

CRUISE PARTICIPANT AGREEMENT
Celebrity Infinity
Eastern Mediterranean Cruise: Athens Round-Trip
Athens, Nafplio, Iraklion, Rhodes,
Kavala, Thessaloniki, Ephesus, Athens
Mar. 20 to 30, 2026 (10 Nights)

1. DEFINITIONS OF TERMS:

1.1. "Cruise" is an 10-night holistic cruise and seminar-at-sea offered by Neil Gaur of Portal to Ascension and Susan Shumsky of Divine Travels, named "Mystery School at Sea Cruise," which will occur on the Celebrity Infinity cruise ship, March 20 to 30, 2026, sailing round-trip from Athens to Nafplio, Iraklion, Rhodes, Kavala, Thessaloniki, and Ephesus.

1.2. "Cruise Organizers" are Susan Shumsky of Divine Travels, Neill Gaur of Portal to Ascension, and its representatives: Luxury Travel Destination and Celebrity Cruise Line.

1.3. "Shore Excursions" are organized group tours at port stops on the Cruise, offered by Cruise Organizers.

1.4. "Cruise Registration Form" is the registration form posted at: <https://www.spiritualityproducts.com/secure/MysterySchool2026Register.html>.

1.5. "Shore Excursions Registration Form" is the registration form that, when ready, will be posted at <https://www.spiritualityproducts.com/secure/MysterySchool2026ExcursionsRegister.html>.

1.6. "Cruise Participant" is a person who has registered for the Cruise on the Cruise Registration Form.

1.7. "Cruise Participant Agreement" is this legal document, which is a requirement for each Cruise Participant to agree to, and which is posted at www.divinetravels.com/MysterySchool2026Agreement.html.

1.8. "Cruise Itinerary" is the scheduled travel itinerary from Athens round-trip to the Greek Isles and Turkey, posted at www.mysteryschoolatsea.com

1.9. "Cruise Schedule" is the tentative schedule of Cruise conference-at-sea activities posted at www.mysteryschoolatsea.com/seminar-daily-schedule

1.10. "Cruise Fee" is the payment made by Cruise Participant for participation in the Mystery School at Sea Cruise conference-at-sea.

1.11. "Cruise Presenters" are the invited speakers who will conduct presentations on the Cruise.

1.12. "Cruise Sailing" is the Celebrity Infinity ship's scheduled cruise that will occur from March 20 to 30, 2026.

2. CONDITIONS OF BOOKING: Payment by a Cruise Participant for participation in the Cruise constitutes full agreement with the terms and conditions mentioned below.

3. HOLD HARMLESS: The Cruise Organizers are making all arrangements pertaining to the Cruise, including reservations and Cruise operation, subject to the condition that the Cruise Organizers will not be held liable for delay, theft, damage, injury, or other irregularities, however caused. The Cruise Organizers will take no

responsibility or liability for: 1) any changes or delays in air schedules, missed airline or other carrier connections, or other services; 2) injury, loss, or damage to persons or property, including luggage; 3) additional expenses or losses resulting from changes in exchange rates, tariffs, itinerary, health requirements, or vaccination mandates; 4) defect in any vehicle or the act or default of any company or person engaged in conveying the Cruise Participants, or in carrying out the arrangements of the Cruise, or otherwise; 5) additional expenses incurred or due to sudden sickness, weather conditions, strikes, war, terrorism, pandemic, quarantine, accidents, or other causes or acts of God; 6) losses due to cancellations; 7) changes in the Cruise Itinerary or Cruise Schedule; 8) missed port stops, missed Shore Excursions, or financial losses due to cruise line cancellation of docking or tendering at certain ports, for any reason; 9) physical, mental, emotional, or spiritual injury as the result of participating in the Cruise; 10) disappointment or dissatisfaction about the Cruise by Cruise Participants; 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) changes in the cruise line's policy of what is included and not included in the fare.

4. CHANGES IN ITINERARY: Changes to the Cruise Itinerary and to the Cruise Schedule are to be anticipated. The Cruise Organizers, Celebrity Cruise Line, and local Shore Excursion providers reserve the right to make any changes that may become necessary in the best interest of safety and operation of the Cruise, with or without advance notice. Changes will not result in a refund of any portion of the Cruise Fee or Shore Excursion Fees.

