

General Terms and Conditions

These Booking Conditions are valid for all EF tours departing after October 1, 2026. EF Explore America tours are sold and operated by EF Explore America, Inc., Two Education Circle, Cambridge, MA 02141 (1-888-333-9756) (hereinafter referred to as "EF").

GROUP TRAVEL

What is a shared group?

Consolidation provides small groups with the best value. EF's Program Fees are based on a minimum of 35 paying participants. To qualify for EF's Program Fees, it is usually necessary to combine a number of smaller groups into a larger one. Your group may therefore be combined with others that are not necessarily of the same age range. If EF is unable to consolidate groups on their requested tour, we will offer a comparable tour and apply the new Program Fee. In order to consolidate your tour, EF requests some flexibility with your date and destination choices. If we cannot offer a comparable tour as a booking option, participants can opt to receive a full refund. Once a program is booked, EF's Standard Cancellation Policy applies.

What is a private group?

For large groups that want the privacy of their own tour bus and Tour Director, EF offers the private group option. The Program Fee for a private group is based on a minimum number of paying participants per bus and is subject to a price increase if the minimum is not met. Depending on the size of your group, it may be necessary to divide into smaller groups due to limited space at hotels, restaurants, and sightseeing venues, as well as on airplanes, trains, and buses.

Who meets groups upon arrival?

Every EF bus has a full-time Tour Director who will meet you at your arrival airport or train station. In rare cases, your Tour Director may not be able to meet you, but an EF representative will be available to accompany you to meet your Tour Director.

Can my itinerary change?

It may be necessary for EF to modify the order in which sites are visited, alter the duration of stay in a city, arrange ground transportation to an alternate airport, or modify other aspects of your itinerary for reasons outside of EF's control. This may involve a change in the departure, arrival, or return dates of a tour. EF makes every effort to ensure that the new departure date will be within one to two days of the requested dates. (Options are available for groups with less flexibility. For these options, have your Group Leader contact EF.) In rare cases, it may be necessary to move dates by up to three days within the requested departure dates. In enrolling on a group travel program, you are also making the decision to travel with your chosen Group Leader who retains the ability to change the requested tour itinerary, travel dates, and price (including adding travel protection) on your and your group's behalf.

While on tour, EF's group travel model requires some flexibility with respect to your program's itinerary. Depending on your specific travel dates, it may become necessary to modify aspects of your tour or to make modifications or substitutions of certain activities or entrances due to events beyond EF's control. This may include changing the order in which cities are visited, altering your length of stay in a location, using an alternate airport, or substituting or omitting a specific inclusion or activity due to unavailability or other restrictions.

Can groups make specific tour or flight requests?

Group Leaders can add requests for Tour Director, hotel, meal, itinerary, and flight

attributes. These requests are not guaranteed. If producible, they may incur additional costs which will be the group's responsibility to pay.

PEACE OF MIND PROGRAM

We understand that plans can change due to unforeseen circumstances. EF provides an exclusive Peace of Mind program to account for such situations. This program is automatically included for all travelers and can be enacted at the group level by your Group Leader for any reason, including terrorism, pandemics, or other world events.

Your Group Leader may choose from the following options:

60 days or more prior to departure:

- Work with EF to modify your group's current tour itinerary and dates, or find a new tour, and apply all money paid to the new tour
- Cancel your tour and all travelers will receive a transferable Future Travel Voucher in the amount of all monies paid for the original tour less the cost of any purchased Travel Protection plan
- Cancel your tour with applicable fees under the Standard Cancellation Policy

59 days or less prior to departure:

Your Group Leader or the individual traveler will have the same Peace of Mind Options set forth above in the event: (i) any location(s) included in the group's itinerary is newly designated by the U.S. Department of State as a Travel Advisory Level 4; or (ii) A U.S. federal or state governmental authority has newly imposed a travel ban to your destination or newly issued an order requiring a self-quarantine for travelers in your group upon arrival to a location on your itinerary or upon return home from a location on your group's itinerary.

EF'S PEACE OF MIND PROGRAM TERMS & CONDITIONS

Benefits of the Peace of Mind program are only available to the entire group and not to individual travelers unless specifically indicated. Travelers missing any payment deadlines must pay any incurred late fees to qualify for this program.

Revised tours must depart within 25 months of the original tour. If the revised tour has a higher price than the original tour, travelers will be required to pay the difference as a condition of traveling on the revised tour. If EF cannot accommodate a revised tour request and/or the group decides not to travel on the original tour, then the group may opt for Future Travel Vouchers. If the group does not travel on the original tour, travel on a revised tour, or receive a Future Travel Voucher, standard cancellation fees will apply.

Travelers cancelling from a revised tour will be charged a cancellation fee based on the date that the original tour was revised or the date of cancellation from the revised tour, whichever is higher. EF will make every effort to accommodate revised tour requests.

Future Travel Vouchers are valid up to 25 months from the month of the original tour's scheduled departure. Future Travel Vouchers are transferrable at the face value of the voucher to members of the traveler's immediate family or school community. The Future Travel Voucher is not a merchandise credit or a gift certificate and may not be redeemed for cash. Travelers who had booked their program by redeeming a previously issued Future Travel Voucher may have different terms and options available to them based on the originally issued voucher terms.

TOUR INCLUSIONS

What does your Program Fee include?

- Full-time services of a Tour Director throughout the program – Round-trip transportation
- Transportation to all included activities
- Accommodations in quality hotels as specified
- Daily breakfast (except on arrival day)
- Nightly dinner (except on departure day)
- Comprehensive sightseeing tours and activities as specified
- All transfers and transportation between destination cities
- Overnight security at hotels for each hotel night
- Gratuities for your Tour Director, bus driver, licensed guides, restaurant, and hotel staff
- 24-hour Emergency Assistance on tour
- EF backpack and luggage tag
- EF Travel ID Badge
- Illness and Accident Coverage while on tour, subject to policy
- EF's Standard Cancellation Policy
- EF's Peace of Mind Program

The above will apply to all tours unless otherwise noted on the tour itinerary.

