

EF's Booking Conditions

These Booking Conditions are valid for all EF tours departing October 1, 2008, through September 30, 2009. If you are traveling on a Customized Tour, please refer to the addendum for these tours.

What's included on your tour What does the Program Fee include?

- Round-trip airfare
- Accommodations in first-class, superior-tourist-class or tourist-class hotels, as defined by the Official Hotel Guide (except where noted)
- Continental breakfast and dinner daily as specified (different meal plans apply for our Distant Lands tours and Central and South America destinations)
- Lunches on cruise ships
- Comprehensive sightseeing tours and excursions led by licensed local guides as specified
- Airport transfers and transportation between destination cities
- Select entrance fees and theater tickets as specified
- An EF Tour Director available 24 hours a day from when you arrive until you depart, for all European tours. In Hawaii and Fiji, a transfer chaperone will assist you to and from the airport. For Central America and South America destinations, and our Distant Lands tours, local tour directors will lead your group.
- Support from EF representatives abroad
- EF walking tours, orientation tours and tour director-led sightseeing as specified
- Transportation to and from walking tours via coach or public transportation
- All non-optional gratuities (except on cruises)
- 24-hour worldwide emergency service

If we ever fail to provide you with any of the above, we will promptly refund you its value.

What is the \$95 Lifetime Membership Fee*?

- All travelers must pay \$95 upon enrollment; for Lifetime Members, this will be applied toward the Program Fee.
- After travel is completed on the first tour, EF Educational Tours Lifetime Members will not be charged a Lifetime Membership Fee on future tours. (Smithsonian Student Travel Lifetime Members receive a \$45 discount on the EF Educational Tours Membership Fee.)

What does it include?

- EF's Standard Cancellation Policy and Additional Travel Security as described on p. 17
- EF backpack and luggage tag for each tour
- Online photo journal in partnership with Panraven
- Preliminary processing services by EF staff
- Eligibility for discounts on other EF programs

*Lifetime members are participants who paid the Lifetime Membership Fee and traveled beginning in 2003. The Lifetime Membership Fee is non-refundable and non-transferable. Participants who cancel their tour prior to traveling will be required to pay the Lifetime Membership Fee if they enroll for a new tour.

What's not included

- Beverages and lunches (except where specified)
- Optional excursions
- Shore excursions on cruises
- Transportation to free-time activities
- Surcharges due to changes in currency exchange rate
- Departure fees, which cover airport and airline fees, certain taxes and fuel surcharges (which are subject to changes beyond EF's control)
- Expenses caused by airline rescheduling, cancellations or delays caused by the airlines, bad weather or events beyond EF's control (see next page for details)

- Adult supplement (if applicable)
- Weekend supplement (\$35 for any flight departing Friday, Saturday or Sunday in either direction)
- All-Inclusive Insurance Plan (see third column on p. 17)
- Customary gratuities (for your tour director, local guide, cruise staff and coach driver)
- Passport and visa fees
- Private bathrooms on overnight trains, ferries and cruises
- Portage

How are departure fees assessed? Departure fees are levied by the airlines and are subject to change. EF evaluates these fees as new information is made available from the airlines several times a year and then updates accounts and invoices accordingly.

Group travel

How does group travel work? Group travel requires some flexibility. Depending on your group's size, you will probably be combined with other groups and travel together on the same tour. To best serve groups of all sizes, your requested tour dates and itinerary may be modified. This is why we ask for a range of dates during which your group is able to travel, as well as alternative destination choices.

How does EF keep its prices so low? By allowing EF flexibility with your tour and travel dates, EF is able to offer our travelers the lowest prices possible, while minimizing any inconvenience.

What is group consolidation? EF's Program Fees are based on a minimum of 35 full-paying participants (Customized Tours may base their Program Fees on different numbers). To qualify for these lowest-priced fees, we usually need to combine smaller groups into a larger one to achieve the required number of travelers. This ensures our travelers receive the best value and allows you to meet teachers and students from other schools, although groups may not be of the same age level.