5. NO GUARANTEES: There is no guarantee, stated or implied, made by the Cruise Organizers, regarding any aspect of the Cruise. Complaints about the Cruise will not result in any partial or full refund. The Cruise Organizers will issue no refunds regarding: 1) the number of Cruise Participants or age of Cruise Participants; 2) whether or not the Cruise Presenters will be fit to travel; 3) whether or not specific Cruise Presenters will attend the Cruise; 4) whether or not specific Cruise Presenters will accompany any of the Shore Excursions; 5) whether or not specific Cruise Presenters will give any presentations on the Cruise; 6) the amount of time that Cruise Presenters will personally lead presentations; 7) photos posted on the Cruise website or any specific sites shown or mentioned on the website; 8) the quality of meditations, spiritual experiences, or other subjective experiences on the Cruise; 9) the advice and suggestions given by Cruise Presenters on the Cruise; 10) ports of call that the ship might stop at or skip; 11) Shore Excursions that might be canceled or missed for any reason; 12) any other aspect of the Cruise.

6. RATES: The rates, service charges, and required nonrefundable fees for the Cruise are posted on the Cruise Registration Form. Quoted rates are only valid for period specified, and are subject to change anytime. When the Cruise Participant's credit or debit card is charged for the reservation fee and the Cruise Participant is booked on the Cruise Sailing, that is when the Cruise Fee is fixed. However, the Cruise Organizers reserve the right to offer and publish different rates for other potential Cruise Participants (higher or lower) prior to the Cruise. No refunds will be granted for changes in rates.

7. RATES AFTER GROUP BLOCK EXPIRES: When the Cruise Organizers no longer have a group block of staterooms, further staterooms will be reserved for Cruise Participants based on current cruise inventory and rates at the time of registration. However, stateroom availability and pricing is subject to change at any moment. All registrations are processed manually. After Cruise Participant submits the Cruise Registration Form, if the rates charged by Celebrity cruise line are higher than those listed on the Cruise Registration Form, Cruise Participant will be contacted and advised before any payments are charged. If the requested category request is available with pricing agreed upon by Cruise Participant, the registration will be processed.

8. ROOMMATE MATCHING PROGRAM: If any Cruise Participant wants to pay for the Cruise at the double-occupancy rate, yet does not have a specific roommate, Cruise Participant may request for the Cruise Organizers to attempt to match that Cruise Participant with a roommate. However, the Cruise Organizers cannot guarantee a roommate will be found. The Cruise Participant's credit card will not be charged until a roommate has been found and accepted by Cruise Participant. If no roommate is found, then Cruise Participant will be given the option to register for a single room. Anyone who registers for the Cruise under the Roommate Matching Program must pay the full retail rate quoted on the Cruise Registration Form at the time the roommate match is found and accepted, and that entire fee is nonrefundable. If the Cruise Organizers match the Cruise Participant with a roommate whom the Cruise Participant deems unsuitable and therefore wants to switch rooms, then (if a room is available) the Cruise Participant must pay for the single-stateroom supplement for themselves and also for the unsuitable roommate. There will be no refunds for complaints about roommate matching.

9. CRUISE FEE PER PERSON INCLUDES: 1) Cruise Sailing on Celebrity Cruise Line in the stateroom category booked by Cruise Participant. 2) Full lodging and meals in free restaurants on the ship. 3) Room service for Continental Breakfast only, from 6:00 am to 11:00 am. 4) All meetings and workshops as specified in Cruise Schedule, with the exception of Shore Excursions and Special Events. 5) All free amenities offered on the ship, including pools, hot tubs, games, sports, fitness center, free classes, adult activities, youth activities, and entertainment. 6) Port charges and government taxes of \$264.60 per person. 7) Prepaid gratuities (for housekeeping, stewards, waiters, and other staff), of \$180 per person for Inside, Ocean View, and Veranda staterooms; \$190 per person for Concierge and Aqua Class; \$230 per person for Suites.

