JOURNEY OF GRACE

St Mark’s Parish, Fawkner

Duration: 21 Day Pilgrimage Journey
Departure: Friday 8th September 2017
Tour Code: 7PV60

Lisbon (1) • Fatima (4) • Fatima Centenary Celebrations • Assisi (2) • Loreto
Lanciano • San Giovanni Rotondo (2) • Monte Sant’Angelo • Montecassino • Rome (4) • Medjugorje (4)

Spiritual Chaplain
Fr Colin Xavier

www.harvestjourneys.com

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Toll free: 1800 819 156
21 DAY ITINERARY – Lisbon (1) • Fatima (4) • Assisi (2) • Loreto • Lanciano • San Giovanni Rotondo (2) • Monte Sant’Angelo • Montecassino • Rome (4) • Medjugorje (4)

MEAL CODE:
B: Breakfast  L: Lunch  D: Dinner

**DAY 1: Friday 8th September 2017 – Depart for Portugal**

**DAY 2: Saturday 9th September – Arrive Lisbon**

After our arrival into Lisbon, we will be transferred to our centrally located hotel. Remainder of the day at leisure to rest or explore the city at your own pace.

*Lisbon overnight (D)*

**DAY 3: Sunday 10th September – Lisbon to Fatima**

This morning we will meet with our local guide and enjoy a tour of Lisbon city. Our first stop is St Anthony’s Basilica where we celebrate our group Mass.

Our first stop is St Anthony’s Basilica in Lisbon and today remains the patron saint of lost articles.

Remainder of the afternoon at leisure. 

*Lisbon overnight (D)*

**DAY 4: Monday 11th September – Fatima**

This morning we will walk and pray the Stations along the beautiful Way of the Cross (the Sacred Way).

Continue to Valinhos, the site of Our Lady’s appearance after the children’s return from prison before proceeding to Aljustrel to visit the homes where the children lived. Enter the original Parish church and see the Baptismal font where the children were baptised.

Remainder of the afternoon at leisure.

*Fatima overnight (BD)*

**DAY 5: Tuesday 12th September – Fatima Centenary Celebrations**

Today we enjoy a tour of the Square (the largest square in Christendom) including the site of the Apparitions, Rosary Basilica with the Tombs of the visionaries, the Museum, Blessed Sacrament Chapel and other main sites.

Afternoon at leisure in Fatima.

This evening after dinner the Anniversary Vigil ceremonies begin with an International Rosary followed by a candlelight procession and concelebrated Mass on the steps of the Rosary Basilica. From midnight to dawn an optional all night vigil is held for the enrichment of pilgrims.

*Fatima overnight (BD)*

**DAY 6: Wednesday 13th September – Fatima Centenary Anniversary Celebrations**

We awake to the sound of pilgrims from all over the world en route to the morning’s Anniversary celebrations. Commence with a Rosary followed by the procession of Our Lady’s statue to the altar on the steps of the Basilica.

Celebrate the extraordinary International Anniversary Mass followed by the Blessing of the Sick and Consecration. The ceremonies will close around midday with the touching ‘Adios’ spectacle (waving of the white handkerchiefs in tribute to Our Lady) as her statue is carried back to the Capelinha.

*Fatima overnight (BD)*

**DAY 7: Thursday 14th September – Fatima to Assisi**

Early this morning we will return to Lisbon airport for our flight connections to Italy. On arrival at Rome airport we will be met and transferred north through scenic Umbrian countryside to the pilgrimage centre of Assisi, where St Francis tended the poor and sick and founded the Franciscan Order.

Onwards to the Upper Town to check in to our hotel.

*Assisi overnight (BD)*

**DAY 8: Friday 15th September – Assisi**

We begin our day at the Basilica of St Mary of the Angels down on the plains where St Francis spent most of his life and containing the Chapel where he died in 1226.

We then return to the upper town where we enjoy a guided tour through some of the town’s highlights including: Basilica of St Francis housing the tomb of St Francis (for Mass) and the Church of St Damiano built where the voice of Christ spoke to St Francis through the crucifix ‘go rebuild my Church, which you see is falling down’.

Culminate up at the Hermitage (Eremo delle Carceri), an oasis of peace and tranquility in the woods built on the site of a simple cave where St Francis often withdrew to spend many hours in prayer. The cave and the Chapel of Our Lady are preserved in the Hermitage.

