of Pipeline is the ideal way to bird it. In addition, the Canopy Tower, where we will spend four nights, puts us practically at the beginning of Pipeline Road and holds in itself—around the base of Semaphore Hill—a wealth of possibilities. As a consequence, we do not have the long drives from the city. Our staying in the Tower provides us a great shot at seeing the dazzling Blue Cotinga, sometimes feeding in the trees at eye-level!

We'll start early and have at least one full morning to bird Pipeline. When the first sunlight floods the tall trees, parrots, toucans, and puffbirds sit up, and hummingbirds start to feed. A single flowering tree could attract (Violet) Crowned Woodnymph, Snowy-bellied (the endemic, nominate subspecies), Blue-chested, and Violet-bellied hummingbirds, White-vented Plumeleteer, and even a male Rufous-crested Coquette. Red-capped and Velvety (Blue-crowned) manakins are often found feeding at the same fruiting tree, which may also attract aracaris, trogons, and Bright-rumped Attila. One never knows what surprises are waiting around the next bend: perhaps a perched Ornate Hawk-Eagle, a Double-toothed Kite, a troop of Coatis, or a mixed-species foraging flock, with antwrens, Spot-crowned Antvireo, woodcreepers, xenops, and flycatchers. What we would most like to find along Pipeline is a large, active army ant swarm, for the phenomenon of army ant followers is one of the most fascinating of tropical ecology. A number of species of birds feed primarily on insects disturbed by army ant raids. Some, considered obligate army ant followers, are rarely seen away from ant swarms, even when feeding young! One such species in Panama is the Rufous-vented Ground-Cuckoo, a terrestrial, bronze-and-green cuckoo with an enormous bill which it snaps, roadrunner-like, as it forages for lizards and large insects in the path of the swarming ants. While we might not encounter such a prize on Pipeline, our chances for finding at least a small swarm are good. And even a small swarm can be very impressive, with attendant antbirds and woodcreepers seemingly tame, so preoccupied are they with foraging. The most characteristic army ant followers of the Panama lowlands are Northern Barred- and Plain-brown woodcreepers, Bicolored, Spotted, and Ocellated antbirds, and Gray-headed Tanager. Sometimes a Barred Forest-Falcon will make regular visits to a swarm, perhaps not only for large insects, but for an occasional unwary bird.

El Valle—El Valle de Antón, located in bird-rich southeastern Coclé, was once seldom visited by birding groups. That has changed due to the efforts of Raúl Arias de Para, the conservationist and birder who transformed an old radar installation into the Canopy Tower. The Canopy Lodge, its sister accommodation, duplicates the luxurious ambiance and amenities of the Canopy Tower in a cool environment. Our base of operations will be this lodge nestled under the watchful eye of an extinct volcano and within sight of the protected forests of Cerro Gaital Natural Monument. Along the trails around the lodge and at the Natural Monument we expect to see a variety of foothill species; high on our list will be Tody Motmot,

Chestnut-backed Antbird, and an assortment of hummingbirds and tanagers, including Rufous-crested Coquette, White-tipped Sicklebill, and Bronze-tailed Plumeleteer, as well as Silver-throated, Emerald, Dusky-faced, and Tawny-crested tanagers, along with Rosy Thrush-Tanager. We will also attempt an early morning visit to a patch of Pacific dry forest in search of Pale-eyed Pygmy-Tyrant, Crested Bobwhite, Striped Cuckoo, and Pearl Kite among other feathered residents of this scarce habitat before continuing on to Panama City for the final night.



We'll hope to find a good army-ant swarm, where we should see many great birds such as this Northern Barred-Woodcreeper. Photograph by participant Linda Rudolph.

Itinerary for Panama's Canopy Tower & Lodge

Day 1. Arrival. Please plan to arrive into Tocumen Airport, Panama, no later than 8:00 p.m. this evening. You'll be met at the airport and transferred to the Canopy Tower, about forty minutes to one hour away, depending on traffic. Night at the Canopy Tower.

Day 2. Canopy Tower and Semaphore Hill. Before and after a delicious breakfast beside singing Red-lored Parrots or croaking Keel-billed Toucans, the early morning will be spent enjoying birding the canopy from the Tower. We hope to see a male Blue Cotinga sitting up or feeding in nearby trees as well as a lovely Gartered Trogon. As the morning unfolds, we should see raptors lifting out of the forest, catching the thermals as the day begins to heat up. And we should be able to see that always-pesky Green Shrike-Vireo.