10. CRUISE FEE PER PERSON DOES NOT INCLUDE: 1) Transportation from home to and from the Cruise Sailing embarkation and debarkation port. 2) Any food or room service other than available in free restaurants and room service for Continental Breakfast only. 3) Gratuities for personal services and purchases. 4) Phone calls made from the ship. 5) Excess baggage charges. 6) Internet and WiFi access on the ship. 7) Bottled water, soda, and alcoholic beverages. 8) Travel, accident, baggage, health, or life insurance. 9) All airfares and increases in airfares. 10) Expenses for guides or transportation not included in the Cruise Schedule. 11) Private excursion and recreational activities not mentioned in the Cruise Schedule. 12) Spa and salon treatments. 13) Paid fitness classes and consultations. 14) Any other item

unspecified in the Cruise Schedule.

11. ONBOARD ACCOUNT: Cruise Participant will establish their own onboard credit account on the ship to pay for any incidentals, such as spa treatments, paid fitness classes, WiFi access, bottled water, soda, alcoholic beverages, specialty restaurant charges outside of free onboard restaurants, onboard shopping purchases, casino, Shore Excursions, transfers, and ship to shore phone calls.

12. RESERVATION FEES AND BALANCE DUE: Cruise Participant must pay a nonrefundable reservation fee of \$900 per person for double or single occupancy in order to secure a reservation for the Cruise. On or about December 8, 2025, the remaining balance of the Cruise fee will be automatically charged to Cruise Participant's credit card. Cruise Participants who register after December 8, 2025 must pay for the Cruise in full in order to secure a reservation for the Cruise.

13. CANCELLATION BY CRUISE PARTICIPANT: All requests for cancellation by Cruise Participants must be submitted in writing, via email, to diane@luxurytravel-destinations.com. If the Cruise is canceled by Cruise Participant at any time for any reason, the nonrefundable reservation fee of \$900 per person will be forfeited. If the Cruise is canceled by Cruise Participant after December 14, 2025, there is a cancellation fee of 25% of entire Cruise fee. If the Cruise is canceled by Cruise Participant after December 29, 2025, there is a cancellation fee of 50% of entire Cruise fee. If the Cruise is canceled by Cruise Participant after January 12, 2026, there is a cancellation fee of 75% of entire Cruise fee. If the Cruise is canceled by Cruise Participant after February 11, 2026, there is a cancellation fee of 100% of entire Cruise fee. There is no refund for no-shows. Regarding airline cancellations for airfare from Cruise Participant's home: Cruise Participants are responsible to get their own refunds for their tickets from the airline carrier from which their ticket is issued. Some airline tickets might have penalties or surcharges for cancellation, or may be completely non-refundable. Cruise Organizers take no responsibility and accept no liability for Cruise Participant's losses due to cancellations. There will be no refund for any Cruise Participant who leaves the Cruise prior to its conclusion, for whatever reason. There will be no refund for any Cruise Participant in the Roommate Matching program (see Paragraph 8 above for Roommate Matching policy). There will be no refund for cancellation of any Shore Excursion tickets for any reason.

14. CANCELLATION BY DIVINE TRAVELS: Divine Travels reserves the right to cancel the Cruise if there is not a sufficient number of Cruise Participants registered for the Cruise. In such a case, Cruise Participants who have paid a deposit or made a full payment will receive a refund with the exception of any nonrefundable deposits paid to Celebrity Cruise Line. Divine Travels reserves the right to cancel any Shore Excursion or Special Event if there is not a sufficient number of Cruise Participants registered for the excursion or event. In such a case, Cruise Participants who have paid for the excursion or event will receive a full refund. If Cruise Organizers cancel the Cruise at a date later than cancellation by Cruise Participant, no refunds, reimbursements, or payments will be granted to Cruise Participant.