We end our tour at the Basilica of St Clare which houses the famous crucifix through which Jesus spoke to St Francis. An opportunity presents itself before dinner to attend Vespers in the Basilica of St Clare and listen to the angelic voices of the Poor Clare nuns.

*Assisi overnight (BD)*
DAY 9: Saturday 16th September – Via Loreto & Lanciano to San Giovanni Rotondo

After breakfast we will rejoin our coach and continue our journey to the great Marian shrine of Loreto to visit the Holy House of Nazareth and the beautiful Madonna of Loreto. More than 50 Popes have made a pilgrimage to the house transported by angels to a hill in central Italy in 1294. Tradition has it that this is the house where Mary received the Annunciation, where Jesus grew to manhood and the Holy Family dwelled. A tour of the shrine will be included.

Journey south this afternoon to Lanciano, scene of the Eucharistic miracle in the 8th century where, during Mass and moments after consecration, the Basilian monk (who doubted the real presence of Our Lord in the Eucharist) found himself holding a host that had changed to flesh and the wine to blood. To this day the sacred relics have remained incorrupt while recent scientific examinations have confirmed that the “flesh is real flesh, the blood is real blood”. Here we will celebrate a special Mass.

We continue on to San Giovanni Rotondo where St Padre Pio spent a lifetime of prayer, penance, self-denial and intense pain caused by the five wounds of Our Lord’s passion. His list of supernatural gifts are overwhelming – reading of souls, prophecy, miraculous healings, spiritual direction, etc while spending extraordinarily long hours reading of souls, prophecy, miraculous healings, spiritual direction, etc while praying before the relics of St Benedict and St Scholastica. We come too as pilgrims to the Basilica is richly decorated with examples of medieval monastic art while a museum displays the view of the spectacular Abbey of Montecassino, founded in 529 by St Benedict, patron saint of Europe and the founder of western monasticism. The Abbey was carefully rebuilt after the epic battle of 1944 and still dominates the surrounding countryside from its mountaintop setting. On arrival we will celebrate our group Mass before the relics of St Benedict and his sister, St Scholastica.

In the late afternoon we travel to Rome, the Eternal City.

Rome overnight (BD)

DAY 10: Sunday 17th September – San Giovanni Rotondo & Monte Sant’angelo

This morning we take a tour of the shrine including: Tomb and cell of St Padre Pio; his Conformal; and the Crucifix from which he received the stigmata. We visit the English speaking office for an inspirational talk by one of the friars and to view a special rare film showing highlights of St Padre Pio’s daily life in the Monastery.

Travel by coach in the afternoon to Monte Sant’ Angelo to visit the Shrine of St Michael the Archangel and celebrate Mass in the cave. The Archangel is said to have made four separate appearances here mostly during the 5th century, making the sanctuary here one of the earliest Christian sites in Europe and visited by thousands of pilgrims every year.

San Giovanni Rotondo overnight (BD)

DAY 11: Monday 18th September – Via Montecassino to Rome

Departing San Giovanni Rotondo we journey west towards Cassino, where we wind our way up the mountain, enjoying the view of the spectacular Abbey of Montecassino, founded in 529 by St Benedict, patron saint of Europe and the founder of western monasticism. The Abbey was carefully rebuilt after the epic battle of 1944 and still dominates the surrounding countryside from its mountaintop setting. On arrival we will celebrate our group Mass before a guided visit. A museum displays examples of medieval monastic art while the Basilica is richly decorated with mosaics. We come too as pilgrims to pray before the relics of St Benedict and his sister, St Scholastica.

In the late afternoon we travel into Rome, the Eternal City.

Rome overnight (BD)

DAY 12: Tuesday 19th September – Rome

Celebrate this morning a spectacular Mass at St Peter’s Basilica before coming to the nearby Vatican Museums. Wander the spectacular chambers leading to the Sistine Chapel to view Michelangelo’s masterpieces, including the magnificent fresco of the Last Judgment. Continue through to the awe inspiring St. Peter’s Basilica, the largest church in the world for an informative exploration. Our guided tour will feature among other highlights Michelangelo’s stunning Pieta, the tomb of Pope St John Paul II, the great Conformal and the Crypt containing the tombs of several Popes.

