

CLEAR SAILING CLUB POLICIES

Clear Sailing is Clear Lake Bank & Trust's (CLB&T) premier club for customers aged 21 and better. The club offers many benefits to members including:

- Our semi-annual newsletter highlighting upcoming events
- Free admittance to Clear Sailing Club Movie Days
- Free notary services
- Free box of wallet-style checks per year
- Free debit card
- Exciting day trip opportunities
- Great times with great people!

Membership

To become a member of Clear sailing:

- Open and maintain a checking and/or savings account at any CLB&T location.
- Maintain a balance of at least \$1,500 in a checking or savings account; or \$15,000 in certificates of deposit.

Clear Sailing is a private club, and Clear Lake Bank & Trust reserves the right to deny or revoke club membership at any time.

CLB&T is committed to making Clear Sailing events and travel opportunities as enjoyable and as safe as possible for all members and guests. CLB&T does, however, expect that all members and guests share in the responsibility and commitment to ensuring an enjoyable and safe experience. In order to accomplish these priorities, each member and guest is asked to arrive for each departure and event on-time, avoid disruptive behavior and be physically able to handle the demands of travel and the activity level of each event. CLB&T reserves the right to accept or deny any member or guest from traveling or attending events at any time for failure to adhere to these expectations.

Travel Reservations

While some of the Clear Sailing events do not require any reservations, all travel opportunities are available on a first-come, first-served basis and require reservations in advance. Members may make reservations in-person by phone to a Clear Sailing coordinator. Members may bring one non-member guest along on trips, subject to availability and approval by a Clear Sailing coordinator.

CLB&T assumes no liability in connection with any form of transportation or restaurants accommodation used for trips/events. Therefore, we cannot be responsible in whole or part for any lost, stolen, or damaged articles including luggage and personal property or for any sickness, loss, or injury to person. We are not responsible for any delays, missed carrier connections or loss or damage caused by mechanical defect or failure of any nature by common carrier equipment.

Wait List

The majority of travel opportunities are filled to capacity shortly after announced. It is our policy to keep a wait list of interested members for trips in the order that the request was received. Should previously reserved spots become available up to the date of travel, every attempt will be made to offer opportunities to members on the wait list.

Members must contact a Clear Sailing coordinator to request to be added to a trip wait list.

Payments

Each travel opportunity has a per traveler cost which is posted in the Clear Sailing newsletter. Travel reservations require a minimum deposit to hold a spot; the deposit amount varies with each travel opportunity and is published in the newsletter.

Final payments are due prior to the travel date.

Travel deposits, payments and final payments can be made by check, cash or an authorized debit from a current CLB&T account.

Cancellations/Refunds

CLB&T reserves the right to cancel a trip/tour or event at any time due to inclement weather, insufficient participation or other circumstances that may arise. In addition, we reserve the right to make changes in the itinerary, substitute facilities or attractions or do whatever is deemed necessary to ensure the comfort, safety and convenience of all participants.

If a cancellation is necessary, every effort will be made to provide either a partial or full refund; however, CLB&T cannot provide a guarantee of a full refund. Please be advised that there are circumstances when refunds will not be possible due to ticket purchases, meal number guarantees, etc. If a tour is cancelled due to insufficient reservation numbers, you will be issued a full refund. On tours where an outside agent is used (like cruises, etc.), we will adhere to the written cancellation policy of the agent and always encourages members to purchase trip insurance.

Activity Levels

The Clear Sailing Club offers many activities including exciting day trip opportunities. The Clear Sailing Coordinators make every attempt to learn about travel destinations and excursions in advance to communicate activity levels to members and guests considering participating. CLB&T encourages members and guests to evaluate each travel opportunity and the description of activity levels prior to making a reservation and traveling. Clear Sailing Coordinators are available to answer questions and provide more specific information if available to assist in decision-making. In general, the following descriptions are used to assess each travel opportunity.



Light – Activity is light and slow-paced with short distances, minimal standing and minimal stops. Must be able to physically get on and off a motor coach independently.



Moderate – Expect some intermittent moderate activity including walking distances, possibility of stairs and some uneven surfaces, more frequent standing, and/or more

frequent stops on and off a motor coach. Must be able to physically get on and off a motor coach independently.



Active – Moderate to heavy activity at times including walking greater distances, stairs with no elevators available, walking uneven surfaces, frequent standing, and/or frequent stops on and off a motor coach. Must be able to physically get on and off a motor coach independently.



Vigorous – Very active, rigorous and faster-paced activity for very mobile travelers only. Expect to walk some significant distances, often uneven surfaces and stairs with no elevators available. Expect minimal rest time with frequent standing and/or frequent stops on and off a motor coach. Must be able to physically get on and off a motor coach independently.

Requirements	Light	Moderate	Active	Vigorous
Walking distances				
Frequent or lengthy standing				
Stairs required				
Uneven surfaces, steep inclines				
Active and fast-paced				
Continuous, rigorous activity with very little opportunity to rest, very mobile travelers only				
Frequent on/off motor coach, or changing transportation modes				
Must be able to get on/off motor coach				

Accommodations

It is the policy of the Clear Sailing Club to work with members and guests to understand and address requests for accommodation while traveling or attending events. Clear Sailing Coordinators will do our best to recognize and accommodate requests and needs on an individual basis including but not limited to: dietary restrictions, hearing restrictions, vision restrictions, mobility and other restrictions. Any requests for accommodations shall be submitted in writing if possible and at the time of booking travel or as soon as the need is known. For the safety of the members, guests, and Clear Sailing Coordinators, all traveling members and guests must be able to ambulate themselves onto and off a motor coach (if applicable) and use the restroom independently and without assistance from Clear Sailing staff.

We strongly encourage all members and guests to inform us if they are traveling with wheelchairs/scooters at the time of reservation, or as soon as the need is known, to ensure that travel accommodations can be arranged to meet their needs. Space is often limited for storage on certain modes of transportation hindering the ability to transport large wheelchairs and scooters. Should the

type of travel dictate, members and guests may need to be able to transfer themselves from a wheelchair/scooter to other seating without assistance from Clear Sailing staff.

Members and guests who are not able to ambulate, transfer themselves or navigate restrooms independently are responsible for traveling with someone who is sufficiently able to assist them with the physical aspects of travel. The member or guest is responsible for the travel expenses of anyone who is traveling to assist them. The ability to add a traveler to assist a member or guest is subject to space and availability.

CLB&T acknowledges that members and guests may prefer seating at various events and while traveling on motor coaches or trains. While on occasion, CLB&T is able to easily meet these preferences, many times each member or guest preference is not able to be met without difficulty or creating an issue with other members and guests. In general, while traveling by motor coach, seats will be rotated at least one time per day at the discretion of the Clear Sailing Coordinator(s) to give all passengers an opportunity for preferential seating. CLB&T will take into consideration requests for accommodations with a higher-level of priority than seating preferences, and attempt to assist members and guests with reasonable requests for accommodations.