15. CANCELLATION FOR REASONS BEYOND CONTROL OF DIVINE TRAVELS: In case

of full or partial cancellation of the Cruise Sailing by Celebrity Cruise Line, or in cases of unforeseen causes for Divine Travels to cancel the Cruise, or in cases of unforeseen causes for any Cruise Participant to cancel their participation in the Cruise, including, but not limited to: change of itinerary, sequestering, weather conditions, strikes, economic downfall, stock market crash, war, terrorism, quarantine, pandemic, acts of God, unsafe conditions to board a ship, unsafe conditions to sail, unsafe conditions to dock, unsafe conditions to tender, cancellation by the Producers, or other unforeseen causes, Divine Travels assumes no liability whatsoever. In such cases, Divine Travels will give no refunds or future cruise credits to Cruise Participants, unless such refunds or credits are granted by Celebrity Cruise Line.

16. ACCESSIBLE SAILING: Any prospective Cruise Participant with a disability, pre-existing medical condition, or medical history requiring special attention or treatment, should advise the Cruise Organizers at time of booking the reservation and are advised to consult with a medical specialist prior to reserving space in the Cruise. If a wheelchair accessible stateroom is required, Cruise Participant should advise the Cruise Organizers at time of booking. People who are unable to travel alone or who require special assistance or handling must be accompanied by a companion who will provide the required assistance. The Cruise Organizers assume no responsibility for cases such as these.

17. HEALTH AND OTHER HAZARDS: The Cruise Participant agrees that it is their personal decision to travel, and is doing so with full knowledge of current travel recommendations, travel restrictions, and travel requirements with regards to all health risks, including COVID. The Cruise Organizers assume no responsibility for and shall not be liable for the acts or omissions of any party not under the control of the Cruise Organizers, or any acts of God, unsafe conditions, terrorism, health hazards including pandemics, illnesses, weather hazards, or the unsuitability of any portion of any trip for a disabled person. The Cruise Organizers and Cruise Presenters assume no responsibility for and shall not be liable for unsafe conditions or health hazards, including pandemics or illnesses. The Cruise Organizers have no special knowledge of dangers during travel or at destinations. For information related to such dangers, Cruise Participants are advised to visit the State Department travel website at: www.travel.state.gov, click on "Find International Travel Information" then click on "Country Information," and fill in the name of the destination country. For medical and health information, the Cruise Participants are advised to visit the Centers for Disease Control website at: www.cdc.gov/travel, then click on "Destinations" and scroll to the name of the destination country. The Cruise Participant hereby expressly assumes all risks and dangers, and hereby expressly agrees to forever release, discharge, and hold the Cruise Organizers, Cruise Presenters, and their agents, employees, officers, directors, associates, affiliated companies, guides, group leaders, and subcontractors harmless against any and all liability, actions, causes of actions, suits, claims, and demands of any and every kind and nature whatsoever which the Cruise Participant now has or which may hereafter arise out of or in connection with these risks and dangers.

18. TRAVEL RULES AND REQUIREMENTS: The Cruise Participant assumes full and complete responsibility for checking and verifying any and all passport, visa, vaccination, or other entry requirements of their destination and connecting points,

and all conditions regarding health, safety, security, political stability, and labor or civil unrest at such destinations. Many countries require that the passport be valid for six months or more after date of entry. Some countries will not admit persons convicted of a crime. Some countries require both parents' consent for minors to travel. The Cruise Participant assumes full and complete responsibility for health-related requirements that travel suppliers and governments may impose from time to time, such as health affidavit forms, health screenings prior to departure or upon arrival, face coverings, vaccinations, or quarantines. For the latest government travel regulations, Cruise Participants are recommended to visit IATA's website at www.iatatravelcentre.com/international-travel-document-news/1580226297.htm. For the latest travel supplier requirements, check the Celebrity Cruise Line home page at: www.Celebrity.com. The Cruise Organizers assume no responsibility and shall not be liable for damages caused by travel rules and requirements.