Some free time will be afforded this afternoon to discover the sights of Rome. Strolling through the streets is like walking through the pages of a history book. Indulge in a gelato or enjoy a coffee while absorbing and admiring the history of this ancient city. Marvel at the Pantheon or visit the Church of St Ignatius with its amazing ceiling painted to look like a dome.

Set out after dinner to view Rome by night as we discover the city’s renowned monuments from inside our comfortable coach. See the Colosseum alight, the Victor Emmanuel Monument, the Piazza Della Republica, St Peter’s Basilica and Capitoll Hill. Dismember to throw a coin in the Trevi Fountain before strolling to the Piazza Navona to soak up the vibrant atmosphere.

Rome overnight (BD)

DAY 13: Wednesday 20th September – Rome

Join with pilgrims worldwide this morning in a Papal Audience with Pope Francis in St Peter’s Square - subject to his presence in Rome.

In the afternoon, visit the impressive St Mary Major Basilica. Onwards to the Basilica of St John in Lateran (First Papal residence) and the adjacent Holy Stairs brought from Jerusalem to Rome in 326AD by St Helena (as a favourite of pilgrims, these steps may only be ascended on the knees).

Finally we visit the Basilica of Santa Croce in Gerusalemme with its extraordinary collection of relics from the Holy Land. Mass today will be celebrated one of the papal basilicas.

Rome overnight (BD)

DAY 14: Thursday 21st September – Rome

This morning we enter into the most visited attraction in Rome - the Colosseum. In 1749, Pope Benedict XIV declared the Colosseum a sacred site,
as it was a place where early Christians had been martyred. View also the Circus Maximus and the Roman Forum en route. Continue to the Basilica of St Paul Outside the Walls as a special tribute to the Church’s greatest evangelist. Here we will celebrate our group Mass. Journey on to the ancient Catacombs for a memorable guided tour. Marvel at these underground burial tunnels for Christians and Hebrews.

This evening we will celebrate our final night in Rome at a traditional Italian restaurant. Rome overnight (BD)

DAY 15: Friday 22nd September - Rome to Medjugorje

Today we will be transferred to the airport for our flight connections to Croatia. On arrival we will be met and transferred into Bosnia-Herzegovina and onto the village of Medjugorje. Prepare for a most extraordinary encounter of grace and peace for the next three days. Here we will be welcomed by a local family in private guesthouse lodgings (all rooms with ensuite). Home cooked dinners and breakfasts will be served daily from your residence.

DAYS 15-18: Fri 22nd to Mon 25th September - The Medjugorje Pilgrimage - 4 Night Programme (BD Daily)

“I have come to tell the world that God exists ... that peace is necessary for the salvation of the world. Mankind must be reconciled with God and with one another”. These words came as a soothing balm to a troubled world and were first spoken by Our Lady to six village children in June 1981. Since then, a legacy of remarkable events has turned Medjugorje into one of the world’s most acclaimed pilgrimage places. For more than 35 years up until the present day Our Lady has been appearing on a daily basis to give countless messages to the children. Some of these messages are private, some are for all people and some contain secrets that Our Lady has revealed to the children about future events of the world.

Healings, miracles, wonders and conversions - these have been occurring for so long. Endless streams of pilgrims over the years have come to receive these graces and return to their homelands renewed.

The activities here will be evenly proportioned by our guide throughout the stay to allow time for rest and personal retreat. Each evening we should be advised of the following day’s agenda, as many events in Medjugorje are spontaneous. Here are some of the highlights we hope to include:

• Meet the Visionaries - The visionaries regularly receive groups, give explanations, pray with and answer pilgrims’ questions (subject to spontaneous availability).

• The Hill of Apparitions – Make the journey in prayer up to this sacred site where the first apparitions took place and Our Lady first told the children ‘I have come to tell the world that God exists... that peace is necessary for the salvation of the world’.

• Climb Mt Krizevac - The Mountain of the Cross dominates the landscape. Pray the Stations of the Cross and ascend the grace-filled path, which rises to the breathtaking summit with its commanding 30-foot cement cross built in 1933.

• Visit Our Lady of the Sacred Heart Retreat House - commonly known as “the Castle”, and hear the amazing testimony of Patrick Latta, a successful businessman and car dealer from Canada, who received a great grace of conversion through the messages of Our Lady. In 1993, he and his wife Nancy left everything behind and moved to Medjugorje during the height of the war.