Then it's down from the Tower for a stroll down Semaphore Hill in the richness of lowland rainforest. Along the way we will be looking for manakins, motmots, puffbirds, and mixed-species flocks, to mention a few. After lunch and some time off, we'll visit a nearby marsh for numerous other species, particularly those habitués of more open country and edge. Night at the Canopy Tower.

Day 3. Pipeline Road. We'll devote this morning to an introduction to the legendary Pipeline Road. We'll start with a visit to the hummingbird feeders and the observation tower at the new Discovery Center situated only about two kilometers out the road. When it starts to warm up, we'll head back down to the cover of the forest. Among the many possible species on this rich, largely untraveled road are five trogons, including Black-tailed and Black-throated; three motmots; White-necked, Black-breasted, Pied, and White-whiskered puffbirds; Great Jacamar, Keel-billed and Yellow-throated toucans; Cinnamon Woodpecker; Black-crowned Antshrike and Spot-crowned Antvireo; Spotted and Dusky antbirds; Russet-winged Schiffornis and Speckled Mourner; Golden-crowned Spadebill; Cinnamon Becard; Velvety (Blue-crowned) and Golden-collared manakins; Bay and Black-bellied wrens; and Fulvous-vented Euphonia. We hope to encounter an army ant swarm somewhere along the way. Watch out! This is when it gets good. Night at the Canopy Tower.



The Whooping Motmot is one of three possible motmot species we'll be watching for along Pipeline Road. This species is widespread in eastern Panama. Photograph by participant Dan Ellison.

Day 4. Pipeline Road. We'll spend what is sure to be a wonderful morning on Pipeline Road, taking a picnic lunch with us from the Tower and managing to get farther out than we did on our day of introduction. This will enable us to pursue birds more frequently encountered in the low foothills, like Brown-hooded Parrot, Pheasant Cuckoo, some exciting raptors, a raiding army ant swarm, Streak-chested Antpitta, and perhaps a Rufous-vented Ground-Cuckoo! It will be one of the most exciting days of the trip. Night at the Canopy Tower.

Day 5. Camino de Cruces National Park or Metropolitan Park in the morning; to Canopy Lodge. We will depart the Canopy Tower early this morning in order to visit some drier habitat forest before driving to the Canopy Lodge. Our choice between the two parks will depend on recent birding reports and traffic involved in getting there. Here Pacific-slope species make their home among the expanse of dry understory and scattered canopy. Species we'll be searching for include Lance-tailed Manakin, Rufous-and-white Wren, Rosy Thrush-Tanager, Golden-fronted and Scrub greenlets, Panama Flycatcher, and Yellow-green Tyrannulet, one of Panama's ten or so endemic birds. Bird activity wanes before 10:00 a.m., so we will plan to leave for the Canopy Lodge and arrive in time for lunch. After lunch we will bird some of the trails near the lodge. Night at the Canopy Lodge, El Valle.

Day 6. Canopy Lodge environs. This morning we'll bird the Las Minas Road or the Cerro Gaital Trail, both of which begin at the main road in La Mesa, only a short distance from the Lodge. Leading through prime cloudforest habitat, these tracks start out flat and wide. Flowering trees along the trail attract White-tipped Sicklebill, Green-crowned Brilliant, and the occasional Green Thorntail among the more common hummingbird species. The Gaital area can be good for Barred Hawk and Ochraceous Wren. The Las Minas area can be good for Northern Emerald- (Blue-throated) Toucanet, the distinct orange-bellied subspecies of Collared Trogon, Tawny-capped Euphonia, White-throated Spadebill, Spotted Woodcreeper, and even Black-crowned Antpitta! After lunch, we will likely bird the Cariguana Trail. Here, we will seek some of the specialties of the dry Pacific forest, for example: White-bellied Antbird, Lance-tailed Manakin, Rufous-and-white Wren, and the beautiful Rosy Thrush-Tanager. Depending on what we are still after, our afternoon destination is subject to change. Night at the Canopy Lodge, El Valle.

Day 7. Morning at Juan Hombron; Playa Santa Clara; transfer to Panama City. The dry Pacific forest, brush, and coastal grassland of Juan Hombron provide an interesting change of scenery from the humid foothill forest of El Valle, an hour away. Because the bulk of the population of Panama resides in Pacific western Panama, these habitats have largely disappeared from the country. Representative species present at Juan Hombron include White-tailed Kites, Lesser Yellow-headed Vulture, Crested Bobwhite, Plain-breasted and Blue ground-doves, Brown-throated Parakeet, Sapphire-

throated Hummingbird, Northern Mouse-colored Tyrannulet, Pale-eyed Pygmy-Tyrant, Fork-tailed Flycatcher, Lance-tailed Manakin, Rufous-browed Peppershrike, Eastern Meadowlark, and Red-breasted Blackbird. Even the rare and declining Aplomado Falcon has been seen here.

The area is best birded in the cooler early morning temperatures. Sunscreen and water are essential as it is more open and generally considerably warmer than the foothill forest of El Valle. Birding here is from the roadside and adjacent trails. Once it begins to heat up beyond our pleasure zone, we will head to Playa Santa Clara for lunch before heading to Panama City for our final dinner. Night in Panama City.

Day 8. Flights home from Panama City. Our hotel is located only a few minutes from the international airport, and flights home can be arranged for any time today.



Some wonderful hummingbirds are possible in the area, including the amazing White-tipped Sicklebill. The oddly-shaped bill is an adaptation for feeding from heliconia flowers. Photograph by participant Woody Gilles.

About Your Guide

John Coons combines birding excellence with a natural ability as a tour guide. He has been leading tours since 1985. Since then, his great group skills, attention to detail, easy laugh, and unfailing sense to spot (and remember!) what's fascinating in things large and small have brought delight to innumerable Field Guides participants on tours from the High Arctic to the tip of South America and throughout Australasia.

When not on tour, John enjoys exploring and birding the remote mountains, canyons, and mesas of his home in northern Arizona. His ambition of developing a completely sustainable yard of native wildflowers, grasses, trees, and shrubs is an unending goal that consumes more time than expected each spring and summer.

"John Coons did a fantastic job to ensure that all participants saw every species (with very few exceptions). His ability to hear, identify, and locate birds seemed magical." H.P., Arizona: Birding the Border

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

John will be accompanied by a local Canopy Tower or Canopy Lodge guide.

Financial Information

FEE: \$4825 per person from Panama City

DEPOSIT: \$475 per person

FINAL PAYMENT DUE: July 30, 2024 (Tour I); September 10, 2024 (Tour II)

SINGLE SUPPLEMENT (Optional): \$1300 (Single rooms may not be available at the Tower. Please see the *ACCOMMODATIONS* section below.)

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: The guest rooms at the Canopy Tower are on the second and third levels, the dining room on the fourth level, and the observation deck one further level up. **There is no elevator, so participants should be able to manage these flights of wide, sturdy stairs.** If you are a light sleeper, you may want to bring earplugs since birders come and go at different hours, occasionally while you are trying to sleep! While there is no air-conditioning at the Tower, there are fans in every room and the temperature is usually quite comfortable.

Single rooms may not be available at the Canopy Tower. These restrictions are due to the small guest capacity (7 regular guest rooms) of the Tower. **Please contact your tour manager to check availability.**

Single rooms are typically available at the Canopy Lodge. These are slightly smaller than the rooms used for double occupancy and each has a private bath.

DOCUMENTS: US Citizens traveling by air to and from Panama must present a valid passport 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.

LUGGAGE: Please be aware that many airlines have recently modified their luggage policies and are charging additional fees for checked bags. Updates could easily occur before your departure, so you may wish to contact your airline to verify

the policy. Additional charges for bags on any flights, whether these are covered by the tour fee or not, will be the client's responsibility.

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 7, all meals from breakfast on Day 2 through breakfast on Day 8, all ground transportation, entrance fees, and the guide services of the tour leader(s). Tipping at group meals and for drivers, porters, and local guides is included in your tour fee and will be handled for the group by your Field Guides leader(s). However, 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 above fee does not include your airfare to and from Panama, airport taxes, visa fees, any alcoholic beverages, phone calls, laundry, or other items of a personal nature.

The **single supplement** for the tour is \$1300. Note: Single rooms may not be available at the Canopy Tower. These restrictions are due to the small guest capacity (7 regular guest rooms) of the Tower.

Single rooms are typically available at the Canopy Lodge. These are slightly smaller than the rooms used for double occupancy and each has a private bath. Should you prefer to stay in one of the double rooms, you may do so for an additional charge of \$350. Single rooms will be assigned for the night in Panama City.

TOUR REGISTRATION: To register for this tour, please contact us at fieldguides.com/contact-us/. 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 July 30, 2024 (Tour I); September 10, 2024 (Tour II)**. **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.

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

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