19. INSURANCE: All Cruise Participants are strongly advised to get travel, medical, accident, cancellation, baggage, and emergency medical evacuation insurance. The Cruise Organizers carry no insurance whatsoever for Cruise Participants. Medical insurance is vital when boarding a cruise ship and traveling to foreign ports. Cruise Participants residing in the USA are advised to phone 336-749-1219 to purchase insurance in order to offset the expense of possible future trip cancellations, baggage mishaps, medical needs, emergency medical evacuation via air ambulance (helicopter), and foreign hospital bills. Cruise Participants outside of the USA are advised to purchase insurance through a local carrier. When purchasing insurance, Cruise Participants are advised to mention that they are taking a cruise, and are advised to read their insurance policy carefully to make sure they understand what is covered. Cruise Participants are advised to carefully read the Cancellations policy above. No matter what reason, that Cancellations policy is in effect. No exceptions will be granted. Cruise Participants are advised that unless they purchase a cancel-for-any-reason policy, most policies have a specific clause stating they do not cover epidemics and pandemics, especially when travel warnings are in place. No representation or description of the insurance made by the Cruise Organizers constitutes a binding assurance or promise about the insurance. Cruise Participants agree to hold the Cruise Organizers harmless for Cruise Participants' election not to purchase travel insurance or for any denial of claim by travel insurer as it relates to COVID-19 or any other claim under the policy.

20. SPECIAL REQUIREMENTS: 1) All Cruise Participants should be healthy in mind and body. 2) If undergoing medical treatment or taking medication, Cruise Participants must have enough prescribed medication to last them for the duration of their stay on the Cruise. 3) Cruise Participants are advised to consult a qualified medical doctor before going on the Cruise. Cruise Organizers are not responsible for Cruise Participants' health problems or accidents during or after the Cruise. 4) Cruise Organizers are not responsible for lost, stolen, or damaged property before, during, or after the Cruise.

21. PUBLICATION RELEASE: Representatives of the Cruise Organizers may be photographing, audio-recording and/ or video-recording the Cruise. The Cruise Organizers reserve the right to publish any such photographs, audio recordings, and video recordings without obtaining further consent from any Cruise Participant. Each

Cruise Participant releases the Cruise Organizers and its representatives from all liability in connection with any use of such photographs, audio recordings, and video recordings.

22. RIGHT TO REFUSE SERVICE: Based on Cruise Participant's actions or behavior, Cruise Organizers reserve the right to accept, decline, or retain them as an attendee of the Cruise at any time, without liability and without obligation to pay any refund or any other amount whatsoever. Cruise Organizers take no responsibility and assume no liability for any activity undertaken by Cruise Participant. Cruise Organizers take no responsibility and assume no liability for any Cruise Participant who leaves the Cruise prior to its conclusion.

23. MEDICAL DISCLAIMER: This Cruise is not intended or implied to be a substitute for professional medical treatment. Cruise Participants should never delay seeking medical advice, disregard medical advice, or discontinue medical treatment as a result of information they receive during this Cruise, or from Cruise Presenters. All content on this Cruise, including workshops, recordings of workshops, published materials, products, services, and information contained in, available through, or as the result of this Cruise are for general information purposes only, which is not diagnosis or advice, and should not be regarded as such. No information on the Cruise is intended to diagnose, treat, cure, or prevent any disease. The Cruise Organizers and Cruise Presenters, and its workshops, services, private sessions, and products, do not offer medical, psychological, or psychiatric advice, course, treatment, diagnosis, or any other opinions regarding conditions or treatment options. Cruise Participants are advised to NOT rely on any recommendations or services during this Cruise as an alternative to advice or services from medical doctors. Cruise Participants are advised to consult only licensed medical practitioners for physical or mental health concerns. If Cruise Participants think they may be suffering from any medical condition, they should seek immediate medical attention. There is a medical facility on the ship.

24. INFORMATION DISCLAIMER: The information presented on the Cruise is provided "as is." The Cruise Organizers and Cruise Presenters make no representations or warranties, express or implied, in relation to this information. The Cruise Organizers and Cruise Presenters do not warrant that the information presented on this Cruise is complete, true, accurate, beneficial, up-to-date, safe, or non-misleading. The Cruise Organizers and Cruise Presenters are not responsible for damages incurred by Cruise Participants as a result of following information, recommendations, or suggestions made by Cruise Presenters. The Cruise Presenters is teaching, representing, and expressing their own point of view and opinions, which are not shared or endorsed by the Cruise Organizers. The Cruise Organizers are not responsible or liable for any opinions expressed on the Cruise, nor do they agree with what is taught, presented, or advocated. Testimonials and results shared on the Cruise website are not typical. Cruise Participants may or may not experience anything positive from the Cruise or from information, products, and services provided by Cruise Presenters.