• Visit the Cenacolo Community - “Field of Life” is the name of the community that Sr Elvira has founded for young men who were once drug addicts. We will be touched to hear their miraculous testimonies of faith.

• Special visionary events – Join Ivan’s prayer group during a special outdoor apparition or be present when Vicka has a special meeting at night on Mt Krizevac (subject to spontaneity).

• Inspiring talks – There is an enriching Franciscan talk most afternoons in English.

• Share occasional group gatherings – Optional and led by your Priest, for voluntary sharing, prayer or group rosary.

• Enjoy personal free time daily – All activities listed do remain optional.

EVENING CHURCH PROGRAMME (DAILY)

5.00pm - The Rosary (Joyful and Sorrowful Mysteries)

5.40pm - Apparition of the Blessed Virgin Mary

6.00pm - The local’s Croatian Mass

After Mass - Benediction, blessing of objects and prayers for healing.

7.00pm - The Rosary

Above times are one hour later between mid April and mid September

DAY 19: Tuesday 26th September - Depart Medjugorje (B)

DAY 20: Wednesday 27th September - In Transit

DAY 21: Thursday 28th September - Arrive Australia

All details of sightseeing listed and order of daily arrangements must remain subject to change due to any unforeseen circumstances, which may arise, or at the discretion of the pilgrimage leadership. This overview is based on the standard pilgrimage departure and return dates. Please refer to your personal flight itinerary for more specific details or amendments pertaining to your travel.

PILGRIMAGE DETAILS

Tour Code: Departs Australia

7PV60 8th September 2017

Cost Per Person: $6,860.00 (Incl. Tax)

Single Room Supplement: $980.00

* Costs have been based on prices as at December 2016 and must remain subject to possible change in the unlikely event of significant exchange rate variations, airfare increases and minimum group size (30) contingencies.

SIMPLE BOOKING PROCEDURES

Contact Harvest to place your booking and to advise any other extension plans. Send a $800 AUD deposit per person with completed pilgrims booking form to Harvest Journeys in Sydney. Cheques to be made payable to Harvest Journeys, Nominate Credit Card details where shown or Direct Deposit. Await Harvest’s letter of confirmation containing passport vital information (if applicable) and travel insurance details along with any other specific travel detail. Make balance of payment seven weeks prior to departure. Collect or await the delivery of final tour documentation approximately two weeks prior to departure date.

INCLUSIONS

Airfares: Economy Class flying Emirates from/to Australia (N.B. Airline taxes are included on standard itinerary and subject to fluctuation); Economy Class internal European flights.

Accommodation and Meals: Based on centrally located, quality 3-4 star standard hotels, with breakfast and dinner daily.

Miscellaneous Inclusions: Deluxe air-conditioned touring coach with driver; professional local tour escort/guide throughout the program; sightseeing and all entrance fees throughout itinerary; portage of 1 piece of luggage per person at hotels; tipping for all tour escorts/guides/drivers; quality Harvest travel pack and pilgrims journal.

Not included: Passport and additional visa costs (if applicable); other meals not stated; items of a personal nature including telephone calls, laundry, beverages, etc.; Travel Insurance.
HARVEST BOOKING FORM

CUSTOM GROUPS

Please complete entire form in BLOCK LETTERS and forward this booking form immediately with deposit and photocopy of passport.

PILGRIMAGE TITLE(S): JOURNEY OF GRACE

TOUR CODE(S): 7PV60

DEPARTURE DATE: __ __ /__ __ /__ __ __ __

DEPARTURE CITY: 

EXTENSION(S): 

ADDITIONAL TRAVEL ARRANGEMENTS

Please specify any additional travel arrangements required; flights, accommodation, tours, rail, car hire, upgrade to Business class etc. which you may wish Harvest to arrange (or attach summary).

TRAVEL INSURANCE

Compulsory for all pilgrims

YES – Send me a quote for Harvest approved insurance

NO – Will arrange myself

DEPOSIT

Non-refundable

FOR TOURS OF 22 DAYS OR LESS

AUD $800 Per person

FOR TOURS OF 23 DAYS OR MORE

AUD $1600 Per person

DEPOSIT PAYMENT: ESSENTIAL TO SECURE YOUR BOOKING

Enclosed Payment (Cheque / Money Order) $ _______________________

OR

Credit Card Option* □ Mastercard □ Visa (please tick) (*2% Credit Card Surcharge applies)

Cardholder Name: ________________________

Expiry Date: __ __ / __ __

Card Number: ________________________

OR

Direct Deposit Option - Account Name: Harvest Pilgrimages BSB: 032006 Account No: 509170

Please include pilgrim name and tour code in bank description. $ ________________________

I understand and fully accept the Harvest booking conditions on behalf of the above named passengers.