What if my group can't be booked on our first-choice tour? If we are unable to consolidate your group on your chosen tour, we will work with the group leader to find a comparable tour. The new tour's Program Fee and airport fees will apply. Please keep in mind that the replacement tour may not include all countries on the original tour. If we fail to offer a comparable tour, participants will receive a full refund.

Can my tour itinerary change? While we make every effort to keep your itinerary as is, there are times when we may need to modify it. Sometimes this involves changing the order in which cities are visited, altering your length of stay in a city or country, or using an alternate airport. **This may also involve a change in the departure, arrival or return date of a tour. EF strives to keep the new departure date within one to two days of the original date on tours departing October through April, and within four days of the original date on tours departing May through September.** On certain dates, especially holidays, some tour inclusions may be unavailable. In such cases, we may have to substitute different inclusions. Your final tour and travel dates will be confirmed approximately 60 days prior to departure.

Private groups

What if my group wants to travel on our own, without being consolidated? If you want the privacy of your own tour bus and an EF Tour Director just for your group, choose to be a private group. This option is available for an additional fee, which varies based on the final number of full-paying participants. As a private group, your tour itinerary cannot be modified while you are on tour. Please keep in mind that while your base itinerary will involve only your group, you may be consolidated with others during optional excursions and airport transfers. Let EF know prior to your first enrollment if you would like to be a private group.

Enrollment

We recommend that our group leaders encourage travelers to apply as soon as possible because tours tend to fill up quickly. **All applications must be received at EF by 99 days prior to departure.** Travelers should provide complete first and last names as they appear (or will appear) on their passports as any corrections to passport names made after 99 days prior to departure will incur a minimum \$100 fee per airline and may result in a different flight itinerary from the group.

How do travelers enroll? Applications and payment can be submitted to EF in any of the following ways:

Online (for fastest enrollment)
eftours.com/student

Mail
EF Educational Tours
EF Center Boston
One Education Street
Cambridge, MA 02141

Phone
1-800-665-5364

Fax
1-800-318-3732

Please see p. 16 for enrollment and payment details, including our Late Applications information.

Can children under 12 go on tour? EF will review applications from children under 12 years of age on a case-by-case basis. Due to the fast pace of our tours, we do not allow children under the age of 6 to travel with us.

Can adults go on tour? EF's published Program Fees are based on student rates for transportation, admissions, accommodations, etc. We welcome adults (those older than or who will turn 23 years old while on tour), but have to charge a per-person flat fee supplement of \$65, plus \$25 per day of the tour, to cover the difference between student and adult rates. Adults will pay an additional \$45 per night for the sea portion of their tour on overnight ferries and cruises. Please see next page for information on adult rooming.

Passports and visas

Who is responsible for getting travelers' passports and visas? Each traveler must obtain a passport and any applicable visas for his or her tour prior to departure. If a traveler is unable to obtain these travel documents, our Standard Cancellation Policy will apply (see first column on p. 17). Please be sure that passports are valid for at least six months *after* your tour ends. Non-U.S. citizens will need to contact the embassy or consulate of their destination countries to ensure they meet specific entry requirements. Remember to check your itinerary carefully for all countries that you will visit or pass through, including transfers between airports in foreign countries and re-entry into the United States. Visit the U.S. Department of State at travel.state.gov for further information.

Insurance

Can I purchase insurance through EF? We strongly advise all participants to purchase EF's All-Inclusive Insurance to protect themselves while on tour. Most U.S. insurance companies do not provide adequate coverage for people traveling abroad. See third column on p. 17 for details.

Flight information

Which airlines does EF use? EF reserves seats with major airlines, including Aer Lingus, Air Canada, Air France, Air New Zealand, Alitalia, American, British Airways, Continental, Delta, Iberia, KLM, Lufthansa, Northwest, Qantas, South African Airways, SAS, Swiss, United, US Airways, Virgin Atlantic Airways and other domestic and international carriers.

Will we have direct flights? We always do our best to provide the most direct route to your destination city. However, due to available flight routings, we cannot guarantee non-stop or direct flights. If you do not travel on a portion of your flight, you will not be eligible for a refund toward any unused portion of the ticket.

Will my group fly together? Depending on seat availability and the size of the plane, we may not be able to accommodate all members of a group on the same flight. Sometimes, groups may travel on an overnight red-eye flight, departing the evening before the tour is scheduled to begin. In rare cases, groups may have a domestic and/or international overnight, layover and/or bus transfer due to space availability, routings and legal connection times. EF is not responsible for airline schedule changes, or mechanical, weather or capacity-related flight delays.

Will my group sit together on the plane? Depending on your group's size, you may sit together. You will receive your seating assignments when you check in.

Can I earn frequent flier miles? Because of our special rates, our contracts do not allow upgrades, stopovers or the accrual of frequent flier miles.

Are any airports interchangeable? Flights to and from the following destinations may originate/end at any of the airports in that vicinity. On occasion, your tour may return to a different airport than the one you departed from.

- New York: Newark, LaGuardia or JFK
- Miami: Miami or Fort Lauderdale
- Washington, D.C./Baltimore: BWI, Dulles or Ronald Reagan National
- Houston: Hobby or George Bush Intercontinental
- Scotland: Glasgow or Edinburgh
- Italy: Milan or Venice

Are there flight restrictions for travelers under 15?

Anyone younger than 15 years old traveling apart from the group without an adult companion must pay the airlines' Unaccompanied Minor Fee at the airport during check-in. Please contact each airline on the minor's itinerary regarding policies for young travelers.

Special Travel Requests

EF is happy to provide stay-ahead/stay-behind options, alternate departure airports and land-only tours for individual travelers or the whole group. Contact us for details about special insurance plans for stay-ahead and stay-behind coverage when participants are not escorted by an EF Tour Director.

What if my whole group wants to do a stay-ahead or stay-behind? Where possible, EF will provide altered flight and land arrangements for a group of at least six paying participants plus the group leader. Each participant will have to pay a \$95 service charge for such an arrangement, and will be invoiced for any additional air or land costs incurred due to the new itinerary. The group leader should submit one request for the whole group, which needs to be received at EF prior to your first enrollment.

What if only one traveler has a Special Travel Request? Individual Special Travel Requests should be submitted online at eftours.com by 99 days prior to departure. Please keep in mind that you should not make any actual arrangements—such as booking a flight or hotel—until you receive your final tour itinerary and departure dates around 60 days prior to departure. A \$125 service charge is payable for these arrangements, and the participant will be invoiced any additional costs incurred due to the new itinerary.

What are the types of individual Special Travel Requests?

- **Individual stay-ahead/stay-behind option** Where possible, EF will provide altered flight arrangements, according to your request. Participants are responsible for making their own arrangements to and from the hotel or airport, as well as all land arrangements pertaining to their individual itinerary.
- **Alternate departure airports** The Program Fees offered by EF are based on group departures.

If an individual chooses to fly out of a different airport than the group, the Program Fee of the alternate airport will apply. Travelers must depart from and return to the same domestic airport.

- **Land-only tours** On certain tours, participants have the option to make their own flight arrangements and join the tour at the first hotel on the itinerary. Participants are responsible for making their own arrangements to and from the hotel or airport. In this case, the Program Fee may be reduced by up to 30%, depending on the length and destination of the tour. EF is not responsible for any travel-related delays or inconveniences for land-only participants.

If you have requested special travel arrangements, EF cannot guarantee that you will fly with your group in either direction.

Optional excursions

What are optional excursions? EF offers these exciting activities as a supplement to what's already included on your itinerary. Some group leaders choose to add optional excursions to all participant accounts.

When should I purchase optional excursions? To secure a discounted price, optional excursions need to be purchased by 50 days prior to departure. Most optional excursions can be purchased on tour at a slightly higher price (though there are a few that must be purchased prior to departure). Additional details will be sent to participants.

Can I get a refund on optional excursions? If EF has to cancel an optional excursion during a tour (due to low enrollment, for example), you will receive a full refund. To receive a refund for an optional excursion that you simply no longer wish to be enrolled in, you must let us know by 30 days prior to departure. Please note that optional excursion prices are subject to change.

Tour extensions

Many tours offer extensions (availability depends on the number of participants) that add days, destinations and activities to the normal itinerary. Participants must be accompanied by their group leader or a designated chaperone on tour extensions. Tour extension requests need to be received at EF prior to your first enrollment.

Rooming

EF handles final rooming assignments for all travelers. Please ensure that we have all rooming requests, including upgrades, by 70 days prior to departure.

How many students are in a room? Students will room in triples or quads with others of the same gender from your entire tour group. This may mean that students from different schools may room together. EF uses U.S.-style hotels for all tours to Mexico, Central and South America. These rooms contain two double beds (beds for two people), and two students are expected to share each bed.

Can students request a twin room? Students may request twin accommodations (a hotel room with two single beds) for the following additional charges:

- \$25 per hotel night per student
- \$70 per ferry or cruise night per student

(Please note: Twin accommodations are not available on overnight trains.)

How are adults roomed? Adults are placed in twin accommodations (a hotel room with two beds) with another adult of the same gender from the entire tour group. This may mean that adults from different schools/organizations may room together.

Can adults request a room with a double bed?

Adults can request double-bed accommodations (a room with one bed for two people) by simply providing EF with the name of their roommate by 70 days prior to departure.

Can adults request a single room? Adult travelers can request a single room for an additional \$40 per hotel or cruise night (\$50 per night for South Pacific destinations). Please note: Single rooms are not available on tours to

Africa.

What are the sleeping arrangements on trains and ferries? Overnight trains provide *courette* sleeping berths or *Sesse's* (recliners), and cruises and overnight ferries provide cabins. Single rooms are not available on overnight trains.

Protection for travelers' payments

You can rest assured knowing that travelers' tour money is protected in the unlikely event of EF bankruptcy, insolvency or cessation of business under our participation in the United States Tour Operators Association (USTOA) \$1 Million Travelers Assistance Program. For program details and a list of its affiliates, contact USTOA by mail at 275 Madison Avenue, Suite 2014, NY, NY 10016, by email at information@ustoa.com or online at USTOA.com.

Terms and provisions

The terms and provisions of these Booking Conditions supersede any other warranties, representations, terms or conditions, unless they are expressly stated within a Booking Conditions Addendum or in a letter signed by an EF officer. Prices are subject to change.

When does my tour officially start and end? Each tour begins with the take-off from the departure airport, and ends when the flight lands at the return airport. For those making their own flight arrangements, the tour begins upon arrival at the first EF hotel and ends upon departure from the last EF hotel, according to the itinerary. The official length of an EF tour does not include stay-ahead or stay-behind option periods when participants are not escorted by an EF Tour Director.

What happens if EF has to cancel a tour? EF may cancel any tour for events beyond its control, including but not limited to instability in a destination country, acts of God, war (whether declared or undeclared), terrorist activities, incidents of violence, public health issues or quarantine, substantial currency fluctuations, strikes, government restrictions, fire or severe weather conditions which make it impossible or commercially unreasonable in the opinion of EF to conduct the tour. If EF cancels the tour for any such reason, participants will receive an EF Future Travel Voucher for all monies paid, less the \$95 Lifetime Membership Fee and any non-refundable fees. Cancellation by EF for causes described in this section shall not be a violation of its obligations to any participant.

What about lost belongings? EF is not responsible for loss of passports, airline tickets or other documents, or for loss of or damage to luggage or any other passenger belongings. EF is not responsible for locating lost property, unless the loss is due to EF's negligence. In this case, only shipping costs will be charged to the participant. In rare cases, when EF must get involved in the physical retrieval and handling of lost property, a non-refundable service fee of \$45 plus shipping costs will be charged to the participant. Lost luggage will be donated to charity if it remains unclaimed by one year after departure date. In the case of a lost airline ticket, the participant is solely responsible for meeting the airline's requirements (both logistical and financial) for ticket replacement.

What if my tour dates do not fall in the range covered by these Booking Conditions? Participants enrolling on tours departing between October 1, 2009, and September 30, 2010, are subject to these Booking Conditions as well as any changes to EF's 2010 Booking Conditions and payment and cancellation schedules. The 2010 Booking Conditions will be available online at eftours.com/BC in December 2008.

All tours are operated by EF Cultural Travel, Ltd. Haldenstrasses 4, CH-6006 Lucerne, Switzerland, which is the beneficiary of all invoices. EF Educational Tours are marketed in the U.S. by EF Institute for Cultural Exchange, Inc., which is a member of the global EF group of companies, referred to above as "EF."

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EF's Booking Conditions: **Payment schedule**

Enroll now!

There are four ways to submit your application and pay your **\$95 Lifetime Membership Fee**. The non-refundable, non-transferable Lifetime Membership Fee is separate from the Program Fee. All participants, including Lifetime Members, must submit a \$95 payment with their applications. For Lifetime Members, this will be applied toward the Program Fee (see p. 14 for details). Your enrollment is not complete until EF has a signed application, signature form or Internet acceptance on file.

Internet (for fastest enrollment)
eftours.com/student

Mail
EF Educational Tours
EF Center Boston
One Education Street
Cambridge, MA 02141

Phone
1-800-665-5364

Fax
1-800-318-3732

Please do not send cash payments.

Enroll in AutoPay, EF's automatic monthly payment plan, and extend your final payment deadline by up to two months! With AutoPay, there are no late fees, no interest and no hassle! See p. 19, visit eftours.com/autopay or call 1-800-665-5364 for complete details and to enroll.

If you choose not to enroll in AutoPay, the following payment schedule applies.

Applications received by July 30, 2008:

30 days after EF receives your application

A **\$150** payment (applied toward the Program Fee) **must now be received at EF**. If, for any reason, you miss this deadline, there will be a non-refundable **\$35 late fee**. A **second payment of \$300** (applied toward the Program Fee) **must be received at EF by August 30, 2008**. If, for any reason, you miss this deadline, there will be a non-refundable **\$40 late fee**. Insurance payment is due at time of purchase.

Applications received after July 30, 2008 (or tours departing prior to January 1, 2009):

30 days after EF receives your application

A **\$450** payment (applied toward the Program Fee) **must now be received at EF**. If, for any reason, you miss this deadline, there will be a non-refundable **\$75 late fee**. Insurance payment is due at time of purchase.

99 days prior to departure **FINAL PAYMENT DUE**

The balance on your account (this means the remainder of your Program Fee and any other charges on your account) must be received at EF by this time. Anyone enrolling close to 99 days prior to departure may not receive an invoice at this time, but is still responsible for remitting the balance of their account by 99 days prior to departure.

If your balance is received fewer than 99 days prior to departure, there will be a non-refundable **\$95 late fee**.

98–86 days prior to departure

The balance on your account is overdue! We cannot mail your group's final travel documents and airline tickets until accounts are paid in full.

Payment for any additional optional items, such as insurance, will be due at the time the items are requested.

85 days prior to departure

Warning! Cancellation if unpaid

If you have not paid in full, EF will cancel your reservation and EF's Standard Cancellation Policy will apply (see p. 17).

Late Applications 98 days or fewer prior to departure

If you're just now enrolling, your application is considered a **Late Application**. Once we have received your full payment by cashier's check, credit card, or money order only, including a non-refundable **\$125 Late Application Charge**, you will be placed on a waiting list while we check bus and flight availability. If we are unable to place you on a tour or offer you an alternate flight to meet up with your tour, you will receive a full refund. We may also offer you the option of arranging your own flight and buying the land-only portion of your tour. We cannot accept applications **14 days or fewer** prior to departure.

About your payments

On-time payments (determined by date of receipt at EF, not post-marked date) must be accompanied by a remittance slip and be made to:

EF Educational Tours
P.O. Box 4115
Woburn, MA 01888-4115

Payments will be returned unless attached to an EF remittance slip, or accompanied by the following details:

- Participant's name and account number
- Group leader's name
- Tour number
- Departure date

Each remittance slip is computer-coded to a specific participant's account. Therefore, the remittance slip you send must match the account toward which the payment is being made. If you are using online banking to make your payments, please indicate your EF account and tour number in the account number field.

All payment due dates refer to the dates by which each payment must be received at EF.

Please make all payments on time to qualify for EF's Peace of Mind Program and Additional Travel Security.

Payments made late (fewer than 99 days prior to departure), without a remittance slip or **by courier** (e.g., FedEx, DHL) must be made to:

EF Educational Tours
EF Center Boston
One Education Street
Cambridge, MA 02141
Attn: Account Services Dept.

Please allow adequate time for delivery (approximately 10 days) to avoid late payment fees. Late payments must be made by cashier's check, money order or credit card (no personal checks). Your cleared check or credit card statement is your receipt of payment. EF cannot re-submit checks; if a stop payment order is put on a check, or if a check is returned to us by the drawer's bank, a non-refundable \$30 processing fee will be charged. In the unlikely event that an invoice is not received, participants are still responsible for making payments on time. An invoice is sent approximately one month prior to the final due date of 99 days prior to departure.

If you have paid only the non-refundable \$95 Membership Fee at 85 days prior to departure, or, if you are past due by 60 days or more on any payment, EF reserves the right to cancel your reservation.

Peace of Mind Program

Receive an EF Educational Tours Future Travel Voucher For group cancellations, EF's Peace of Mind Program allows participants to receive an EF Future Travel Voucher for all monies paid, less the \$95 Lifetime Membership Fee and any non-refundable fees, if the entire group decides not to travel at least 35 days prior to departure. The Peace of Mind Program and its ability to transfer your monies paid is a benefit of making all payments by dates due. **Participants missing any payment deadlines will need to pay any late fees to qualify for the Peace of Mind Program.** The Future Travel Voucher provided through the Peace of Mind Program is not a merchandise credit or a gift certificate and may not be redeemed for cash.

Payments using EF Future Travel Vouchers Payments using EF Future Travel Vouchers are subject to the same schedule and fees as other forms of payment. The non-refundable portion of your voucher will be treated as a credit toward your final payment. Participants canceling a tour paid for using an EF Future Travel Voucher will be subject to additional cancellation fees associated with that tour. The participant's signature must appear on the voucher for it to be processed. Vouchers may not be split between participants. Only one voucher may be redeemed per person. Full terms and conditions appear on the vouchers.

Change your group's tour EF's Peace of Mind Program allows groups to change their tours and/or departure dates until 35 days prior to departure. This option is only available to the entire group and not to individual participants. If EF cannot accommodate the revised tour request and participants decide not to travel on the original tour, EF's Standard Cancellation Policy will apply. If there are additional fees resulting from the tour/date change, participants will be responsible for the increase. Participants canceling from a revised tour will be charged a cancellation fee based on the date that the original tour was changed or the current tour's cancellation fee, whichever is higher. The revised tour must depart within the date range that these Booking Conditions are valid. EF will make every effort to accommodate the revised tour request.

EF's Booking Conditions: **Cancellations, refunds and insurance**

The cancellation policies outlined below take into consideration the costs EF incurs long before groups ever depart. Notice of cancellation from an EF tour will only be accepted from the participant, his or her legal guardian, or the group leader. The date of cancellation will be determined by the date on which EF receives written notice. Cancellation refunds can only be made to the person whose name appears on the account; monies cannot be transferred to another account.

EF's Standard Cancellation Policy

(included in the non-refundable \$95 Lifetime Membership Fee)

116 days or more prior to departure

Full refund less the \$95 Lifetime Membership Fee and a \$150 cancellation fee.*

115 to 86 days prior to departure

Full refund less the \$95 Lifetime Membership Fee and a \$450 cancellation fee.*

85 to 30 days prior to departure

Full refund less the \$95 Lifetime Membership Fee and 50% of the Program Fee.*

29 days or less prior to departure

No refund will be issued.

*Non-refundable fees are also deducted from refunds.

Please make all payments on time to qualify for refunds in accordance with EF's Standard Cancellation Policy.

Cancellation with replacement

116 days or more prior to departure

Full refund less the non-refundable \$95 Lifetime Membership Fee.*

115 to 99 days prior to departure

Full refund less the non-refundable \$95 Lifetime Membership Fee and a \$100 substitution fee.*

98 days or less prior to departure

Replacements can no longer be accepted. (EF's Standard Cancellation policy will apply.)*

*Non-refundable fees are also deducted from refunds.

Cancellation with replacement refers to a participant who cancels but finds a person to replace him or her for the same program. The replacement's application must be submitted at the same time as the notification of cancellation.

All-Inclusive Insurance Plan *(optional)*

The All-Inclusive Insurance Plan includes:

- Medical and Accident Insurance
- Baggage and Property Insurance
- Tour Cancellation and Interruption Insurance
- 24-hour Emergency Assistance

Non-refundable premium: \$115

- may only be purchased until 75 days prior to departure
- all insurance premiums are non-refundable
- payment is due at the time of purchase

Medical and Accident Insurance covers:

- hospital bills, doctors' fees, prescriptions and medical transportation for illnesses and/or injury contracted **during the participant's tour**
- transportation, food and lodging expenses for two of the patient's relatives to be at his or her side in the event of a life-threatening illness that requires hospitalization
- combined coverage of up to \$35,000 for the above situations
- limitations and exclusions apply

Baggage and Property Insurance covers:

- up to \$2,000 for baggage and theft-prone property for the duration of the participant's tour
- theft of cash up to \$300
- theft of airline tickets and other valuable documents up to \$500
- participant's extra costs up to \$90 if baggage is delayed more than 24 hours (except on the way home)
- exclusions apply

Tour Cancellation and Interruption Insurance covers:

- A refund of the Program Fee if a participant needs to cancel from or interrupt the tour due to reasons of serious injury and grave illness leading to hospitalization, financial hardship due to unexpected/involuntary job loss, jury duty, military call to active duty or severe damage to the participant's home (exclusions apply)

24-hour Emergency Assistance covers:

- assistance and handling of claims during the participant's tour

Each insurance may be purchased separately. Please call 1-800-665-5364 for prices.

These insurances are underwritten by Efecta Insurance International Ltd., F.B. Perry Building, 40 Church Street, P.O. Box HM 2062, Hamilton HM HX, Bermuda through a Master Policy issued to EF Cultural Travel Ltd. **For complete terms, conditions and exclusions, please refer to the Master Policy**, which may be obtained by calling EF at 1-800-665-5364.

Group leader cancellation: A group leader must accompany participants on every tour. If a group leader cancels for any reason, EF will ask him or her to assign a new group leader to the group's participants. The new group leader is responsible for any increases in his or her own airline costs. Any participants who cancel at this point and choose not to travel with their replacement group leader will be treated as standard cancellations. If no replacement group leader is found, the affected participants will need to cancel to be eligible for EF's Standard Cancellation Policy. Those participants interested in being placed with a new tour group should contact EF at 1-800-665-5364. If we cannot find a new tour for these participants, EF's Standard Cancellation Policy will apply.

Refunds

Refunds for overpayments will be issued only upon written request and after a participant's check(s) has (have) been in the account for 21 days. Refunds will be issued in the name which appears on the EF account. All refund checks are mailed 4-6 weeks after the request has been processed. **There will be a non-refundable \$30 stop-payment fee for lost refund checks.**

Additional Travel Security

EF is pleased to offer the following Additional Travel Security to our customers to cover cancellations due to an act of terrorism or the threat of an act of terrorism. Through this plan, participants will receive a full refund (less the \$95 Lifetime Membership Fee) should all of the following conditions be met: (a) a terrorist act, or threats of terrorist acts occur(s), which is directed against U.S. interests on U.S. soil or in U.S. airspace or directed against U.S. interests in any other country or in international airspace; and (b) as a result of these events, a formal Travel Warning is issued by the United States Department of State, stating that Americans should not travel to any country or countries that are included in the participant's tour itinerary; and (c) the formal Travel Warning by the U.S. Department of State is issued within 65 days of the participant's departure. Participants missing any payment deadlines will need to pay late fees to qualify for Additional Travel Security.