25. INDEMNITY: The Cruise Participant shall indemnify and hold Cruise Organizers free and harmless from any and all claims, losses, damages, injuries, and liabilities

arising from or on account of the Cruise Organizers' activities or omissions in connection with this Agreement, as well as the costs, including attorneys' fees, of defending against them. By signing this Cruise Participant Agreement on the Cruise Registration Form, the Cruise Participant releases the Cruise Organizers and its representatives from all responsibility and liability.

26. WAIVER: This Agreement may be modified only by the written consent of both the Cruise Participant and the Cruise Organizers. This Agreement represents the entire Agreement between the Cruise Participant and the Cruise Organizers with respect to the specific subject matter hereof. There is no other contract or agreement between the Cruise Participant and the Cruise Organizers regarding this subject, stated or implied. There shall be no waiver of the rights of the Cruise Organizers by the failure to enforce that or any other right hereunder. If any part of this Agreement is held to be illegal, void, or unenforceable for any reason, such holding shall not affect the validity and enforceability of the rest of the Agreement.

27. AUTHORIZATION: By online-signing of the Cruise Registration Form and/or the Shore Excursions Registration Form, the Cruise Participant agrees as follows: "I authorize charges to be processed against my credit or debit card account in the amount that I have indicated when I registered at the online Cruise Registration Form and/or the Shore Excursions Registration Form. I fully agree to the terms and conditions of this Cruise Participant Agreement. I understand that charges to my credit or debit card account might be made by Celebrity Cruise Line, Divine Revelation, or both, and I now authorize these charges to be made according to the payment schedule and rates indicated on the Cruise Registration Form and/or on the Shore Excursions Registration Form."

28. PERSONAL RESPONSIBILITY: By online-signing of the Cruise Registration Form, the Cruise Participant agrees as follows: "I am entirely responsible for my own personal safety, health, and mental, physical, emotional, and general well-being during and after the Cruise. I release the Cruise Presenters and Cruise Organizers and their representatives, and any of their employees, assistants, associates, affiliates, and contractors, from all liability for any injuries or damages mentally or physically I or any of my family members might incur during or after the Cruise. I understand the Cruise is in no way psychotherapeutic or medical in nature. The Cruise is not involved with the treatment of disease of any kind and does in no way substitute for medical diagnosis or treatment. Cruise Presenters do not treat, prescribe, diagnose, or cure any illness, disease, or any other physical or mental disorder. I understand that the Cruise Organizers and Cruise Presenters assume no responsibility or liability for private sessions, services, lectures, or workshops offered during the Cruise or for recommendations or suggestions given to me during this Cruise. Any recommendations, suggestions, services, readings, or answers to my questions that I receive on this Cruise are for educational purposes only and are taken and used by me at my own risk. I release the Cruise Organizers and their employees, assistants, associates, and affiliates from all obligation to fulfill any claims about this Cruise that have been printed or spoken in any notice, lecture, email, letter, literature, website, media, social media, or the Internet. I am entirely responsible for my personal safety, health, and well-being during the Cruise. I hold the Cruise Organizers and Cruise Presenters harmless for anything that might happen

to me or to my possessions on this Cruise or as a result of this Cruise. I understand that no health insurance or travel insurance is provided by the Cruise organizers, and, if I wish to be insured, I have to do this myself. I have read and fully understand this Cruise Participant Agreement.

29. HEALTH AGREEMENT. By online-signing of the Cruise Registration Form, the Cruise Participant agrees to abide by all health restrictions and mandates that are in effect by Celebrity cruise line and/or the Cruise Organizers at the time of sailing.

30. RELEASE. By online-signing of the Cruise Registration Form, the Cruise Participant releases the Cruise Presenters, Cruise Organizers, and their representatives from all responsibility and liability.