Signed: ________________________

Date: __ __ / __ __ / __ __ __ __

PRINT NAME: ________________________

POLDING CENTRE, 11TH FLOOR, 133 LIVERPOOL STREET, SYDNEY NSW 2000

TEL: (02) 9390 5460 • FAX: (02) 9390 5480

TOLL FREE: 1800 819 156

EMAIL: info@harvestjourneys.com

POSTAL ADDRESS: PO BOX 21207, WORLD SQUARE NSW 2002

IF YOU ARE A PAST HARVEST PILGRIM, please provide pilgrimage name, month and year:

1 Pilgrimage: ____________________________________________ Month: __________ Year: __________

2 Pilgrimage: ____________________________________________ Month: __________ Year: __________

3 Pilgrimage: ____________________________________________ Month: __________ Year: __________

PERSONAL CONTACT

HOME PH

BUSINESS / MOBILE

EMAIL

ADDRESS

POSTCODE

EMERGENCY LOCAL CONTACT

(While you are on pilgrimage)

NAME

HOME PH

BUSINESS / MOBILE

EMAIL

RELATIONSHIP

HOW DID YOU HEAR ABOUT US?

☐ Publication: ________________________ ☐ Word of mouth ☐ Am Past Pilgrim ☐ Parish ☐ Other: ________________________

TRAVEL INSURANCE

Compulsory for all pilgrims

NAME TAG

SPECIFIC REQUESTS

SMOKER?

ROOM TYPE (please tick)

• Specific single room requests are accepted on a first come/first served basis due to limited availability in some destinations.

• Harvest will endeavour to appropriately match those individual pilgrims wishing to share. Single supplement will apply if no suitable partner found.

• Share twin depicts a two single bedded room.

** Subject to availability (Note: Not all hotels offer true double bed configuration).

* If requesting a share twin, please nominate with whom (optional): __________________________________

NAME TAG SPECIFIC REQUESTS SMOKER? ROOM TYPE (please tick)

PREFERRED FIRST NAME

DIETARY OR SEATING (Subject to availability)

Share Twin* Double** Single Triple

☐ Yes ☐ ☐ ☐ ☐

☐ Yes ☐ ☐ ☐ ☐

☐ Yes ☐ ☐ ☐ ☐

☐ Yes ☐ ☐ ☐ ☐

☐ Yes ☐ ☐ ☐ ☐

☐ Yes ☐ ☐ ☐ ☐

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IF YOU ARE A PAST HARVEST PILGRIM, please provide pilgrimage name, month and year:

1 Pilgrimage: ____________________________________________ Month: __________ Year: __________

2 Pilgrimage: ____________________________________________ Month: __________ Year: __________

3 Pilgrimage: ____________________________________________ Month: __________ Year: __________

IMPORTANT: PILGRIMS PHYSICAL FITNESS

Some Pilgrimage activities require extensive standing or walking, you MUST tick Yes or No below to indicate if you or any above named pilgrim has a disability, physical or medical condition that will restrict your ability to walk or stand for extended periods during the pilgrimage:

Refer to section 17 overleaf for important conditions

☐ Yes ☐ No If Yes, Harvest will contact you for further details.

PILGRIMS WITH EXISTING MEDICAL CONDITIONS

All existing medical conditions or illnesses MUST be listed below for each person travelling:

1

2

3

IMPORTANT: PILGRIMS PHYSICAL FITNESS

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(Refer to section 17 overleaf for important conditions)

☐ Yes ☐ No If Yes, Harvest will contact you for further details.

PILGRIMS WITH EXISTING MEDICAL CONDITIONS

All existing medical conditions or illnesses MUST be listed below for each person travelling:

1

2

3

CERTIFICATE OF PHYSICAL FITNESS

Date: __ __ / __ __ / __ __ __ __

Printed Name: ________________________

I, ________________________, hereby certify that the above named pilgrim(s) is/are physically fit to participate in the above described pilgrimage(s) and that no changes to this booking have been made.