What items are listed separately on your invoice?

- Optional add-ons, including additional activities and excursions
- Lunches (if included on your tour)
- Adult supplement (if applicable)
- Travel Protection plan
- Travel Protection Plus plan
- Non-Refundable Fees

Non-Refundable Fees are defined as the enrollment fee (\$95), Travel Protection plan cost, Travel Protection Plus plan cost and Manual Payment Plan Fee (\$100), as well as any late fees, late application fees, Automatic Payment Plan decline charges, return check/direct debit fees, late special travel request fees and canceled check fees which have been applied to the account at the time of cancellation.

- Included Lunches

If lunches are included in the tour, they will be provided in the form of a meal, voucher, or Till float up to a maximum value of \$20 per meal. Where applicable, Till floats are distributed during tour by your Tour Director via the Till app or Till loaner card. If a customer would like to retain any unused money from their Till float, they must sign up for a Till account prior to tour. If using a Till loaner card, your card will be collected by the Tour Director at the end of tour and any unused funds are non-refundable. For more information on Till Financial, visit .

ADDITIONAL COSTS

- Any applicable baggage-handling fees imposed by the airlines (see efexploreamerica.com/baggage for details)
- Expenses caused by last-minute train or airline rescheduling, cancellations, or delays caused by the airlines, train company, or bad weather
- Passport, visa, or any other fees associated with entry or exit from a specific location (including country exit/entry fees for groups traveling to Canada)
- Souvenirs and incidentals
- Lunches (if not included on your tour)
- Any expenses not specifically listed as included (such as any health testing or vaccination costs)

An additional \$200 Under 10 Supplement will be applied to all traveler accounts if the group size falls under 10 paying travelers. This will be applied to paying traveler accounts no later than 140 days before departure. Also, if the group size is under 10 paying travelers and as a result airline contract rates are not available, additional fees may apply.

TRAVEL TO CANADA

Entrance into Canada requires a valid passport that will remain valid for at least six months after the tour ends. If you do not already have a passport, you should apply for one as soon as you enroll on your tour. Late enrollment may require the passport application process be expedited for an additional fee. For more information, visit <http://travel.state.gov/passport>. Additionally, parental authorization forms are required for Canadian travel for minors. Consult your Group Leader for more information. Citizens of the United States do not need a visa to enter Canada. Non-U.S. citizens should contact the closest Canadian embassy or consulate as soon as possible for specific entry and exit requirements. If a participant traveling to Canada is unable to obtain the documents or meet the entry or exit requirements necessary to enter Canada, EF's Standard Cancellation Policy will apply. Travelers will also be required to obtain or meet, at their sole cost, any other documents or entry and exit requirements (i.e., health testing or vaccination requirements).

FLIGHT TRANSPORTATION

Which types of airlines does EF use?

EF reserves seats with most major carriers. (The passenger contract in use by each airline, when issued, shall constitute the sole contract between the airline and the purchaser of the tour.) EF reserves the right to use charter flights.

Will we have direct flights?

Due to available flight routings, we cannot guarantee non-stop or direct flights. (Options are available for groups with less flexibility. For these options, have your Group Leader contact EF.)

Do I need to use all portions of my flight itinerary?

Yes. You must travel on all legs of your itinerary. If you do not travel on a portion of your flights, the remaining portions will be canceled, and no refund will be issued. You will be responsible for purchasing a new ticket as well as any service fees charged by the airlines.

Will my group fly together?

Due to space availability and size of available aircraft, we cannot guarantee that all members of a group will fly together on the same flight. Groups may have an additional overnight, layover and/or bus transfer due to space availability, routings, and legal connection times. EF cannot be held responsible for airline schedule changes or mechanical, weather, or capacity related flight delays. In some cases, groups may travel on an overnight "red-eye" flight, departing as early as the afternoon before the tour is scheduled to begin. You will receive your seating assignments at the time of check-in or at your designated departure gate.

Can I make modifications to my flight itinerary or seat assignment?

EF's group contracts do not allow upgrades, stopovers, or the accrual of frequent flier miles. EF and the airlines are not able to accommodate seat changes, upgrades, or modifications for group and/or individual bookings. We are not able to pre-assign seating. Seat assignments will be provided upon check-in. Depending on your group's size, travelers may or may not sit together.

Do groups depart and land at the same airport?

Flights to and from the following destinations may originate/end at any of the airports serving them (listed below). On occasion, your tour may return to an airport in your area other than the one from which you departed:

– New York: Newark, LaGuardia or JFK

– Washington, D.C./Baltimore: BWI, Dulles, or Ronald Reagan National – Houston: Hobby or George Bush Intercontinental

– Chicago: O'Hare or Midway

– Los Angeles: LAX, Burbank, Orange County, Long Beach, or Ontario – San Francisco: Oakland, San Jose, or San Francisco

– Miami: Miami or Fort Lauderdale

– Cleveland: Cleveland or Akron

TRAIN TRANSPORTATION

Which railway company does EF use?

EF reserves all group tickets with Amtrak, either on standard scheduled public trains or chartered trains.

Will the train ride be direct with no other stops?

All trains booked will be direct from your departure station to your end station, and you will not need to transfer to any different trains on the ride (barring any unforeseen maintenance on the rail).

Will the train ride have multiple stops?

Due to available train routes and the public train schedule, we cannot guarantee non-stop train options with no other stops.

Can I get on the train at a different stop along the route?

No. For group safety and booking purposes, the whole group must board and depart the train at the same time through the same gateways.

Will my group ride the same train together?

Due to space availability and size of available trains, we cannot guarantee that all members of a group will ride together on the same train or in the same train

compartment. EF cannot be held responsible for train schedule changes or mechanical, weather, or capacity related delays. In some cases, groups may travel on an overnight "red-eye" train, departing as early as the afternoon before the tour is scheduled to begin

Are there assigned seats on the train?

In some instances, there may be assigned train cars or compartments for your group, but there are no EF-assigned seats on the trains.

Can we upgrade our own train tickets to business class or use Amtrak loyalty points?

Our train contracts do not allow upgrades or the accrual of Amtrak loyalty points.

Do groups depart and arrive through the same train station?

Trains to and from the following destinations may originate/end at any of the train stations serving them (listed below). On occasion, your tour may return to a train station in your area other than the one from which you departed:

– Boston: South Station, Back Bay Station, Rt 128 Station

– New York: Moynihan Train Station, Penn Station, Grand Central Station

SPECIAL TRAVEL REQUESTS

EF is happy to arrange for an alternate departure airport on your itinerary. Your Program Fee will change to reflect the new gateway, and a Non-Refundable Service Fee will apply. You will be responsible for your own ground transportation to or from your group's location, and at the end of your itinerary you must return to the city from which you initially departed. Please call our Traveler Support Team at 888-333-9756 for details and to obtain a Special Travel Request form.

– All requests are subject to availability

– Requests must be received by EF by the group's enrollment deadline or 110 days prior to departure, whichever is earlier

For groups travelling to tour by train, alternate transportation for individual travelers cannot be arranged.

Minors under the age of 15 may not fly unaccompanied. By submitting a special travel request for a minor under the age of 15, you are committing to having an adult travel with them at your own cost.

Minors aged 15 or above traveling without an adult companion on their full flight itinerary may be subject to an unaccompanied minor fee assessed by the airline subject to the airline's terms and conditions. Travelers are responsible for paying this fee directly to the airline when they check in. Contact your airline no less than one week before traveling to confirm at what age they require this fee—it differs by airline—and any additional information you may need.

AGE REQUIREMENTS

Can adults go on tour?

EF's published Program Fees are based on student rates for transportation, admissions, accommodations, etc. We do, however, accept adults on our educational tours as well. An adult is a participant who is at least 20 on the last day of the tour.

In addition to the Program Fee, paying adults are charged a per-person adult supplement for all tours to cover the difference between student and adult rates. All adult travelers will be required to complete a background check through a third-party company prior to traveling. EF reserves the right to cancel any traveler if, in EF's sole discretion, it determines the results pose a risk to the group's safety or wellbeing. In that case, travelers may be subject to EF's Standard Cancellation Policy. Group Leaders have the right to refuse or cancel an adult's registration at

their sole discretion.

Are there guidelines for young travelers?

Guidelines for travelers ages 6–11 are available to Group Leaders from their EF representative. Children under the age of 6 are not allowed to travel on an EF tour. Anyone younger than 18 years old traveling via flight apart from the group without an adult companion must register with the airlines as an Unaccompanied Minor. Please contact each airline on the minor's itinerary to make arrangements. Any resulting fees will be assessed by the airlines and are the responsibility of the traveler. A parent/legal guardian must provide written consent to EF (after receiving airline approval) if they wish to decline the Unaccompanied Minor service.

ROOMING

All rooming requests including upgrades must be submitted by 110 days prior to departure.

How many students are in a room?

Students room in quads with same-gender students. Rooms contain two double beds (beds meant for two people), and two students are expected to share each bed. Shared tour participants will room with same-gender students from the entire shared tour group with which they are traveling, including students from other schools. Rooming assignments are based on gender identified on the traveler enrollment form. A traveler can inform EF if they identify as a different gender or prefer alternate arrangements based on their sexual orientation, and we will work to accommodate that traveler.

Can students request a twin room?

Students may request twin room accommodations for an additional fee. Requests require the name of a confirmed, enrolled roommate at the time of submission. Twin room requests are subject to hotel availability.

How are adults roomed?

Adults are automatically roomed in twin accommodations (i.e., rooms with two separate single beds). Shared tour participants will room with same-gender adult members of the entire shared tour group with which they are traveling.

Can adults request a single room?

Single room accommodations include an additional charge in addition to the adult supplement. Single room requests are subject to hotel availability. Triple-occupancy rooming is also available for students and their families. For other rooming options, as well as details and pricing, please contact EF at 888-333-9756.

ADDITIONAL TERMS AND PROVISIONS

No warranties, representations, terms, or conditions apply to any tour unless expressly stated within these "Booking Conditions," in a Booking Conditions Addendum, or in a letter signed by an EF officer. Prices are subject to change. EF makes every effort to ensure the accuracy of its publications, but it is not responsible for typographical or printing errors, including, but not limited to, pricing information. EF tours are not for resale and travelers must enroll directly with EF.

Enrolling travelers acknowledge that EF may change the Booking Condition terms from time to time and those changes become effectively immediately. Notice will be provided to you in the event of a material change. A traveler's continued use of EF's services following such notice constitutes acceptance and agreement to be bound by such changes. Travelers agree that the current version of the Booking

Conditions in effect at the time of travel or cancellation applies to their tour program.

EF is registered as a "Seller of Travel" as defined by the travel regulations of the following states: California (Reg. No. 2060124-20); Florida (Reg. No. ST42165); Washington (Reg. No. 602973454).

When does my tour officially start and end?

Each tour begins with the takeoff from the EF departure airport, departure from train station, or bus pick-up location and ends upon completion of the flight back to the EF airport, arrival at train station, or return to bus drop-off location. For those making their own travel arrangements, the tour begins upon arrival at the first scheduled EF activity and ends upon departure from the last EF hotel.

What about lost belongings?

EF is not responsible for loss of passports, airline or train tickets, other documents, or for loss of or damage to luggage or any other passenger belongings. In the case of a lost airline or train ticket, the participant is solely responsible for meeting the airline's or train's requirements (both logistical and financial) for ticket replacement.

What about travelers with food allergies?

EF recognizes that some travelers may have severe food allergies. We will do our best to ensure that our suppliers are informed of the situation, but we cannot guarantee that all requests will be accommodated. Please contact Traveler Support at 888-333-9756 to relay any food allergies by at least 110 days prior to departure. Travelers are responsible for making their own arrangements for all in-flight meals or meals when travelling via train.

What items are prohibited from tour?

For the safety and well-being of all travelers, no firearms or any other weapons are permitted on tour except as required by law.

Health & Capabilities

The pacing and physical requirements of tour vary by itinerary. Travelers should select a tour that is suitable for their physical capabilities. Certain tours require considerable walking and may pose difficulty for travelers with disabilities or impaired mobility. EF representatives are available to discuss any specific accommodations that disabled passengers might request and whether such requests can be reasonably arranged.

INCLUDED PROTECTION (included in your Program Fee)

- Supplemental Illness and Accident Coverage for injury and/or illness contracted during your tour, subject to the policy Terms and Conditions referenced below
- Transportation, food and lodging expenses for two relatives to be at your side in the event of a life-threatening illness
- Combined coverage of up to \$50,000 for the above situations (limitations and exclusions apply)
- 24-hour emergency assistance during your tour

– The Illness and Accident Coverage Plans are underwritten by United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United State Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2023. This is done through a certificate issued to EF Explore America, Inc.

– This certificate does not insure or cover any claim that will be paid for through another insurance policy; other limitations and exclusions may apply. For complete terms, conditions and exclusions please refer to the certificate, which may be obtained by calling 1-888-333-9756 or by visiting <https://ahptravelcare.com/efexploreamerica>

REFUNDS

When applicable, refunds for overpayment will be issued upon request and after the most recent payment has been in the traveler's account for 21 days. Refunds will

be issued back to the original form of payment unless that is no longer valid, in which case a refund check will be issued in the name that appears on the traveler's account.

All refunds are sent three to five weeks after the request has been processed. There will be a Non-Refundable Fee of \$50 to stop-payment on lost refund checks.

CANCELLATIONS AND MODIFICATIONS

EF's Standard Cancellation Policy*

The cancellation policies below take into consideration the costs EF incurs often years before groups ever depart. The date of cancellation will be determined by the date on which EF receives notice from the participant, their legal guardian, or the Group Leader.

- 360 days or more prior to departure: Full refund less the \$95 non-refundable enrollment fee, all Non-Refundable Fees, and a \$100 cancellation fee.
- 359-180 days prior to departure: Full refund less the \$95 non-refundable enrollment fee, all other non-refundable fees, and a \$300 cancellation fee.
- 179 to 110 days prior to departure: Full refund less the \$95 non-refundable enrollment fee, all other non-refundable fees, and a \$500 cancellation fee.
- 109 to 60 days prior to departure: Full refund less the \$95 non-refundable enrollment fee, all other non-refundable fees, and 50% of the Program Fee.
- 59 days or less prior to departure no refund will be issued.

*Travelers who purchase a Travel Protection plan receive two options to cancel the trip due to reasons not covered by the insurance underwritten by United States Fire Insurance Company: (i) travelers who cancel 360 days or more prior to departure will have the cost of the plan refunded and the \$100 cancellation fee waived. The \$95 non-refundable enrollment fee and other non-refundable fees will remain withheld; (ii) travelers who cancel 60 days or more prior to departure may rebook to another EF Explore America Tour within 30 days of such cancellation. Travelers opting for the rebooking option is responsible for finding a new tour, and final placement is based on availability. Such tour needs to take place within 180 days from cancellation, and any difference in price will be covered by the traveler (non-refundable fees from the original tour will not be put toward the rebooked tour). The cancellation fee waiver and rebooking benefits are non-insurance benefits provided by EF Explore America.

Cancellation with replacement refers to a participant who cancels but finds a person to replace them for the same program. The replacement's enrollment form must be submitted at the same time as the notification of cancellation. EF cannot guarantee the replacement participant a place on the tour or the same flights as the group. This is primarily due to restrictions outlined in our airline agreements.

- 360 days or more prior to departure: Full refund including the \$95 non-refundable enrollment fee and all Non-Refundable Fees.
- 359 – 180 days prior to departure: Full refund less the \$95 non-refundable enrollment fee, all other non-refundable fees.
- 179 to 110 days prior to departure: Full refund less the \$95 non-refundable enrollment fee, all other non-refundable fees, and a \$100 substitution fee.
- 109-60 days or less prior to departure: Replacements can no longer be accepted. EF's Standard Cancellation Policy will apply.

All payments must be made on time to qualify for a refund in accordance with EF's Standard Cancellation Policy.

efexploreamerica.com/enroll

Group Leader Cancellations

A Group Leader must accompany participants on every tour. If a Group Leader cancels or is removed for any reason, EF will ask them to assign a new Group Leader to the group's participants. The new Group Leader is responsible for any increases in their 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, and EF's Standard Cancellation Policy will apply.

Cancellations or Modifications Required by External Events Beyond EF's Reasonable Control

EF is not responsible or liable for, and no refunds will be given as a result of, delays, cancellations, modifications, or interruptions affecting all or part of a tour program that result from any event, cause, or circumstance beyond the reasonable direct control of EF (a "Force Majeure Event").

For avoidance of doubt, a Force Majeure Event includes but is not limited to: (i) so-called "acts of God"; (ii) epidemics, pandemics, plagues, outbreaks of infection diseases, mass-illness or other public health issues, emergencies, or associated quarantine or isolation requirements; (iii) acts of any governmental or ruling authority or governmental shut-down; (iv) acts of war (whether declared or undeclared) or civil unrest, insurrection or revolt; (v) strikes or other labor activities; (vi) criminal, terrorist or threatened terrorist activities of any kind; (vii) travel restrictions, warnings or advisories issued by any local, municipal, county, state or federal governmental body, agency, or organization; (viii) overbooking or downgrading of accommodations by third-parties; (ix) limitations imposed on or cancellations of group bookings for entrances or activities by third-party suppliers or vendors; (x) structural or other defective conditions in houses, apartments or other lodging facilities (or in any heating, plumbing, electrical or structural problem therein); (xi) mechanical or other failure of airplanes, trains, or other means of transportation, or for any failure of any transportation mechanism to arrive or depart timely or safely (including flight or train delays, interruptions, or cancellations); (xii) severe or unexpected weather or other environmental events (including storms, fire, floods, and volcanic ash clouds); (xiii) financial failure or other defaults by suppliers; or (xiv) any unavailability or interruption of any service provider that is relied upon by EF to operate the program or otherwise fulfill an obligation to its travelers.

EF incurs substantial non-recoverable costs and expenses of its own in planning, preparing, and pre-paying amounts for such tours. Accordingly, if a tour needs to be cancelled or postponed due to a Force Majeure Event, travelers will receive an EF Future Travel Voucher for all monies paid, less the cost of any purchased travel protection plan, to allow travelers the ability to reschedule their tour at a time after the Force Majeure events abate. In the event of a delayed or interrupted tour program, the amount of the Future Travel Voucher will be pro-rated for the missed portions of the tour. Cancellation, modification, or postponement by EF for causes described in this section shall not be a violation of its obligations to any traveler.

CAN I PROTECT MY INVESTMENT?

Travelers can help protect their investment from the unexpected with one of the protection plans. The insured components of these plans are underwritten by U.S. Fire Insurance Company (certificate number series include T210-CER and TP-401) and cancellation waivers or assistance services are provided by EF Explore America. Insurance benefits provided in the plans are subject to the limits, terms, and exclusions of the policy, which is available at <https://riskstrategiestravel.com/tour-programs/explore-america>. The coverage options may vary or may not be available based on state of residence. This policy is excess. For LA, OK or MD residents only, please contact Risk Strategies at 877-974-7462 ext. 100 if you would like to obtain additional information regarding the features and pricing of each travel plan component. Learn more at <https://www.efexploreamerica.com/help-center/policies/coverage-flexibility#protection>.

Travel Protection Plan

Designed specifically with EF travelers in mind, the Travel Protection plan is for travelers for the official tour portions while groups are traveling with a Tour Director. Learn more at efexploreamerica.com/protection. Coverage is not in effect until the plan is fully paid. The Travel Protection plan is non-refundable after any of the following occur: when you depart on your tour, when you file a claim, or 10 days after payment.

Travel Protection Plus Plan

Along with providing the same benefits as the standard Travel Protection Plan, travelers who purchase the Travel Protection Plus plan receive additional pre-tour cancellation fee waiver benefits. Travelers are able to cancel their tour up to 24 hours prior to departure for any reason and receive a refund of their tour program cost (less the cost of the plan, the enrollment fee, and other Non-Refundable Fees) through this EF-provided cancel for any reason waiver benefit. Learn more at efexploreamerica.com/protection. The Travel Protection Plus plan must be purchased at the time of enrollment and is non-refundable after any of the following occur: when you depart on your tour, when you file a claim, or 10 days after payment.

ENROLLMENT

EF incurs substantial non-recoverable staff costs and other expenses from the time of initial enrollment in processing traveler applications, beginning the planning and preparation needed for your and your group's tour program, and offering flexible policies like the Peace of Mind program and eligibility for discounts on other EF programs. As a result, all travelers must pay a non-refundable, non-transferable \$95 enrollment fee to complete their enrollment. All traveler enrollment applications must be received by EF by at least 110 days prior to departure.

What's the enrollment deadline?

Enrollment forms are processed on a "first-come, first-served" basis. All enrollment forms must be received by EF no later than your group's enrollment deadline, which will be determined by the Group Leader and an EF representative; enrollment forms received after the deadline are subject to availability. The enrollment deadline will be no later than 110 days prior to departure.

What if I miss the enrollment deadline?

When you enroll less than 110 days prior to your tour, you will need to pay the full cost of your tour plus a \$200 late enrollment fee. If your tour itinerary includes a Broadway show, there will be an additional \$20 charge per show on the itinerary. EF only accepts payment by credit/debit card, money order or cashier's check for late enrollments. Availability is not guaranteed, and additional charges may apply. You will receive a full refund if we are unable to place you on the tour. We cannot accept enrollments 35 days or fewer prior to departure.

If we are unable to place the traveler on a tour or the traveler does not wish to pay the additional charges, the traveler may cancel their pending enrollment request and receive a full refund, including the \$200 late enrollment fee and \$95 enrollment fee. If the late enrolling traveler had previously cancelled off the tour, they will only be eligible for a refund of any payment made to initiate the late enrollment request which will not include the nonrefundable fees held in the original cancellation.

PAYMENT DETAILS

How do I pay for tour?

With our flexible payment options, you choose when—and how—you want to pay.

You can pay in full upon enrollment, or choose to pay over time. With our free Automatic Payment Plan, you can have your payments automatically deducted from your checking account or ATM/debit card on a monthly or bi-weekly schedule. While enrolled on the Automatic Payment Plan, your final payment is extended up to one month before your tour.

Or choose our Manual Payment Plan (\$100 plan fee) to pay in larger installments less often using an ATM/debit card, credit card, or personal check.

Automatic Payment Plan Terms and Conditions

- Travelers must select a payment method of either direct debit from a checking account or an ATM/debit card (card must display the Visa or MasterCard logo).
- EF must have the checking account or card holder signature on the Enrollment Form, electronic signature, or verbal authorization indicating agreement to EF's Automatic Payment Plan Terms and Conditions before the plan is activated.
- A minimum of three automated payments are required. Travelers who are not eligible for the Automatic Payment Plan must pay in full upon enrollment or enroll in the Manual Payment Plan.
- Travelers must provide a valid billing email address and pay the tour's \$95 enrollment fee before the plan is activated.
- Travelers who choose monthly payments must choose a date between the 1st and 26th of the month on which their account will be automatically debited.
- Travelers who choose bi-weekly payments must choose a weekday on which their account will be automatically debited.
- Due to weekends and holidays, EF reserves the right to debit the travelers' account up to three days after the scheduled date.
- The Automatic Payment Plan amounts are subject to change if four items or payments (other than the Automatic Payment Plan) are added or removed in excess of \$20. All other items or payments totaling \$20 or less that are added or removed will only be reflected in the final payment.
- After the Automatic Payment Plan's final scheduled payment, any additional items are due at time of purchase. Payments will no longer be automatically deducted.

– A non-refundable \$50 fee will be assessed each time a payment is returned or declined in the Automatic Payment Plan. In these cases, the plan will be recalculated to have the missed payment redistributed across the remaining schedule. EF reserves the right to withdraw travelers from the plan for returns or declines in two consecutive payments. Should the final payment be returned or declined, travelers will automatically be withdrawn from the plan.

– Travelers are not charged late fees while enrolled in the Automatic Payment Plan. Should the traveler opt to withdraw from the plan or is withdrawn by EF, the traveler will be enrolled in the Manual Payment Plan and the \$100 plan fee will be assessed.

Manual Payment Plan Terms and Conditions

– If travelers do not pay in full upon enrollment or choose the Automatic Payment Plan, they will be enrolled in the Manual Payment Plan and a non-refundable one-time \$100 plan fee will be applied.

You will receive invoices based on the following schedule:

- Upon enrollment:
\$95 non-refundable enrollment fee plus the cost of any purchased protection plan
- 30 days after enrollment:
Account must have \$450 total paid Late Fee: \$50
- 110 days prior to departure: Account must be paid in full Late Fee: \$200
- Travelers can pay with ATM/debit card, credit card (card must display the Visa or MasterCard logo) or personal checks.

– Payments made by personal check must be submitted with the traveler's name and account number.

– A non-refundable \$50 fee will be assessed each time a check or direct debit payment is returned or declined.

– Travelers are responsible for making payments on-time even if an invoice is not received.

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

– EF reserves the right to cancel the traveler's reservation if any payment is past due by 30 days (or 15 days after final payment is due). In that event, EF's Standard Cancellation Policy will apply.

– Payment for the Travel Protection Plus plan or the Travel Protection Plan is due at the time of purchase, and the plan will not be purchased until payment is received.

Payment Security

Travelers' tour money has protection 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.

PAPERLESS BILLING

For travelers enrolled in Paperless Billing, the following Terms and Conditions apply:

– Travelers will receive electronic invoices in connection with all information related to their EF account, including tour invoices, and other notices that are available in electronic format. Travelers understand this means that, once enrolled, they will not receive paper copies. Invoice reminders will be sent to the billing e-mail address that travelers provide on their enrollment form. Travelers may view and print invoices by logging into their account at efexploreamerica.com.

– EF is not responsible for any delay or failure to deliver any invoice, and travelers understand that nothing in these Terms and Conditions relieves obligation to pay any invoice.

– Travelers may elect not to receive electronic invoices and change to billing by US mail at any time by logging into account at efexploreamerica.com or by calling 888-333-9756.

– To the extent permitted by law, paperless billing is provided "as is" with faults and without warranties of any kind, either expressed or implied. Travelers assume all responsibility and risk for use of paperless billing. EF does not warrant that the information, processes, or services will be uninterrupted, or bug or error free.

PERSONAL DATA

EF will process your personal data in compliance with applicable data protection legislation for the purposes of completing your enrollment, customer service, the purchase of an offered travel protection plan, and providing you with the products and services related to your tour. This may entail sharing your personal data with corporate affiliates, claims handlers, insurance providers, and other business partners both within and outside the U.S., including to and within the EEA/Switzerland.

We have put appropriate safeguards in place for such transfers of your personal data, including the standard data protection clauses adopted by the European Commission. EF may also use your personal data, combined with data from third parties, to market products and services based on your interests, including by email and SMS/text. You may contact EF at any time to unsubscribe from any direct marketing purposes.

We will only keep your personal data for as long as it is necessary for the purposes for which it has been collected or in accordance with time limits stipulated by law and good market practice, unless further retention is necessary for compliance with a legal obligation or for the establishment, exercise or defense of legal claims. We will keep your personal data for marketing purposes until you withdraw your consent.

If you have questions about the processing or use of your personal data, would like to have a copy of the information EF holds about you, or have inaccurate personal data corrected or erased, please contact customer service at 888-333-9756.

DIVERSITY, EQUITY, INCLUSION AND BELONGING

EF is committed to providing an inclusive tour experience, and all of our travelers play a role in this. On tour, you will meet people who represent a variety of backgrounds and beliefs and explore diverse cultures and histories. Our goal is to create an environment that celebrates these differences and fosters learning more about the world, yourself, and yourself in the world.

EF's Rules of the Road

When you enroll on your tour, you agree to EF's Rules of the Road, which can also be found on your personalized website. If you do not conform to these regulations or any specific rules set by your Group Leader, you risk dismissal from the tour, returning home at your expense with no refund for the missed tour portion. Decisions regarding tour dismissal are up to EF and/or your Group Leader.

All travelers must adhere to the following regulations while on tour:

1. All scheduled activities are obligatory. If you are sick, have signs of becoming sick, or have a physical ailment that might prevent you from participating in an activity, you must tell the Group Leader, who should notify the Tour Director.
2. If you want to visit friends or relatives in a destination, your Group Leader must be told before the tour begins. Please complete the Tour Release Form, found under Forms and Resources on the Help Center (efexploreamerica.com/help-center), to receive permission for the visits. You must then give the form to your Tour Director upon arrival.
3. You are expected to respect the nightly curfew that your Group Leader may set for your own safety and security. Room checks will be conducted at the Group Leader's discretion. Visitors or group members of the opposite gender are not permitted in your room.
4. Smoking is not allowed on buses, during meals, in hotel rooms, or in any other shared, enclosed space.
5. Hitchhiking and the driving or renting of any motor vehicle is strictly forbidden for all travelers.
6. You are required to pay for any phone calls or incidental personal expenses incurred at hotels. These will be payable the evening before departure at each hotel.
7. Illegal activities will not be tolerated and are punishable by immediate dismissal from the tour. If you are involved in any illegal activities, all costs to return home are at your own expense. If the local authorities are involved, you will be subject to the laws of the country you are visiting.
8. Payment for damage done to hotel rooms or to buses is your responsibility. If you notice any damage upon arrival at a hotel, you should notify the Tour Director immediately.
9. EF is committed to creating a safe and comfortable environment for all travelers, and diversity, equity and inclusion are an integral part of our mission to break down barriers through educational travel. Harassment, bullying or discrimination aimed at other travelers, suppliers or staff on the basis of gender identity, age, sexual orientation, disability, physical appearance, race, ethnicity, religion or any other factor will not be tolerated and may result in a participant's dismissal from tour at their own expense.

RELEASE AND AGREEMENT

I (or parent or legal guardian if enrollee is under 18 or a minor under any other applicable law) am an enrollee for an educational tour operated by EF Explore America, Inc. By signing the EF Release and Agreement, I understand and agree to the following:

1. EF Explore America, Inc. and its affiliated companies, partners, and any companies acting on their behalf, along with their officers, directors, employees, agents, shareholders, and authorized representatives (collectively referred herein as "EF") do not own, operate, or control any entity that is to or does provide goods or services for my program, including but not limited to, hotels, houses, apartments or other lodging facilities; tour directors; airline, vessel, train, bus or other transportation companies; local ground operators; visa processing services; providers or organizers of optional excursions; or food service or entertainment providers.. I acknowledge that all such persons and entities, specifically the Tour Director assigned to my tour, are independent contractors and not employees or agents of EF. As a result, EF is not responsible or liable for any injury, loss or damage to person or property, death, disease, sickness, delay or inconvenience in connection with the provision of any goods or services or arising from any negligent or willful act or failure to act of any such person or entity, or of any third party.
2. To the fullest extent permitted by law, I agree to release EF and my school, my school district, my school board, my Group Leader, and my Tour Director (collectively, the "Released Parties") from, and agree not to sue the Released Parties for, any and all claims, of any nature related in any manner to my participation on an EF sponsored tour, including but not limited to, claims for negligence, breach of contract, breach of express or implied warranties, negligence or wrongful death or any statutorily based claim. I hereby unconditionally and unequivocally waive any and all claims and demands for all damages, losses, costs and expenses of any nature whatsoever (including attorneys' fees) on account of or arising out of any and all personal injury, death, bodily injury, mental anguish, emotional distress, property or other damage that I may suffer from any cause whatsoever related in any way to my participation in any EF sponsored tour. I agree that this release applies to and binds myself and my minor child enrolling on tour (if applicable), along with my personal representatives, executors, heirs, and family.
3. I acknowledge that travel includes certain inherent risks that include but are not limited to: (i) injuries caused by other travelers or third-parties; (ii) traffic-related accidents; (iii) dangers associated with water-based activities; (iv) dangers associated with or bites from animals, insects, or pests; (v) sanitation problems; (vi) food poisoning; (vii) lack of access to or inadequate quality of medical care; (viii) difficulty in evacuation in case of a medical or other emergency; (ix) or any negligent or willful act or failure to act of any third party or for any other cause beyond the direct control of EF. I assume all risk of bodily injury, death, emotional trauma, property damage, inconvenience, and/or loss resulting from negligence or any other acts of any and all persons or entities, however caused, including, but not limited to, those risks mentioned above. It is my intention fully to assume all of the risks of travel and participation in the program and to release the Released Parties from any and all liabilities to the maximum extent permitted by law.
4. I further agree to release the Released Parties from any and all decisions to cancel, modify or delay the tour as a result of unforeseeable events that are beyond the reasonable control of EF, or which become necessary or advisable so as to increase the quality of the tour.
5. My tour begins with the takeoff from the EF departure airport, departure from train stations, or bus pick-up location and ends upon completion of the flight back to the EF airport, arrival at train stations, or return to bus drop-off location.
6. EF shall have no liability or responsibility for me when I am absent from EF sponsored activities or during non-EF sponsored activities, such as visits to friends or relatives or during stay-ahead, stay- behind or any optional periods or activities that do not include the services of a Tour Director.
7. EF or my Group Leader reserves the right to decline to accept or cancel my registration in the event that my participation would negatively affect the wellbeing or satisfaction of me or my travel group, would be dangerous to myself or other participants, or if EF or my Group Leader cannot in its sole discretion accommodation a medical or behavioral condition. In such an event, EF's Standard Cancellation Policy as outlined in the Booking Conditions apply.
8. I agree to abide by EF's rules, the directions of my Group Leader, my Tour Director and EF's personnel during my tour. Failure to do so may result in my Group Leader or EF terminating me from the tour immediately. Bullying and harassment are not tolerated on tour and individuals who engage in such behavior may be removed from tour. The use of alcohol is not allowed and consumption of alcohol by any participant, of any age, is subject to disciplinary action, including dismissal from tour. I understand that if I am removed from tour, I waive the right to a refund of any part of my Program Fee, and that EF may then send me home and require an adult to travel with me if I am under 18 years old at my own expense.
9. I agree to abide by all local laws when abroad or while on tour, including those concerning drugs and alcohol. I understand that if I abuse or disobey such laws, even unintentionally, I waive my right to a refund of any part of the Program Fee, and EF may send me home and require an adult to travel with me if I am under 18 years old at my own expense. I also understand that should local authorities be involved, I will be subject to the laws of the country or state I am visiting.
10. If I become ill, incapacitated, or medically compromised, EF and their employees, my Tour Director, my Group Leader, or a health care provider or health consultant may take any action deemed necessary for my safety and well-being, including notifying parents/guardians, securing medical treatment (at my own expense) or obtaining a health consultation, and transporting me home. EF retains the right, in its sole discretion, to contact the participant's parent(s), guardians, or emergency contacts with regard to health issues or any matter whatsoever that relates to the participant's tour. These rights transcend any and all privacy regulations that may apply. In the event of a medical emergency, or any situation requiring medical intervention or consultation, EF will attempt to cause appropriate treatment to be administered, and the participant authorizes EF to do so. EF may offer or require that the traveler connect with an external mental health or physical healthcare resource, including a mental health assessment, and the traveler and/or their parent/guardian authorizes the use of these services. EF, however, makes no warranty that it will be able to cause effective (or any) emergency treatment, Intervention, or consultation to be administered. I acknowledge that certain health events on tour may require a medical assessment prior to air travel home, and I agree to cooperate with any such requirements or process.
11. EF has the right to make changes and/or cancellations in tour itineraries and departure dates, and to modify transportation arrangements, including hotels and any other tour features at any time. In the event of such changes, refunds will be given only in accordance with the provisions of the Booking Conditions supplied herewith.
12. I have made the choice to travel with the teacher/Group Leader organizing my group, and I understand that this choice is not the responsibility of EF. I understand that my Group Leader is able to make decisions on my behalf, including but not limited to changing the group's requested tour or travel date and requiring that I purchase items such as Travel Protection plan, Travel Protection Plus plan and optional excursions. I understand that a Group Leader must accompany me on tour. If my Group Leader cancels or is removed for any reason, EF will ask them to assign a new Group Leader. If I cancel at this point and choose not to travel with the replacement Group Leader, I will be subject to EF's Standard Cancellation Policy. If no replacement Group Leader can be found, I will need to cancel, and EF's Standard Cancellation Policy will apply.
13. If I purchase a Travel Protection plan and a travel disruption occurs during my tour, I agree for EF to incur costs on my behalf to mitigate its effects and I assign any insurance benefits applicable to travel disruption to EF for EF to submit a claim for reimbursement on my behalf.

14. It is my responsibility to secure the necessary travel documents and meet all applicable travel requirements (passport, visa[s], any required health testing or vaccinations, and parental authorization forms.) This includes meeting (where applicable) the U.S. Government's requirement for a REAL ID or other acceptable ID to fly within the U.S. beginning on May 7, 2025. Failure to do so does not constitute grounds for a refund except according to the Standard Cancellation Policy outlined in the Booking Conditions.
 15. I will be required to pay for any phone calls or incidental personal expenses that I incur at hotels, as well as for any damage I cause to hotel rooms, buses or other property.
 16. This tour has been designed for students, as reflected in the pacing, educational content, accommodations and other aspects of the tour.
 17. If I will be 20 years old or older at the time of tour departure, I acknowledge that EF will conduct a criminal background check ("CBC") as a pre-condition to travel. If such a traveler refuses to consent to the CBC, it will be deemed a cancellation and EF's Standard Cancellation Policy will apply.
 18. This Release and Agreement and EF's Booking Conditions constitute the entire agreement between EF and me with reference to the subject matter herein, and I do not rely upon any promises, inducements or agreements not herein stated, including but not limited to any oral statements made to me by any agents or employees of EF, or by my school or Group Leader. This agreement may be amended or modified only in writing signed by an officer of EF. The waiver by EF of any provision of this agreement shall in no way affect the remaining provisions of this agreement, and this agreement shall be interpreted as if such clause or provision were not contained herein.
 19. This agreement, and any and all claims, disputes, or causes of action arising out of or relating in any way to the trip, the relationship between the parties, EF literature, and/or any acts or omissions in connection with the tour program—whether sounding in contract, tort, statute, or otherwise—shall (i) be governed in all respects by the substantive laws of the Commonwealth of Massachusetts, and (ii) be resolved solely and exclusively in the courts of the Commonwealth of Massachusetts and/or the United States District Court for the District of Massachusetts.
 20. For participants in Utah only: I understand that this tour is not sponsored by any public school, public school district or other public entity, and is operated and organized by a privately owned company.
 21. EF may use any photographic, film, digital or video likeness taken of me, any of my comments while on an EF tour, any of my photographic, film, digital or video content shared by me with EF through any form, and any project work (including but not limited to online learning programs offered by EF) for future publicity or marketing without compensation to me and also use my contact information for future EF promotions. I have read and agreed to the Terms of Use and Privacy Policy outlined at www.efexploreamerica.com/legal/legal-notices, and I consent to EF's processing of my personal data according to those terms and conditions and as set forth on page 5.
2. I do hereby delegate to the Group Leader a "Limited Power of Attorney" and full authority to sign any documents, including, but not limited to, liability releases, permission slips, waivers, and/or any other type of participation agreement required by the operators of any activity for participation. By signing the EF Explore America Enrollment Form, I understand and agree to the above.

Sign your enrollment form only when you have read in full and understood the contents of this release and agreement.

LIMITED POWER OF ATTORNEY

The tour itinerary may include certain activities (such as snorkeling in Puerto Rico) that may require the Group Leader to sign a release on behalf of the travelers (who are minors and cannot sign for themselves) in order to allow participation. This Limited Power of Attorney allows the Group Leader to execute these documents on your behalf should the need arise. Your execution of this Limited Power of Attorney is voluntary, and if you choose not to grant this Limited Power of Attorney, your child may still participate in the tour but may not be able to participate in some tour activities. With regard to said activities:

1. I understand and agree that my child, with my permission, has voluntarily chosen to participate in the activities, and we assume all dangers and risks associated with the activities.