Signature: ________________________

Date: __ __ / __ __ / __ __ __ __

PRINT NAME: ________________________

POLDING CENTRE, 11TH FLOOR, 133 LIVERPOOL STREET, SYDNEY NSW 2000

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TOLL FREE: 1800 819 156

EMAIL: info@harvestjourneys.com

POSTAL ADDRESS: PO BOX 21207, WORLD SQUARE NSW 2002
1. IMPORTANT NOTICE
The information contained in the Harvest brochure in respect of prices and services is subject to change without prior notice. Prices and services are not necessarily available after the brochure has been changed since release. Please ask your Harvest Consultant to identify any changes that might affect you before booking. Please carefully read the following conditions before accepting the booking Form as these are the basis for acceptance of all bookings.

2. HARVEST BOOKING CONDITIONS
A: ALL NEW BOOKINGS MUST BE ACCOMPANYED BY
- Completed and signed booking form
- Photocopy of current valid passport (details page only) – Refer to SECTION 18 – PASSPORT – VISA
- Deposit: a non-refundable deposit of AUD$800 per person is required to confirm your booking to ensure the reservation of your space. A non-refundable deposit of 50% of the pilgrimage price must be paid for bookings made within 30 days of departure. Full payment and final documentation, air tickets and vouchers must be returned to Harvest Australia Pty Ltd in writing with any supporting documents within 30 days of departure.Harvest will not be responsible for any loss suffered by any person or any additional costs / surcharges may apply. The scheduled airfares and/or taxes (Refer SECTION 15 – AIR TRAVEL). Pilgrims electing to twin share with an unknown partner of the same gender do so in the full knowledge that Harvest cannot guarantee, and is not responsible for the compatibility or medical fitness of your roommate. For all share requests, the applicable single supplement surcharge will apply at the time of booking.

8. TRAVEL INSURANCE (Strongly recommended for all Pilgrims)
- A non-refundable price of each pilgrimage are (although not restricted) to charge for the cost of research, reservations from each travel insurance company. Harvest cannot postgage, facsimile, telephone, bank charges, currency transfers, discouragement to advertise advertising and remuneration to travel agents. Cost breakup is not available. Costs may vary according to the number of your roommate. For all share requests, the applicable single supplement surcharge will apply at the time of booking. Harvest is not responsible for disqualification to all travel arrangements not booked or operated by Harvest

9. CHILDREN (UNDER 12 YEARS OF AGE)
Chaperones for children 12 years and over. Children, vacation arrangements or guardians are most welcome. Costs may vary according to the number of adults sharing a room and individual child costs will be supplied on request.

10. SPECIAL REQUESTS
Any special requests such as airfares seating or dietary requests must be made during the booking process. Harvest will do all possible to accommodate requests but cannot guarantee your request will be fulfilled.

11. ROOM TYPES
- Photocopy of current valid passport (details page only) – Refer to SECTION 18 – PASSPORT – VISA
- Deposit: a non-refundable deposit of AUD$800 per person is required to confirm your booking to ensure the reservation of your space. A non-refundable deposit of 50% of the pilgrimage price must be paid for bookings made within 30 days of departure. Full payment and final documentation, air tickets and vouchers must be returned to Harvest Australia Pty Ltd in writing with any supporting documents within 30 days of departure.

4. PAYMENTS
- Deposit: a non-refundable deposit of AUD$800 per person is required to confirm your booking to ensure the reservation of your space. A non-refundable deposit of 50% of the pilgrimage price must be paid for bookings made within 30 days of departure. Full payment and final documentation, air tickets and vouchers must be returned to Harvest Australia Pty Ltd in writing with any supporting documents within 30 days of departure.

5. CANCELLATION BY PILGRIM
- From 49 days to 30 days prior to departure: AUD$100.00 per person in addition to any possible variations in airfares and/or taxes (Refer SECTION 15 – AIR TRAVEL). Pilgrims wishing to depart earlier than the published departure date, will incur a non-refundable surcharge, in addition to any possible variations in airfares due to change of date of departure. Customised Private Pilgrimage wishing to depart earlier than the published departure date and are not inclusive of fees, costs, charges and levies for hospital, medical and dental expenses; theft and other contingencies. Harvest makes recommendations for travel insurance that safeguards against: