

San Mateo Union High School District Field Trip Request Form



This form is to be sent to the Director of Curriculum & Assessment at least seven weeks in advance of an in-state, overnight field trip and at least six months in advance of an out-of-country field trip.

School Participating:	Burlingame High	Field Trip Type:	International For day trips, please check with your school.	
Class/Group/Club Participating:	Italian Exchange Program - Burlingame High School			
Field Trip Event:	2-week-trip to Italy to participate in an exchange Program with our sister school LICEO M. FANTI in CARPI (MODENA) and tour the Italian cities of Venezia, Bologna, Verona, Firenze, Siena, Toscana, Orvieto, Roma			
Person Requesting:	Antonella Wemple	Number of School Days Missed:	5 days	
Date & Time of Departure & Return:	03/18/2023 TBD	04/01/2023 TBD	Number of Overnight Stays: 14	
Location:	Liceo Fanti High School - Carpi (Modena), Maranello (Ferrari Company), Bologna, Verona, Venezia, Firenze, Siena, Toscana, Orvieto, Roma			
Total Number of Students Participating:	Male: 17 Female: 23 Other: 0	Is a registered nurse included; if not, what medical provisions?	No The group will have access to hospitals and medical facilities everywhere	
Total Number of Certificated Supervisors and Names:	Antonella Wemple Giorgia Battisodo + 2-3 chaperones TBD, including a male chaperone. The exact number will be determined at the end of the enrollment period when we have the trip actual enrollment count.			
	<i>The ratio is 10 students to 1 chaperone. If male and female students are participating, there must be a male and female chaperone.</i>			
Total Number of Adult Supervisors and Names:	Antonella Wemple Giorgia Battisodo + 2-3 chaperones TBD, including a male chaperone. The exact number will be determined when the trip actual enrollment count will be determined			
Transportation: Private Cars, Names of Drivers Click here for Transportation Request Form Bus: Commercial Airline: Airline Name/Flights/Dates/Times	Please Enter All Costs Below			
		Per Student Cost	Total Group Cost	
		Meals:	250	10,000.00
	• District	Lodging:	550	22,000.00
	✦ Commercial: FORUM By Prometour Language Experience	Ground Transportation:	450	18,000.00
	Commercial Airline: Included in the itinerary: FORUM by PROMETOUR Language Experience will provide the airline name/Flights/Dates and Times at a later date when tickets will be finalized.	Airfare:	1,400	56,000.00
		Registration & Other Expenses:	1,450.75	58,030.00
		Total Cost:	4,100.75	164,030.00
Total Amount that will be supported by student/family contribution:	The total cost of \$ 4,100.75 (estimated cost based on 34+ participants) will be covered by parents mostly and fundraising activities to provide need-based financial aid and defray some supplemental travel costs for everyone.			
Total Amount that will be supported by district funds for students who lack sufficient resources:	zero			
Total Amount that will be supported by fund-raising and type of fund-raising activity & funding source:	TBD according to need for financial aid requested by families. Fundraising activities planned are: Boon Supply sales, Italian cultural event, Biscotti and bake sale, refreshment sales at school games.			
Total Substitute Teacher(s) Days and Total Cost for Substitute Teacher(s): Sub Cal Approved	10 days (estimate at this point) - combination of Dept. Head Days, donations, possible site funds.			

Budget Codes to be used

Item (Sub/transportation/etc)	Budget Code								Budgeted Amt.
Italian Exchange	01	9083	0	1110	4100	5890	003	0000	160000.00
			0						
			0						
			0						
			0						
			0						160,000.00

Trip Itinerary and Educational Rationale: Attach written draft including trip itinerary and explaining educational value. Attach a copy of any item pertinent to the event, e.g. brochure. Please see space below for signatures:

Approved by:

Michele Fichera

05/02/2022

Principal

Brian Simmons

05/02/2022

District Designee

Superintendent

Board Agenda Date:

Process Review

- Read the memo
- Fill out Field Trip Request (including budget codes)
- Voluntary Excursion Field Trip Notice
- Parent Consent Forms
- Enclose any contracts
- Certificate of Transportation



FORUM LANGUAGE EXPERIENCE

BOARD APPROVAL PACKET

Our openness for your protection



At Forum Language Experience, we believe in being open and transparent as a matter of business integrity.

By using the term "Forum," we refer to Forum Language Experience and all other companies of the Prométour Group.

As a Forum customer, you can count on the service and support of our four offices (San Diego, Malaga, Paris and Montreal), licensed and registered according to state / country laws, in providing you with the maximum consumer protection.

Registration of our outbound and receptive operations in United States

When you organize a trip through Forum from or within North America, your money is protected by the strict travel industry regulations of the State of California, including the requirement of scrutinized in-trust accounts and consumer protection surveillance.

- An extract of the regulations can be found in **Appendix 1**. A complete copy of the law and regulations can be found on the following website: <https://oag.ca.gov/travel/statute>
- You will find a copy of our valid Operating License in **Appendix 2**.

Registration of our outbound and receptive operations in Europe

When you organize a trip through Forum from or within North America, your money is protected

- **In Spain**, we are licensed under the following number: AN-29647- 2
- **In France**, we are licensed under the following number: IM 075 100096
- **In Canada**, we are licensed under the following number: Quebec 702379

General & Professional Liability Insurance

The general & professional liability insurance covering our operations and personnel is held by Steadfast Insurance Company. You may find a detailed copy of our insurance certificate in **Appendix 3**.

Please do not hesitate to contact us if you require more specific information. If we are unable to respond to your questions, our insurance brokers and/or our legal partners will be more than willing to provide an answer.

A handwritten signature in black ink, appearing to read "S. Myszkowski", on a light-colored background.

Stanislas Myszkowski

President

Tel: 1-888-282-0991 / Fax: 1-619-432-0261



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INTRODUCTION

This document has been compiled with the purpose of defining the Safety Protocol which is currently in practice within Forum. The Safety Protocol is undertaken to pro-actively enable all Forum personnel involved in the provision of a Forum tour to act with due care and diligence towards all aspects of safety.

INVOLVEMENT IN THE TOURISM AND TRAVEL INDUSTRY

- Annual participation at French Language conferences on French & Quebecois culture, held in the UK.
- Annual participation at Spanish Language conferences on Spanish & Latin culture, held in Spain.
- Annual participation at Teachers Language conferences held in the US.
- Annual participation at Teachers Language conferences held in Canada.



1. TRANSPORT

1.1 Missed / Cancelled / Delayed Flights or Connections

For the majority of destinations, we use reputable airline companies with multiple daily flights.

Before departure, the Group Leader will be informed of the procedure to follow in the event that a flight is missed, cancelled or delayed.

Usually the airline will put the group on to the next available flight, either directly at the desk at the airport or through intervention from our flight department.

The Group Leader should call our 24 hour Emergency Line to inform our staff of the situation, the revised boarding time, or to request assistance if revised seats have not been allocated; in this case the Flight Department will liaise with the airline, arrange new seats, and communicate back to the Group Leader.

The Forum operations team will be informed of any changes and will contact suppliers at the destination and attend to any modifications on the itinerary.

In the case that a Forum Tour Manager does not accompany the group for a transfer flight (e.g., a flight from London to Berlin), they will wait with the group until departure to ensure all seat allocation is correct. If there are any delays, in this instance, the originating destination Forum team will inform the arrival destination Forum Tour Manager of the changes.

In the exceptional circumstance of a group traveling without any services of a Forum Tour Manager, the responsibility lies with the Group Leader. The Forum team will be available to assist when possible. If an activity is delayed or missed as a result of the plane issue, the Forum team will contact the appropriate suppliers to inform them.

A group will very rarely travel without a Forum Tour Manager; this is at the discretion of the Group Leader and not advised by our team.

1.2 Missed / Cancelled / Delayed Trains or Connections

In the event of missed, cancelled or delayed trains, the Forum Tour Manager will book seats on the next available train directly at the train station and pay for any additional costs before informing the appropriate suppliers of any changes to the schedule.

If there are no seats available and an overnight stay is required at the place of departure, the Forum Tour Manager will contact the Forum Operations Department and arrange accommodation.

In the case that a Forum Tour Manager does not accompany the group on a transfer by train (e.g., an overnight train from Madrid to Paris), they will wait with the group until departure to ensure all seat allocation is correct. If there are any delays, in this instance, the originating destination Forum team will inform the arrival destination Forum Tour Manager of the changes.

In the exceptional circumstance of a group traveling without any services of a Forum Tour Manager, the responsibility lies with the Group Leader. The Forum team will be available to assist when possible. If an activity is delayed or missed as a result of the train issue, the Forum team will contact the appropriate suppliers to inform them.



For any changes regarding hotel bookings, the Group Leader should call the Emergency Line and the Forum Operations Department will arrange any amendments.

A group will very rarely travel without a Forum Tour Manager; this is at the discretion of the Group Leader and not advised by our team.

1.3 Missed / Cancelled / Delayed Coach or Bus

Prior to bus travel, the Forum Tour Manager will call to reconfirm the reservation the night before. The Manager will have the driver's name, cell phone number and an emergency telephone number for the bus company to communicate any changes or delays.

In the unlikely event of a bus not arriving, alternative arrangements will be made, either using another bus company approved by the Forum Operations Department or taking taxis, depending upon the group size and circumstances.

All changes will be confirmed with the appropriate Forum Operations Department, who will also be available for any assistance needed in finding and booking alternative transportation arrangements.

1.4 Lost or Late Luggage

For lost or late luggage, an official declaration must be made with the airline that will provide a reference number. The Forum Tour Manager will communicate with the airport staff to ensure they are aware of the group's schedule. The owner of the luggage must also provide their home address in case the bag(s) are not returned before departure.

Lost or late luggage during transit is covered under the travel protection plan package that Forum purchased on behalf of all participants on the trip.

If bags or items are left in a hotel or on a bus, the Forum Tour Manager must be informed and he/she will contact the supplier and arrange for the items to be returned. Please note this could incur a charge for the client.

1.5 European & North American Coach Companies

The Forum Operations Department will hire coaches from well-established, reliable companies. Forum will endeavor to select coach operators who belong to recognized industry bodies such as the American Bus Association (ABA).

All coach companies used will sign a contract in which they confirm that they comply with all national, local, trade and other laws. The contract will also stipulate a driver's hours, insurance coverage and vehicle age, which should not exceed a maximum of five years.

1.6 Seat Belts

All seats are equipped with seat belts on coaches in the UK, France, Spain, and Italy. Under European Union law, drivers and passengers must wear a seat belt in any seat fitted with one.

1.7 Driving Hours Regulations

All Forum itineraries and touring schedules are designed to comply with North American and EU driver's hours and regulations.



1.8 Breakdown

In the event of a mechanical breakdown, the priority will be to move the group to a safe place. All coach companies are insured for breakdowns and a repair service unit will be called to attend to the scene. Should the breakdown prove to be serious, then an alternative vehicle will be provided. The Forum Operations Department will maintain contact with the coach company and assist if necessary.

1.9 Sub-Contracting

Coach companies are contracted by Forum on the understanding that they do not subcontract to other companies unless this has been previously arranged.

1.10 Public Transport

The appropriate authority in each country regulates public transport, and in cities such as Paris, Madrid, Rome, Montréal, New York, etc. the metro is the standard mode of transportation for our groups. All travel on public transportation is overseen by a Forum Tour Manager and group chaperones.

1.11 Ferries

The ferry operators that we work with comply with independently set safety standards.

1.12 Airlines

Forum works with major international airlines such as American Airlines, Air France, British Airways, Continental Airlines, Delta Airlines, Iberia, KLM, Lufthansa, etc. all of whom comply with independent safety standards.

1.13 Rail Transportation

Rail transportation companies comply with the independently set safety standards of the countries through which the train travels.

2. SUPPLIERS – HOTELS, RESTAURANTS & ACTIVITIES

2.1 Accommodation Contract & Certification

Forum takes great pride in selecting hotel accommodation for groups. All bookings are made directly from our offices for destinations offered to the American, Canadian and European markets. Hotels contracted are of a minimum 2* (Europe) category & 3* (North America) category with private bathrooms. All hotels are pre-vetted for standard requirements such as local and national fire safety, hygiene standards, and appropriate insurance coverage.

Our hotel selection is reviewed on a yearly basis by Forum personnel and through the feedback we receive from our groups. Random on-site inspections are also conducted by Forum.

2.2 Accommodation Requested Directly by a Client

No accommodation will be provided if the hotel does not meet the same criteria and standards as detailed in 2.1.



2.3 Hotel Overbooked or a Problem with the Reservation

If Forum is aware of a problem before the group arrives at their hotel, our team will make alternative arrangements in a hotel of equal or higher quality. All efforts will be made to have the whole group lodged in the same hotel based on room availability and the Forum Operations Department will liaise with the Forum Tour Manager to advise any changes to the schedule.

If the problem arises when the group is checking in, the Forum Tour Manager will manage the situation with assistance from the Forum Operations Department. If the problem cannot be resolved immediately, the Forum Tour Manager will occupy the group as scheduled while the Forum Operations Department makes alternative arrangements and resolves the situation. Once the situation has been resolved the Forum team will inform parents of any changes in the accommodation. The Forum Tour Manager will inform any suppliers affected by the changes, for example amending the pick-up point with a coach company.

2.4 Reservations for Hotels, Restaurants & Activities

When the Forum Tour Manager receives the file for a group, they will check all reservations and sign to confirm all is in order. If a reservation has been cancelled, amended, or misplaced by suppliers, the Forum Tour Manager will obtain a new reservation directly or make alternative arrangements advising the Group Leader.

The Forum Tour Manager will contact each restaurant the day before to confirm the number of people in the group.

Normally a group will dine at several different restaurants while on tour, allowing participants to try a variety of local cuisine. In the unlikely case that a group takes their dinners at the hotel and the menu does not offer a range of choice, the Forum Tour Manager will make alternative arrangements, with the assistance of the Forum Operations Department.

2.5 Alternative Plans for Outdoor Activities Due to Weather

If an activity is affected by weather, the Forum Operations Department will provide the Forum Tour Manager with a list of alternative activities in the area, and he/she will propose an alternative activity to the Group Leader. Forum will pay for any additional entrance fees to a museum or tourist attraction. If the Group Leader would like the group to do an activity such as bowling, then participants may be expected to contribute to the additional costs.

2.6 Outdoor and Adventure Activities

Where outdoor and adventure activities are featured in a tour itinerary, Forum will hold on file the following:

- Details of instructor qualifications
- Details of company license and insurance

2.7 Last Recommendations

Prior to departure, each group is provided with a list of final recommendations for the tour. This document includes details for flight schedule, hotels, contact numbers for emergency services in destination country, travel insurance details, and packing and travel guidelines.



2.8 Tour Evaluations

All Group Leaders are provided with an evaluation form to complete upon their return and to be returned to Forum. All evaluation forms are reviewed by senior management and kept on file for future reference. Any services which are poorly rated will be brought to the attention of the appropriate department and action will be taken to either find a solution or an alternative supplier.

2.10 Emergency Information

Forum provides Group Leaders with a 24-hour emergency contact number which can be used from departure until return. The number is connected to an operator who will determine the nature of the call and where the group is calling from, and then contact the relevant staff on duty.

3. FORUM TOUR MANAGERS & SPECIALIZED LOCAL GUIDES

3.1 Selection of Forum Tour Managers

Forum Tour Managers are recruited directly through our international offices and subjected to a rigorous selection process. All hired candidates are licensed professionals. Candidates are assessed in the following categories:

- Number of years as a licensed professional working with students and minors
- Destination & geographical knowledge
- Training and management during an emergency situation
- Previous employment references
- Language skills

Forum Tour Managers are with the group from arrival to departure and available 24 hours a day.

3.2 Selection of Specialized Local Guides

Specialized local guides are contracted for official sightseeing activities or guided tours and are regulated by and adhere to applicable laws, which govern the industry.

3.3 The Forum Tour Manager is Sick, Injured or Absent

If Forum is aware of an absent or ill Tour Manager before the group arrives at their destination, a replacement Manager will be contacted and all the details of the tour will be communicated and confirmed.

If a Tour Manager is not at the airport waiting to greet the group, the Group Leader should call the Emergency Line and arrangements will be made for an employee of Forum or a person contracted by Forum to accompany the group until a Forum Tour Manager can be assigned.

A Forum team member will contact the Group Leader regularly to ensure they are satisfied with the proceedings and changes.

If the Group Leader has any critical issues or major incompatibilities with their Forum Tour Manager, they should contact the Emergency Line and discuss the issue with Forum. If needed, Forum will assess the possibility to change a Tour Manager in agreement with the Group Leader, as the Tour Manager is paramount to the success and safety of a tour.



A replacement will be assigned and a Forum employee or contracted personnel will accompany the group in the case of a delay in assigning a replacement Tour Manager.

4. GROUP ISSUES – PARTICIPANTS & CHAPERONES

4.1 Passports, Visas and Travel Documents

Before a group departs, there are many checks and meetings held by the Tour Consultant and Group Leader to discuss details of the tour including the necessity for all participants to have valid passports and any necessary visas.

In the unlikely event of travel documents being incorrect or missing, an adult chaperone from the group should accompany the student through the formalities with the assistance of the Forum Tour Manager. The Group Leader will advise the parents.

4.2 Cancellation of a Participant, Chaperone or Group Leader

In the event of a cancellation, the Group Leader must inform the Tour Consultant or a Forum team member, so the Forum Tour Manager and in turn the suppliers can be informed and updated.

4.3 Group Leader Claims Something is Missing from the Itinerary

Two to three weeks before departure, a final itinerary will be sent to and approved by the Group Leader. The approved itinerary will then be sent to the Forum Tour Manager with all of the reservations and tour details.

The Forum Tour Manager and the Forum Operations Department will do everything to accommodate a request from the Group Leader on their itinerary. Any changes to the itinerary during the tour will be passed on to the Tour Consultant, who will contact the client if there need to be any financial adjustments.

5. EMERGENCY MEDICAL PROCEDURES

5.1 Illness or Injury

The safety of our travelers is our top priority that is why all our travel programs include a protection plan with Travel Insured International.

If a member of the group becomes ill or is injured, the Forum Tour Manager will take the child to a health clinic or hospital. The next step is to contact the insurance company as soon as possible, the contact details will be in the Forum Tour Manager's group file.

If a student participant becomes ill or is injured, an adult chaperone or the Group Leader must stay with the student. It is the responsibility of the Group Leader to advise a parent or guardian of the situation.

If an adult chaperone becomes ill or is injured, after the insurance company has been notified, they can determine the action they would like to proceed with.

If the Group Leader becomes ill or is injured and cannot resume their responsibilities, they must select an adult chaperone to undertake the Group Leader responsibilities.

In all cases, the Forum Tour Manager will contact the Forum Operations Department.



5.2 General Health

If a student participant is not feeling well or is in need of basic medical assistance such as pain killers, the Group Leader is responsible for ensuring the well-being of the participant unless they need to see a doctor – refer to procedure above.

6. GENERAL PROCEDURES

6.1 Conduct and behavior

The Group Leader is responsible for the supervision and general well-being of their group. In the event of student misbehavior, it is the responsibility of the Group Leader to discipline the students involved and decide what action to take as far as contacting parents and dealing with any situations that arise.

If the Forum Tour Manager witnesses any problems with behavior from the students, they will inform the Group Leader immediately.

All groups generally have a minimum complimentary chaperone ratio of one to ten students. Normally chaperones are teachers from the school; thus, they know the students well and will assist the Group Leader with issues relating to conduct and behavior.

6.2 Valuables Lost or Stolen

In the event of a theft or loss of items or valuables, the Forum Tour Manager should be informed immediately. She/he will contact the police or appropriate local authorities, and a report will be logged at the nearest police station.

6.3 Parent Sending Money to Student

If a parent needs to transfer money to their child, the best way is through Western Union. Through the Emergency Line, information will be passed to the Forum Tour Manager and arrangements will be made for the child to collect the funds.

6.4 Documents Lost or Stolen

The Tour Consultant will recommend that before departure, the Group Leader take photocopies of all participant passports and transportation tickets. In the event of lost passports or visas, the participant(s) will be accompanied to the appropriate Consulate, and the Forum team will assist them until the situation is resolved.

7. SAFETY PROTOCOL PROCEDURES

7.1 Ensuring safety

Our internal risk and operations teams are staffed by executives with decades of experience in contingency planning. Additionally, our partnership with Travel Insured International allows travelers access to expert medical care while on tour. Lastly, our team works closely with the U.S. State Department, International SOS, and our offices abroad to evaluate global conditions and advise clients when substantive issues arise.



7.2 24-hour emergency support

The safety and security of our traveling students and teachers is our top priority. All groups that travel with us have access to our 24/7 emergency support line. This number is printed on the Forum travel documents that are given to all travelers.

7.3 Reaching a child in case of an emergency

The easiest and fastest way to reach a traveler is to call their Forum Tour Manager when on tour (the tour manager's phone number is included in the last itinerary and last recommendations package) or to call their host family in case of an immersion or exchange program. They can facilitate communication with the child or the child's Group Leader in case of an emergency.

7.4 Harassment

If there is a complaint between students, it will be the Group Leader's responsibility to communicate with the involved parties and decide on the action to proceed with, for example contacting the police. The Forum Tour Manager and Forum Operations Department will be on hand to support the actions decided by the Group Leader.

If a stranger is involved in an altercation or any form of harassment with a member of the group, it should be brought to the attention of the Forum Tour Manager who can assist the participant(s) in filing a complaint against the offender with the police. The Forum team will be on hand to support the necessary actions.

If a Forum Tour Manager is involved in an altercation or any form of harassment with a member of the group, it should be brought immediately to the attention of the Forum Management Team who can assist the participant(s) in filing a complaint with the police. Forum has a No Tolerance Policy regarding such events. This No Tolerance Policy is directly in line with our Forum Child Protection Policy.

8. TERRORIST AND HEALTH THREATS

Forum's top priority is to ensure the safety of our groups while traveling. If a terrorist attack or health threat occurs at a destination while a group is on tour, a Forum representative will contact the families of the travelers to inform them of the situation and confirm the well-being of their child / partner.

8.1 Terrorist attack in the country where our group is traveling

If a terrorist attack occurs in a country where one of our groups is traveling, Forum will follow the instructions and recommendations of The Ministry of Interior / Department of Homeland Security of the visited country.

Forum Management regularly monitors the travel alerts issued by the Ministries of Interior in destination countries and the US Department of State.

Forum will also follow instructions of local government (Police and Health Department) that are based where the attack has occurred and the Secretary of State of the United States, to find out if recommended or not to repatriate the group back to the United States.

A Forum Manager from our nearest office of the attacked site will be mobilized to provide support and assistance to the group.



In the case in which it is not mandatory by order of Local and/or International Forces to repatriate the group back to their country, Forum will provide the group with the possibility to change their itinerary or, if they wish, they will have the option to return to their country.

Each event has a very particular protocol that local law enforcement usually follow: to assess the situation, to alert, to mobilize, to safeguard, to house and resupply, to evacuate, and to report.

The Forum Tour Managers are continuously informed of the processes to be followed in case of a terrorist attack:

RUN and find a safe place:

- First consider a route. Is it safe? Will it put the group in the line of fire?
- To act quickly and quietly
- Leave belongings behind
- Running is a far better option than to surrender or negotiate

HIDE in a safe place if running is not an option:

- When looking for a hiding place, avoid dead-ends and bottlenecks
- The best hiding place will be substantially protected from gunfire
- If you've locked yourself in a room, barricade yourself in and move away from the door
- Stay quiet and don't shout for help
- Turn phones onto silent and switch off vibrate

8.2 Isolation by phone after a terrorist attack in the country where our group is traveling

If phone service is not available after a terrorist attack, a Forum Manager will contact the Local Forces (Police and Health Department) to confirm the safety of the group.

A Forum Manager from our nearest office of the attacked site will be mobilized to provide support and assistance to the group.

8.3 Health emergency in a country

If there is a health emergency in a country where one of our groups is traveling, we will follow the instructions and recommendations of the Ministry of Interior of the country and the local and/or international health authorities. Forum monitors regularly the travel alerts issued by the Ministries of Interior in our destination countries, the World Health Organization, and the Center for Disease Control and Prevention regarding health concerns, including global or local disease outbreaks (Zika, Ebola, Chikungunya, etc.)

Forum will follow instructions of the local and international health authorities and the Secretary of State of the United States regarding whether it is recommended or not to repatriate the group back to the United States.

A Forum Manager from the nearest office will be mobilized to provide support and assistance to the group.

In the case in which it is not mandatory to repatriate the group to their country, Forum will provide the group with the possibility to change their itinerary or, if they wish, they will have the option to return to their country.

Each event has a very particular protocol that the Local Forces usually follow: to assess the situation, to alert, to mobilize, to safeguard, to house and resupply, to evacuate, and to report.



CHILD PROTECTION POLICY

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5. RECRUITMENT PROCESS AT FORUM

"At Forum we believe that all children and young people traveling with us have a right to feel safe and protected at all times. We will support their rights, wishes and feelings and encourage an atmosphere of mutual respect."

1. INTRODUCTION

This policy sets out the guidelines and procedures to be followed in regards to child protection issues by all Forum Staff in the management of its Educational Tours, Homestay and School Exchange programs. This will ensure that every child involved in a Forum program is safe, comfortable, and able to participate in a relaxed, protective environment.

The following points support this policy:

- Everyone under the age of 18 will be considered a child.
- The child's welfare is the paramount concern.
- All children have the right to protection from abuse.
- All children should feel safe and secure while using Forum services and/or when in the care of its staff.
- All suspicions and allegations of abuse will be taken seriously, reacted to appropriately, and actioned without delay.
- Staff working with children have an understanding of the issues surrounding child protection and are aware of good practice in relation to working with young people.

*** Throughout this document reference will be made to "Staff" this also applies to Tour Consultants, Tour Managers, Specialized Guides and other contracted workers who provide services on behalf of Forum.

2. YOUNG PEOPLE'S RIGHTS

Children have the right to:

- Be safe
- Be happy, have fun, and enjoy their activities
- Participate on an equal basis in activities which are appropriate to their ability and stage of development
- Be treated with dignity, sensitivity, and respect



- Make comments and suggestions
- Make a complaint and have it dealt with through an effective complaints procedure
- Be afforded confidentiality where appropriate
- Have a voice in the running of their activity
- Be listened to
- Be believed
- Be acknowledged as an individual

Forum Staff have a duty to ensure these rights are upheld.

3. GENERAL CONDUCT AND BEHAVIOR

The Group Leader is responsible for the supervision and general well-being of their group. In the event of student misbehavior, it is the responsibility of the Group Leader to discipline the students involved and decide what action to take, as far as contacting parents and dealing with any situations that arise.

All groups generally have a minimum ratio of one chaperone to ten students. Normally chaperones are teachers from the school, so they will know the students and will assist the Group Leader with issues relating to conduct and behavior.

4. GOOD PRACTICES FOR FORUM STAFF

This section outlines the guidelines that Staff should follow when working with children. In addition to tackling abuse, it is good practice to ensure that children feel safe and comfortable while engaging in activities. To this end, this policy also includes direction regarding issues such as bullying, name-calling and horse-play either between children or between adults and children. The more secure and safe children feel during a Forum program, the more likely they, and adults, are to realize that any form of child abuse is unacceptable.

This approach is based on the following supporting principles:

- Staff should be properly recruited and managed, and appropriate training should be made available
- The development of all programs should encourage and foster the empowerment of the child
- All activities which involve children should recognize the needs of the child and be child-centered
- Staff should ensure an environment in which children can enjoy their participation
- All adults have a responsibility to be aware of the child protection policy
- Staff should be mindful of the fact that children with disabilities may be more vulnerable.
- Positive adult-child interactions are characterized by: An open and encouraging atmosphere which recognizes young peoples' voluntary engagement in activities and shows an awareness of the child's autonomy. This is set in an atmosphere which promotes the protection and rights of children.

Those working with children should:

- Always be accessible to others when working with children
- Avoid situations where they and a child are completely unobserved
- Ensure that male and female staff jointly supervise mixed activities, where possible



Those working with children should never:

- Engage in activities which could be considered physical or sexually provocative
- Allow or engage in any form of inappropriate touching
- Allow inappropriate language to remain unchallenged, including remarks between children
- Make sexually suggestive comments to a child or in the presence of a child
- Allow allegations by a child to go unreported, unrecorded, or not acted upon
- Do things of a personal nature that a child can do for themselves

Child Protection Training

- Each new member of Staff will receive child protection training, without which, they will not be permitted to work unsupervised with children.
- Forum Tour Managers and Specialized Guides must receive training prior to taking up each new appointment or annually whichever is appropriate to their work schedule.
- Staff should undertake training on a three year cycle.
- Child protection training will be tailored to the department in which Staff is in contact with children.
- Managers are responsible for ensuring that copies of training material used within departments are available and that good practice are disseminated to others.

Staff Responsibilities

Where possible, Staff should avoid:

- Spending time with a child or small group of children away from others

Staff should not:

- Take children on a journey alone
- Use any form of physical force on a child
- Exercise undue influence over a child in order to obtain personal benefit or reward
- Engage in rough physical games
- Make sexually suggestive comments about, or to, a child in the context of physical activity
- Take physical measurements or engage in testing without the presence of another adult

Policy Review

This policy will be subject to an annual review, following a reported incident and/or changes in legislation whichever comes first.

5. RECRUITMENT PROCESS AT FORUM

Selection of Tour Managers

Forum Tour Managers are recruited directly through our international offices and subjected to a rigorous selection process. All hired candidates are licensed professionals. This assessment is divided into the following categories:



- Number of years as a licensed professional working with students and minors
- Destination & geographical knowledge
- Management of emergency situation
- Previous employment references
- Language skills

Forum Tour Managers are with the group from arrival to departure and available 24 hours a day.

Selection of Tour Consultants

Forum Tour Consultants are recruited directly through our international offices and subjected to a rigorous selection process. All hired candidates have extensive work expertise in the travel industry and/or have vast personal or professional travel experience. Some Staff may also have a teaching background. Selection criteria are divided into the following categories:

- Number of years as a professional working in the travel industry
- Destination & geographical knowledge
- Previous employment references
- Language skills (English, Spanish & French required)

Forum Tour Consultants oversee all the details of your group. They address the group needs, concerns, requirements, and all questions from the first point of contact until the group returns home from their trip.



APPENDIX 1

STATE OF CALIFORNIA SELLER OF TRAVEL LAWS / REGULATIONS

§ 17550.1. Seller of travel

(a) "Seller of travel" means a person who sells, provides, furnishes, contracts for, arranges, or advertises that he or she can or may arrange, or has arranged, wholesale or retail, either of the following:

- (1) Air or sea transportation either separately or in conjunction with other travel services.
- (2) Land or water vessel transportation, other than sea carriage, either separately or in conjunction with other travel services if the total charge to the passenger exceeds three hundred dollars (\$300).

(b) Seller of travel does not include any of the following:

- (1) An air carrier.
- (2) An ocean carrier.
- (3) A hotel, motel, or similar lodging establishment where in the course of selling, providing, furnishing, contracting for, or arranging transient lodging accommodations and related services for its registered guests, it also arranges for transportation and does not directly or indirectly receive any money or other valuable consideration for arranging or providing that transportation.
- (4) A person or organization certified under Part 5 (commencing with Section 12140) of Division 2 of the Insurance Code, except such a person or organization shall comply with the registration and fee provisions of Sections 17550.20 and 17550.21 for each location at which air or sea transportation is sold either separately or in conjunction with other travel services.
- (5) A motor or rail carrier or water vessel operator holding the required permit, license, or other authority to operate from a state, federal, or other governmental entity.

(c) Notwithstanding any other provision of law, a reference in this article or Article 2.7 (commencing with Section 17550.35) to air or sea transportation or to an air or sea carrier, includes land or water vessel transportation, as described in subdivision (a), and a motor carrier or water vessel operator.

§ 17550.2. Advertise

"Advertise" means to make any representation in the solicitation of air or sea transportation, and includes communication with other members of the same partnership, corporation, joint venture, association, organization, group, or other entity.

§ 17550.3. Passenger

"Passenger" is a person on whose behalf money or other consideration has been given or is to be given to another, including another member of the same partnership, corporation, joint venture, association, organization, group, or other entity, for air or sea transportation, other travel services, or both, for that person.

§ 17550.4. Air carrier

An air carrier is a transporter by air of persons that operates under a certificate of convenience and necessity issued by the United States Department of Transportation or under the certification of a foreign government that is recognized by the United States Department of Transportation.

§ 17550.5. Ticket or voucher

"Ticket or voucher" means a writing that is itself good and sufficient to obtain the entire air or ocean transportation, or travel services, which the passenger has purchased.



§ 17550.6. Officially appointed agent

"Officially appointed agent" means an agent expressly appointed as such, without reservation, for a specified time period, in a written instrument executed by the principal or an authorized representative of the principal. The written instrument shall identify the current name, address, and telephone numbers of the principal and agent.

§ 17550.7. Participant in the travel consumer restitution fund

"Participant in the Travel Consumer Restitution Fund" is a registered seller of travel with its principal place of business in California, who does business with persons located in California, or is a registered seller of travel that does business in California, from one or more locations in California, and that meets the requirements of paragraph (16) of subdivision (e) of Section 17511.1.

§ 17550.8. Provider

"Provider" means the person or entity who actually provides any transportation or travel services.

§ 17550.9. Travel services

"Travel services" includes, but is not limited to, lodging, surface transportation, transfers, tours, meals, guides, baggage transfer, sightseeing, recreational activities, vehicle rental, or other travel-related services, however denominated, including, but not limited to, travel certificates, registration fees, and processing fees. "Travel services" does not include travel services rendered by providers of lodging such as a hotel, motel, or similar lodging establishment where the provider of lodging supplies only that service.

§ 17550.10. Travel certificate

"Travel certificate" means a writing that represents the holder is entitled to air or sea transportation or travel services, to a discount or reduced price for that transportation or those travel services, or to purchase that transportation or those travel services from a specified source, whether or not the holder is required to pay additional money or fulfill any requirements in order to utilize the certificate.

§ 17550.11. Adequate bond

(a) "Adequate bond" means a bond executed by an admitted surety insurer in an amount at all times no less than at least equal to the amount required to be held in a trust account pursuant to Section 17550.15 by any seller of travel in conjunction with such transportation, for the benefit of every passenger who sustains a monetary loss as a result of any violation of this article by a seller of travel or any failure by a seller of travel or by any official, agent, or employee of the seller of travel acting in the course or scope of his or her employment or agency. A seller of travel filing the bond shall maintain the bond in force in the proper amount as a condition of continuing to engage in business. The admitted surety insurer issuing the bond shall provide 30 days' written notice prior to cancellation or termination of the bond to the seller of travel filing the bond and the office of the Attorney General, Consumer Law Section. Cancellation of the bond shall not limit or exonerate the surety insurer from claims against the bond arising during the period it was in force.

(b) No passenger may recover upon the bond a sum greater than that which the passenger paid to the seller of travel, provided that this limitation shall not restrict a passenger from recovering sums greater than those paid to the seller of travel from sources other than the bond.

§ 17550.12. Repealed by Stats.1998, c. 924 (S.B.2175), § 5



§ 17550.13. Receipt of payment for air or sea transportation or other travel services; information which must be furnished to payor

(a)(1) A seller of travel shall not receive any money or other valuable consideration in payment for air or sea transportation or other travel services offered by the seller of travel unless at the time of or prior to the receipt of payment, the seller of travel first furnishes to the person making that payment written materials conspicuously setting forth the following information:

(A) The name and business address and telephone number of the seller of travel.

(B) The total amount to be paid by or on behalf of the passenger, amount paid to date, the date of any future payment, the purpose of the payment made, and an itemized statement of the balance due, if any.

(C) The name of the provider of the air or sea transportation, and the date, time, and place of each departure, or the circumstances under which the date, time, and place of departure will be determined.

(D) All terms and conditions relating to the air or sea transportation or travel services being purchased by the passenger, including cancellation conditions. An air carrier's or an ocean carrier's standard contract of carriage is not required to be disclosed prior to the seller of travel receiving any money or other valuable consideration.

(E) A clear and conspicuous statement that upon cancellation of the transportation or travel services, where the passenger is not at fault and has not canceled in violation of any terms and conditions previously clearly and conspicuously disclosed to and agreed to by the passenger, all sums paid to the seller of travel for services not provided will be promptly paid to the passenger, unless the passenger otherwise advises the seller of travel in writing, after cancellation.

(F) If the seller of travel is required by this article to have a trust account or bond, a clear and conspicuous disclosure stating: "California law requires certain sellers of travel to have a trust account or bond. This business has [a trust account] or [a bond issued by (company) in the amount of (\$X)]."

(G) If the seller of travel is a participant in the Travel Consumer Restitution Fund and the passenger, or the person making payment for the passenger, was located in California at the time of the sale of air or sea transportation or travel services, a clear and conspicuous notice of the right of the passenger, or the right of the person making payment for the passenger, to make a claim on that fund. The notice shall include a description of the losses covered, the method for making a claim, the time limit within which the claim shall be made, and the amount which may be claimed.

(H) If the seller of travel is a participant in a Consumer Protection Deposit Plan that meets the criteria set forth in subdivision (b) of Section 17550.16, a clear and conspicuous notice of the passenger's right to make a claim on the plan. That notice shall include a description of the losses covered, the method for making a claim, the time limit within which the claim shall be made, and the amount that may be claimed.

(I) If the seller of travel is a participant in a Consumer Protection Escrow Plan that meets the criteria set forth in subdivision (c) of Section 17550.16, a clear and conspicuous notice of the passenger's right to make a claim on the plan. That notice shall include a description of the losses covered, the method for making a claim, the time limit within which the claim shall be made, and the amount that may be claimed.

(J) If the seller of travel is not a participant, a clear and conspicuous disclosure that the seller of travel is not a participant in the Travel Consumer Restitution Fund. That disclosure shall be made both orally and in writing.



(K) If the seller of travel is a participant in the Travel Consumer Restitution Fund and the passenger or any person who made a payment on behalf of the passenger for travel services is located in California, a clear and conspicuous disclosure made both orally and in writing that the transaction is covered by the Travel Consumer Restitution Fund.

(2) There is no violation of this subdivision if both of the following occur:

(A) Compliance was rendered impossible as a direct result of an unforeseen condition beyond the control of the seller of travel.

(B) The seller of travel obtains from each passenger, written acknowledgment that the passenger has not received disclosure of the terms and conditions required by this section.

(b) If a seller of travel offers, sells, provides, or distributes a travel certificate as defined in Section 17550.10 and any passenger payment is nonrefundable, in whole or in part, the seller of travel shall obtain the written acknowledgment of that limitation from the end user prior to, or at the time of, receipt of any money or other valuable consideration.

(c) Notwithstanding any other provision of this section, if money or other valuable consideration is received from a customer to whom the seller of travel has sold air or sea transportation within the preceding 12 months and the disclosures required by this section are substantially the same as the disclosures given in connection with the prior travel, the disclosures required by this section shall be made within five days of receipt of that money or other valuable consideration.

(d) Notwithstanding any other provision of this section, if money or other valuable consideration is received in payment for air transportation and the seller of travel is an officially appointed agent in good standing of the Airlines Reporting Corporation and forwards the amount paid, without offsetting or reducing the amount forwarded by any amounts due or claimed in connection with any other transaction, to the airline providing the transportation or to the Airlines Reporting Corporation, the disclosures required by this section with respect to that air transportation may be made orally.

§ 17550.14. Transportation or travel service not provided; return of moneys paid or written statement of disbursements; terms and conditions of refund upon cancellation; material misrepresentations

(a) The seller of travel has an obligation either to provide the air or sea transportation or travel services purchased by the passenger or to make a refund as provided by this section. The seller of travel shall return to the passenger all moneys paid for air or sea transportation or travel services not actually provided to the passenger, within either of the following periods, whichever is earlier:

(1) Thirty days from one of the following dates:

(A) The scheduled date of departure.

(B) The day the passenger requests a refund.

(C) The day of cancellation by the seller of travel.

(2) Three days from the day the seller of travel is first unable to provide the air or sea transportation or travel services.

As used in this section, "unable to provide" includes, but is not limited to, any day on which the passenger's funds are not in the trust account required by Section 17550.15 and subdivision (g) of Section 17550.21 or the funds necessary to provide the passenger's transportation or travel services have been disbursed other than as allowed by Section 17550.15 or subdivision (a) of Section 17550.16.



(b) If the seller of travel has disbursed the passenger's funds pursuant to paragraph (1), (2), (3), or (4) of subdivision (c) of Section 17550.15 and the disbursement is in full payment for the services or transportation purchased by the passenger, the seller of travel may, instead of providing a refund, provide to the passenger a written statement accompanied by bank records establishing that the passenger's funds were disbursed as required by those provisions and, if disbursed to a seller of travel, proof of current registration of that seller of travel. A seller of travel who is exempt from the requirements of Section 17550.15 pursuant to subdivision (a) of Section 17550.16 and who is in compliance with subdivision (a) of Section 17550.16 may comply with this section by maintaining and providing to the passenger documentary proof of disbursement in compliance with subdivision (a) of Section 17550.16, and proof of current registration of the seller of travel to whom the funds were disbursed, which registration shall note that the registered seller of travel either has a trust account in compliance with Section 17550.15, or is exempt from the requirements of Section 17550.15 pursuant to subdivision (b) or (c) of Section 17550.16. This subdivision does not apply to refunds subject to subdivision (c) or (d).

(c) If terms and conditions relating to a refund upon cancellation by the passenger have been disclosed and agreed to by the passenger and the passenger elects to cancel for any reason other than a seller of travel being unable to provide the air or sea transportation or travel services purchased, the making of a refund in accordance with those terms and conditions shall be deemed to constitute compliance with this section.

(d) Any material misrepresentation by the seller of travel shall be deemed to be a violation of this article and cancellation by the seller of travel, necessitating a refund as required by subdivision (a).

§ 17550.15. Sellers of travel; deposit of money into trust account; withdrawals; responsibilities; bond

(a) This section applies to a seller of travel as defined in Section 17550.1.

(b) The seller of travel shall deposit directly into a trust account in a federally insured bank, savings and loan association, or credit union 100 percent of all sums received from any person or entity, including, but not limited to, those payments made in cash, by credit card, or any other method of payment, for air or sea transportation for any person, or for any travel services offered by the seller of travel, and any refunds made by carriers or providers of travel services. This subdivision does not require that a seller of travel establish a separate trust account for each transaction.

(c) The seller of travel shall not in any manner encumber the corpus of the trust account and shall not withdraw money there from except as follows:

(1) In partial or full payment to the carrier for transportation, or to the provider of travel services, for the services or transportation purchased by the passenger.

(2) In partial or full payment to the carrier or provider of travel services if payment is made by wire transfer directly to an account of the Airlines Reporting Corporation, or by check or draft paid to the Airlines Reporting Corporation for the transportation or services contracted for by the passenger.

(3) Upon delivery of all tickets or vouchers necessary for the passenger to obtain from the carrier or provider of travel services the transportation or services purchased by the passenger, at which time the seller of travel may withdraw the portion of the sum paid by the passenger that is due the seller of travel as compensation for sale of the transportation or travel services to that passenger. Tickets or vouchers shall be deemed delivered if personally delivered, turned over to an independent third-party delivery service for regular delivery to the passenger at the address designated by the passenger on the next business day, or deposited in the United States mail with first-class postage prepaid.



(4) Upon full payment to the provider of transportation or travel services, directly to the trust account identified in the registration of another seller of travel to whom the funds are paid, or to another registered seller of travel whose registration states that the other registered seller of travel is exempt pursuant to subdivision (b) or (c) of Section 17550.16 from the requirements of this section, of the total amount that is required by the carrier or provider of transportation or travel services or other registered seller of travel in order to provide the transportation or services purchased by the passenger, at which time the seller of travel may withdraw from the trust account that portion of the sum paid by the passenger which is commission due the seller of travel for sale of the transportation or travel services to that passenger.

(5) To make refunds to the passenger.

(d) Subdivision (c) shall not prevent payment of the interest earned on the trust account to the seller of travel.

(e) The seller of travel shall serve as trustee of the trust accounts required by this article. If an individual person is the seller of travel, the individual person shall be the trustee; if the seller of travel is a corporation, partnership, limited liability company, or other legal entity, a managing partner or partners, or the chief executive officer of the corporation, or executive officer or manager of a limited liability company shall be the trustee. The trustee may designate in writing that an officer or employee may manage the trust account if that officer or employee is under the trustee's supervision and control, and the original of that writing is on file with the Attorney General's office.

(f) (1) Except as otherwise provided in this section, all trust accounts required by this article shall be maintained at a branch of a federally insured bank, savings and loan association, or credit union.

(2) The seller of travel shall file with the Attorney General an irrevocable agreement in writing allowing the Attorney General, a district attorney, or their representatives, upon written request, to examine and obtain copies of all business records, including, but not limited to, those related to the trust account wherever those records may be, and including, but not limited to, those records relating to any travel business account, or any account used for any travel business transaction, or account to which trust funds have been deposited. The statement shall indicate that the authorization remains in effect as long as the seller of travel, financial institution, or other custodian of records retains records.

(3) A seller of travel shall maintain all business records described in paragraph (2) for a minimum period of three years.

(4) The Attorney General may maintain an action for recovery of examination costs and expenses in any court of competent jurisdiction, and may recover his or her reasonable costs and attorney's fees as an item of costs, as provided for in paragraph (10) of subdivision (a) and paragraph (5) of subdivision (c) of Section 1033.5 of the Code of Civil Procedure. Costs and expenses for an examination under this section shall be paid for by the seller of travel if the Attorney General bills the seller of travel for those costs and expenses, provided that the examination shows that the seller of travel has failed to comply with any requirements of this chapter.

(g) Every seller of travel has a fiduciary responsibility with respect to all sums received for transportation or travel services.

(h) The following are deemed to be held in trust for passengers:



(1) All sums received by the seller of travel for transportation or travel services whether or not required to be deposited in an actual trust account and regardless of whether any of these sums were required to be deposited or actually were deposited in a trust account.

(2) All property with which any of the sums described in paragraph (1) has been commingled if any of these sums cannot be identified because of the commingling.

(i) Upon any judicially ordered distribution of any money or property required to be held in trust and after all expenses of distribution approved by the court have been paid, every passenger has a claim on the trust for payments made for transportation and other travel services not provided. Unless a passenger can identify his or her funds in the trust within the time established by the court, each passenger shall receive a proportional share based on the amount paid.

(j) The seller of travel is not required to comply with the direct deposit requirement set forth in subdivision (b) if all of the following apply:

(1) The payment is made by credit card.

(2) The seller of travel does not deposit, negotiate, or factor the credit card charge or otherwise seek or obtain payment of the credit card charge or the crediting of the amount of the credit card charge to any account over which the seller of travel has any control.

(3) (A) If the charge includes transportation, the carrier that is to provide the transportation processes the credit card charge.

(B) If the charge is only for services, the provider of services processes the credit card charge.

(k) In lieu of the trust account required by this article, an adequate bond as set forth in Section 17550.11 may be maintained by the seller of travel. Prior to the advertisement of transportation or services, or both, by the seller of travel, the seller of travel shall file a copy of that bond with the Attorney General.

FORUM

LANGUAGE EXPERIENCE

APPENDIX 2

STATE OF CALIFORNIA SELLER OF TRAVEL



State of California
DEPARTMENT OF JUSTICE

300 South Spring Street, Suite 1702
Los Angeles, CA 90013
Telephone: (213) 269-6564
Facsimile: (916) 731-2118
E-mail: sellers.travel@doj.ca.gov
website: <https://oag.ca.gov/travel>

SELLER OF TRAVEL PROGRAM

Zachary Richardson
Prometour USA, Inc.
2700 Adams Ave
Suite 205
San Diego, CA 92116-1367

April 19, 2022

SELLER OF TRAVEL ACKNOWLEDGEMENT OF REGISTRATION

This letter acknowledges your registration as a Seller of Travel with the California Seller of Travel Program, Office of the Attorney General. Your registration number is:

2061627-40

Your registration is valid until **March 31, 2023**, and must be renewed before that time. A certificate of Registration as a Seller of Travel is enclosed which shows your assigned Registration Number, your registration type, and your expiration date.

Certain disclosures about Travel Consumer Restitution Fund participation and the rights of consumers are required on all of your advertising and sales solicitation materials. Please refer to our Seller of Travel website regarding these and other required disclosures. Sample disclosure language is provided for your assistance at the Seller of Travel Program's website:
<https://oag.ca.gov/sites/all/files/agweb/pdfs/travel/disclosure.pdf>

Also enclosed is a document entitled "Disclosures From Sellers of Travel" which summarizes additional disclosures that must be provided to customers on their travel itinerary or receipt.

Based on the information you have provided this office, you have been registered as a Seller of Travel which is required to use a trust account. You must deposit all passengers' funds directly into the trust account(s) you have identified in your application, and make withdrawals only in compliance with Section 17550.15 of the Seller of Travel law.

SELLER OF TRAVEL PROGRAM
Office of the Attorney General

Version: 2015-08-28

ConfId: 150943

FORUM

LANGUAGE EXPERIENCE



State of California
DEPARTMENT OF JUSTICE

SELLER OF TRAVEL PROGRAM

300 South Spring Street, Suite 1702
Los Angeles, CA 90013
Telephone: (213) 269-6564
Facsimile: (916) 731-2118
E-mail: sellers.travel@doj.ca.gov
website: <https://oag.ca.gov/travel>

State of California Seller of Travel Certificate of Registration

Prometour USA, Inc.

Participant in the Travel Consumer Restitution Fund

Registration #: 2061627-40

Expires: March 31, 2023

This business is required to deposit
100% of all customer funds into a
business client trust account.

Registration as a seller of travel does not
constitute approval by the State of California.

**Field Trip: International Student Exchange Trip between
FORUM Language Experience/Burlingame High School and
Liceo Manfredo Fanti - Carpi – Modena- Italy**

Permission is being requested by Antonella Lugli Wemple, Italian language teacher at Burlingame High School, for the Board of Trustees to approve a student exchange program organized by **FORUM by Prometour Language Experience educational tour company** between **34+** Burlingame High School junior and senior students and students from Liceo Manfredo Fanti, Carpi (Modena) **Italy, from March 18th to April 1st, 2023**. FORUM has organized and provides liability coverage for the homestay with our **collaborative public school “Liceo Manfredo Fanti”** in Carpi (in the province of Modena). In addition to the stay in Carpi, the students will take a five-day bus trip to Tuscany (Firenze – Siena) and Rome. Before Tuscany and Rome, students will also take a two-day bus trip to Venezia and one day trip to Bologna or a nearby city. A FORUM tour representative will be accompanying the group for the duration of the trip, except for the days in Carpi with no scheduled trips.

The students will be chaperoned by teacher Giorgia Battisodo, retired teacher Antonella Lugli Wemple, and 2 more chaperones (TBD). The group will be transported by FORUM selected commercial airline and ground transportation. In addition to the travel insurance, the group will also purchase a trip cancellation policy in case the Covid pandemic makes it unsafe to travel at the time of departure. **This extracurricular trip is funded by parents and fund-raising events in support of the BHS Italian language program.** Two to three substitute teachers will be required for five days each to be paid by dept. head days, site funds, and donations. Medical facilities are available in Carpi and all over Italy. **No students will be denied participation due to lack of funds.** The cost of the trip is estimated at \$ 4,000 approx. per student based on 34+ students traveling. If the actual number of traveling students will decrease, the cost will improve proportionally (Please refer to Forum itinerary: Program cost per person).

The Estimated total cost per student of **\$ 4,100.75** includes:

Meals: **\$ 250**

Lodging: **\$ 550**

Ground transportation and city's entrance fees: **\$ 450**

Registration and other expenses (including additional insurance (Covid related), museum and tours, etc.): **\$ 1,450.75**

Airplane ticket: **\$ 1,400**

Travel Insurance and 100% liability coverage (Price included in registration and

other expenses)

Approve the request for **50 Burlingame High School** students to travel to Carpi, Italy from **March 19th through April 2th, 2022**, to participate in a **FORUM Language Experience** exchange program with students of Liceo Scientifico "*Manfredo Fanti*" of Carpi: chaperoned by instructors Antonella Lugli Wemple and three more TBD: transported by commercial airline and ground transportation organized by FORUM at an approximate cost of \$ 4,100.75 - per student borne by students and fundraising: lodging with FORUM organized exchange host families in Carpi, and hotels in various cities in Italy; and subject to proper insurance and liability coverage.

For Customers Who Currently Have Travel Insurance Underwritten by United States Fire Insurance Company

United States Fire Insurance Company continues to closely monitor developments regarding COVID-19 (the Coronavirus). We understand and appreciate that our customers are looking for information to help them understand more about their Travel Protection Plans and the possible coverage provided in the context of the current COVID-19 outbreak. This is a very challenging situation for people across the globe, and we share your concerns about the impact of the pandemic on the health and well-being of our traveling public.

While this is a fluid situation and subject to change, we would like to share some general information regarding the Travel Protection Plan you may have in force. Please keep in mind, however, that all Plans are different, so it is imperative for you to read your Plan Document and contact your Travel Administrator if you have any questions related to your specific coverage.

Frequently Asked Questions

Coverage for COVID-19 Related Claims under the Travel Product

The answers to the FAQs below are based upon the travel insurance underwritten by United States Fire Insurance Company that is available in most states. Please note, however, that it is possible that the answers to these questions could vary by Plan Design and by state. Your specific Plan Document controls.

1. Is COVID-19 (the Coronavirus) treated the same as other sicknesses under the terms of the Plan?

Yes. COVID-19 is treated that same as any other sickness for purposes of all coverages that are triggered by a sickness or that can reimburse losses resulting from a sickness – including death caused by sickness.

Depending on the Plan Design, this can include – but is not necessarily limited to – the following (including the sub-benefits of many of these):

- [Trip Cancellation](#),
- [Trip Interruption](#),
- [Accident and Sickness Medical Expense](#),
- [Emergency Medical Evacuation/ Medical Repatriation/ Return of Remains](#).

2. What if my Traveling Companion or I take a home test and the result comes back positive for COVID-19?

Home tests are treated the same as any other COVID-19 test. In many cases, a physician is present remotely via a telehealth method when a home test is taken, and we would consider this to be the same as a test administered by a Physician or Legally Qualified Physician (as defined by your Plan). If such a test allows the Physician or Legally Qualified Physician to determine that you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) has COVID-19, then there may be a payable claim, provided that the Plan contains a coverage that is triggered by sickness or quarantine and that coverage is in effect. The Physician/Legally Qualified Physician would need to confirm that the person is sick and therefore unable longer take the trip or continue the trip (as applicable to the particular coverage under which the claim is brought) or that the person is required to quarantine (see FAQ 8 for additional details on “Quarantine”). All additional terms and conditions of the particular coverage would need to be satisfied as well.

If a home test does not involve a physician, we would require the relevant person to reach out a Physician or Legally Qualified Physician. The Physician/Legally Qualified Physician would need to confirm that the person is sick and therefore unable longer take the trip or continue the trip (as applicable to the particular coverage under which the claim is brought) or that the person is required to quarantine (see FAQ 8 for additional details on “Quarantine”). Please note that a physician’s visit delivered via telehealth may be able to satisfy this requirement.

3. Do limitations and exclusions apply to claims for losses caused by COVID-19? Does the Exclusion for Pre-Existing Conditions apply to losses caused by COVID-19? Can the Waiver of the Exclusion for Pre-Existing Conditions apply to COVID-19?

The same limitations and exclusions that apply to all claims also apply to claims for losses caused by COVID-19, including the Exclusion for Pre-Existing Conditions (where applicable). Please note that the same rules that determine whether a sickness is considered to be a Pre-Existing Condition also apply to COVID-19.

Certain Plan Designs include a Waiver of the Exclusion for Pre-Existing Conditions. If the Waiver of the Exclusion for Pre-Existing Conditions applies to losses stemming from sicknesses, it also applies to losses stemming from COVID-19.

4. Federal regulations require those who travel abroad to be tested for COVID-19 prior to re-entry into the United States. Is the cost incurred for administering this test covered by my Plan?

No.

Accident and Sickness Medical Expense coverage (when included in a Plan) can only reimburse certain, defined medical expenses, typically referred to as “Covered Expenses” or “Medical Expenses” (depending on your Plan). **The cost of administering a test for any disease, including COVID-19, can only be covered if a Physician or Legally Qualified Physician (as defined by your Plan) orders you to be tested.** Here, the test is being ordered by the United States government rather than a Physician or Legally Qualified Physician. Therefore, the cost incurred for administering this test would not be considered a Covered Expense or

Medical Expense for purposes of the Plan's Accident and Sickness Medical Expense coverage or any other coverage – even if you test positive.

However, if a Physician or Legally Qualified Physician orders you to be tested for COVID-19 or any other disease while on your trip, this could potentially be covered under your Plan's Accident and Sickness Medical Expense coverage, subject to the standard terms and conditions of your Plan.

5. What if I test positive for COVID-19 when I undergo a COVID-19 test required for re-entry into the United States? Can my medical expenses be covered?

Please note that our Plans will not cover the cost of administering a COVID-19 test undertaken solely to comply with federal regulations – even if you test positive (see FAQ 4). However, if this test determines that you are positive for COVID-19 and a Physician or Legally Qualified Physician (as defined by your Plan) orders you to undergo medical treatment due to this positive COVID-19 test, your treatment could be covered while your coverage is in effect (subject to the standard terms and conditions of your Plan).

6. What if I test positive for COVID-19 when I undergo a COVID-19 test required for re-entry into the United States? Will I have a payable Trip Interruption or Travel Delay claim? What if my Traveling Companion tests positive?

Please note that the Plan will not cover the cost of administering a COVID-19 test undertaken solely to comply with federal regulations – even if you test positive (see FAQ 4). However, if this test determines that you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) are positive for COVID-19, then we would consider you or the Traveling Companion to have a covered Trip Interruption claim for “sickness” **if a Physician or Legally Qualified Physician (as defined by your Plan) determines that you or your Traveling Companion must interrupt the trip due to this sickness**, subject to the standard terms and conditions of your Plan. This includes home tests, as described in FAQ 2.

If you or a Traveling Companion are determined to be positive for COVID-19 by a test that is administered by someone who is not a Physician or Legally Qualified Physician, additional action must be taken in order for this to be considered a covered sickness for purposes of Trip Interruption coverage. As soon as reasonably possible, you or your Traveling Companion will need to seek the attention of a Physician or Legally Qualified Physician, and the Physician or Legally Qualified Physician will need to confirm that you/your Traveling Companion are sick and that this prevents you/your Traveling Companion from being able to continue the trip as planned. Please note that a physician's visit delivered via telehealth may be able to satisfy this requirement.

You could also have a payable Trip Interruption claim if you or a Traveling Companion are forced to quarantine as a result of a positive COVID-19 test (including a home test, as described in FAQ 2). The quarantine trigger for Trip Interruption coverage is discussed in more detail below.

Travel Delay coverage typically covers different expenses than Trip Interruption coverage. This coverage may also be triggered by a positive COVID-19 test if – as a result – you are forced to quarantine. FAQs below describe what is considered to be a quarantine under Plans containing our travel insurance in more detail.

Please note that some (but not all) Plans with our travel insurance also cover Travel Delays caused due to a Traveling Companion's quarantine, and some (but not all) Plans also cover Travel Delays due to sickness. Be sure to check your Plan Document to see what is covered.

7. What if my Traveling Companion or I am unable to re-enter the United States solely because a COVID-19 Test has not come back? Will I have a payable claim?

The standard rules that apply to Interruption For Any Reason coverage apply if you purchased this coverage. However, you will not have a payable Trip Interruption claim or Travel Delay claim, as this situation is not a covered reason for either coverage.

8. What is considered to be a covered quarantine?

A "quarantine" is a strict medical isolation imposed by a recognized government authority, their authorized deputies, a medical examiner or a physician to prevent the spread of a disease due to you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) either having, or being suspected of having, a contagious disease, infection or contamination. An order is not considered to impose a strict medical isolation ***unless the order requires the relevant person to be confined twenty-four hours per day, seven days a week throughout its duration.***

If you or a Traveling Companion decide to "self-quarantine" upon the advice of comments made by a public health official, or upon the advice of any medical doctor in the media, this is not considered to be a physician-ordered quarantine. Rather, a physician must specifically order the relevant person to be quarantined due to that person having (or being suspected of having) a contagious disease, infection or contamination, and the order must apply twenty-four hours per day, seven days a week throughout its duration.

A "recommendation" is not a quarantine. The order must come from a government or a physician and must be mandatory to qualify as a strict medical isolation.

9. Are "Shelter in Place" orders or "Stay at Home" orders considered to be a quarantine?

We are not aware of any "Shelter in Place" or "Stay at Home" order that is a quarantine.

If a government or physician orders you to remain in your home or lodging, this can be considered a quarantine if – and only if – the order to shelter in place is mandatory and applies twenty-four hours per day, seven days a week throughout its duration. If the order is a "recommendation" or if there are exceptions that permit you to leave your home or lodging to obtain necessary provisions or food (etc.), this is not considered to be a quarantine as this is not a strict medical isolation.

10. My destination has issued a “mandatory self-quarantine.” Is this considered to be a quarantine?

This will depend upon the restrictions imposed by the order. If a government or physician orders you to remain in your lodging, this can be considered a quarantine if – and only if – the order to self-quarantine is mandatory and applies twenty-four hours per day, seven days a week throughout its duration. If the order is a “recommendation” or if there are exceptions that permit you to leave your lodging to obtain necessary provisions or food (etc.), this is not considered to be a quarantine as this is not a strict medical isolation.

11. What if the destination to which I am traveling will place me or a Traveling Companion into quarantine when we arrive (or otherwise will require me or a Traveling Companion to be quarantined upon arrival)? Can I cancel or interrupt my trip to avoid this?

As an accommodation to our insureds, if the destination to which you are traveling is requiring all travelers similarly situated to you to be quarantined (as described above in response to FAQ 8) for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine order that you would face is in effect within 14 days of your scheduled departure date and will not expire prior to your scheduled arrival at the destination. You must cancel your trip within this 14 day period prior to departure for the accommodation to apply. If you cancel your trip more than 14 days prior to your trip, then the accommodation does not apply unless you provide proof at the time of your cancellation that there is a quarantine order that will be in effect on your scheduled departure date.

If you have already departed on your trip but have not yet entered a destination that is requiring all travelers similarly situated to you to be quarantined, this accommodation applies to Trip Interruption coverage as well – provided the quarantine order that you would face is in effect within 14 days of your scheduled arrival into that destination and will not expire prior to your scheduled arrival at the destination.

This accommodation only applies to Trip Cancellation coverage if your Plan includes being quarantined as a covered reason for Trip Cancellation coverage. Likewise, this accommodation only applies to Trip Interruption coverage if your Plan includes being quarantined as a covered reason for Trip Interruption coverage. Some Plans that include being quarantined as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage also cover a Traveling Companion’s quarantine. If your Plan includes a Traveling Companion’s quarantine as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage, the same analysis described above would apply to your Traveling Companion.

Please note that this accommodation only applies if the quarantine at your destination is completely unavoidable for all travelers similarly situated to you or your Traveling Companion (as applicable). If you or your Traveling Companion can avoid the quarantine by testing negative for COVID-19 prior to arrival into the destination or by being fully vaccinated, then this accommodation would not apply.

12. I am required to quarantine upon return from my trip. Do I have a payable Trip Cancellation claim if I cancel my trip to avoid this?

No. The accommodation described above in FAQ 11 only applies if a destination **during** your trip is requiring travelers similarly situated to you to be quarantined upon arrival. It does not apply if you would face a quarantine in your return destination city or in any other place following the end of your trip.

13. I have been quarantined during my trip. How long can coverage under my Plan be extended?

Regardless of the terms of the Plan, United States Fire Insurance Company has made the administrative decision to allow for coverage to be extended for the entire duration of a COVID-19 related quarantine, and coverage will be extended for five additional days following the end of the quarantine provided you have not arrived back in your return destination city.

14. What expenses can be reimbursed if I need to quarantine during a trip?

The answer varies based on the Plan that you purchased. However, here are some key provisions on which to focus.

Trip Interruption coverage reimburses certain unused, non-refundable travel arrangements. Trip Interruption coverage cannot reimburse any additional expenses incurred solely due to a quarantine except for your Additional Transportation Cost (as defined in your Plan). Also, **if you quarantine in your prepaid hotel accommodations, you will not receive any reimbursement under the Trip Interruption coverage (or any other coverage in the Plan) for those same prepaid hotel accommodations.**

If you incur additional hotel or meal expenses solely due to a quarantine, you will not receive any reimbursement under the Trip Interruption coverage. However, when included in a Plan Design, the Travel Delay and Missed Connection coverages may be able to reimburse additional meal and hotel expenses incurred due to a delay caused by a quarantine (subject to the terms and conditions of the applicable coverage).

15. I have been furloughed (or “temporarily laid off”) from my job. If I need to cancel or interrupt my trip because of this, will benefits be payable? What if my Traveling Companion is furloughed?

Certain Plans may include being laid off or fired from your job as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage. If either or both coverages in your Plan include this language, we will consider a furlough (or other temporary layoff) to trigger coverage – provided that you are furloughed while your coverage is in effect and the terms of the covered reason are otherwise satisfied. As with all claims, proof of loss will be required to be submitted for benefits to be payable. A statement from your employer describing your furlough may satisfy this requirement.

Some Plans that include being laid off or fired from your job as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage also cover a Traveling Companion's job loss or layoff. If your Plan includes a Traveling Companion's job loss or layoff as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage, the same analysis described above would apply to your Traveling Companion's furlough (or other temporary layoff).

16. What if a physician advises a traveling companion or me not to travel due to a heightened vulnerability to contracting COVID-19? Will Trip Cancellation benefits be payable?

A cancellation due to fear of contracting COVID-19, even if reasonable and supported by a physician's note advising the insured or a Traveling Companion not to travel due to an underlying condition (or any other reason), would not be covered unless you purchased Cancel For Any Reason coverage (subject to the standard rules that apply to this coverage).

We and our partners understand the nature of your situation and are here to provide assistance and applicable coverage under your Plan. We want to support all of our customers in a very meaningful way. Our ultimate goal is to help our customers navigate through this very serious situation.

This document only provides a general summary. Please refer to the actual Plan Document for the specific terms and conditions of the specific Plan issued to you as eligibility for coverage varies based upon the specific Plan terms, conditions and limitations, and may vary by state or may not be available in all states. Not all Plan Documents will include all of these coverages or coverage triggers, and certain features are not be available in all states.



COVID SAFETY MEASURES

****These measures are in place for groups traveling until the end of 2022. They will be reviewed and updated for 2023.**

Dear students, parents, and teachers-

As the world begins to re-open its borders and relax travel measures, we are aware that many of you continue to have concerns regarding the health and financial risks of post-pandemic travel. Forum completely understands your concerns and is committed to ensuring a safe return to student travel for you and your group.

That is why our risk-assessment team has been working around the clock to stay current on the latest safety recommendations from official sources and to implement the following preventative measures** for your future trip.*

*SOURCES

- [The CDC - Centers for Disease Control and Prevention](#)
- [The US Department of State](#)
- [Council of the European Union](#)

**MEASURES

- **ITINERARY PLANNING:** our experienced tour consultants and reservations team will help plan your itinerary to allow adequate time to do each activity safely by following mandates for capacity and social distancing, while still making the most out of each day. They will continue to monitor each city and supplier prior to and during your travel to ensure your group's safety, and will provide alternative activities in case they are needed.
- **TERMS AND CONDITIONS:** our COVID "Terms and Conditions" for travel until Dec 2022 allow new travelers to cancel with no fees up to 4 months prior to a trip's departure for trips with flights and up to 3 months prior to a trip's departure for trips with no flights. Furthermore, each group will be receiving detailed information via their group leader regarding cancellation deadlines should their trip need to be cancelled or re-scheduled due to the pandemic.
- **COUNTRY REQUIREMENTS:** each group will receive updates on their destination country's travel requirements before departure. If your destination country requires a negative COVID test result for entry, the planning and cost associated with testing are the traveler's responsibility. If any traveler is unable to provide a valid test, they will be denied travel and cancellation fees will apply per Forum's "terms and conditions."
- **VACCINATION:** each traveler is required to be fully vaccinated* in order to enroll on a Forum Trip. If any traveler is unable to provide proof of vaccination, they will be denied travel and cancellation fees will apply per Forum's "terms and conditions." For medical exemptions, please contact us and be prepared to provide medical documentation.

*We currently only require the initial cycle of doses of any vaccine accepted by the CDC. However, if your destination country also requires a booster shot, then you must also receive the booster shot. You will be notified of your destination country's regulations upon the confirmation of your group.

- **MASKS:** each traveler is required to bring individual masks for use during the trip. Mask guidelines required by local governments or by any of our suppliers must be followed by all group members and those who fail to follow them may be expelled from the trip at their own expense.



- **TIPS:** group leaders are required to collect tips for the entire trip from all students prior to departure in order to reduce the risk of exposure from the exchange of cash funds during the trip.
- **FLIGHTS:** our reputable airline partners have implemented their own measures to ensure safe travel for all passengers, from ensuring contactless check-ins and temperature checks at the gates, to improving air filtration systems and cleaning practices on planes, and finally, providing masks and hygiene packs for use during flights. Please consult the following websites of our preferred airline partners to learn more-
 - North America: [AIR CANADA](#), [AMERICAN AIRLINES](#), [UNITED](#), [DELTA](#)
 - Europe: [AIR FRANCE](#), [BRITISH AIRWAYS](#), [LUFTHANSA](#), [IBERIA](#)
 - Central/South America: [AVIANCA](#), [COPA](#)
- **TOUR MANAGERS:** our tour managers are trained in COVID prevention methods and local safety guidelines, and will help with ensuring that all suppliers and travelers are following the required safety measures and with providing local resources if needed.
- **TRANSPORTATION/ACCOMODATION:** our transportation and accommodation partners are of high quality and are fully vetted to ensure they are following adequate safety and cleanliness guidelines imposed by the CDC and local governments to protect against COVID.
- **REQUIREMENTS FOR RETURN:** if the US government is requiring a negative COVID result in order to re-enter the country, we will help with booking the testing for the group or providing a list of providers. Any costs associated with testing will be the responsibility of the travelers.
- **INSURANCE:** with the help of our insurance partner, we will help provide relevant coverage information for the protection plan included in your tour cost and the optional CFAR (Cancel for Any Reason) upgrade, which provides additional cancellation coverage equaling 75% of the non-refundable tour cost i.e. cancellation fees. For additional information regarding COVID coverages, please reference the document [COVID Coverage FAQ](#).
- **COVID DURING TRAVEL:** if any traveler contracts COVID during the trip or upon return, Forum will help by making any necessary reservations or changes to existing reservations for accommodation and flights, and by providing direction to all the necessary local resources. Forum will also help the traveler file insurance claims for related trip interruption and delay coverage.

Note that the "Student Protection Plan" provides coverage under **trip interruption** for any missed reservations and for flight change costs due to illness/quarantine up to 150% of the tour cost and under **trip delay** for any additional accommodation, meals, local transportation required due to illness/quarantine at the rate of \$150/day with a maximum of \$750 or 5 days.

Since the US requires at least 7 days of quarantine before re-entry to the country is allowed, Forum will provide 2 additional days of trip delay coverage for any students that tests positive for COVID as well as 7 days of trip delay coverage for a chaperone to stay with the students, matching the insurance limit of \$150/day for accommodation, meals, and local transport. A guide will be provided in the case that a chaperone cannot stay.

*** Despite these measures, travel during the COVID-19 pandemic continues to involve certain risks (such as infection and travel delay) that Forum cannot completely eliminate. By enrolling in our trips, travelers agree to accept these risks and to do their part in following all measures necessary to help maximize the safety of their group.*

We look forward to helping you plan your next trip and we thank you for your patience as we continue to navigate the novel world of post-pandemic travel.

*Sincerely,
Forum Team*



FAQ – Frequently Asked Questions

1. What happens if a student gets sick with COVID before departure?

Per the document [COVID Coverage FAQ](#), the insurance company considers COVID as any other illness and will therefore cover up to 100% of the tour cost for cancellation due to contracting COVID. However, one must obtain a viral test result (antigen or PCR) from a clinic or doctor's office in order for coverage to apply; home tests are not accepted.

Therefore, if a student suspects to have covid before departure, they must go to a clinic/doctor **immediately** to obtain a test result **before their scheduled departure date**. If they do not receive the result before their departure date, insurance coverage may not apply. They must also inform Forum immediately so that we may help provide guidance for the insurance claim process.

2. Why if Forum still requiring vaccination if some countries are no longer requiring it?

As the world continues to move past the pandemic, each country is updating their measures at a different pace. While some countries may no longer require vaccination for entry, we have seen that certain suppliers continue to require it for their private businesses. Therefore, as we work mainly with student groups, we must ensure that not only each traveler may enter the country but that each traveler will be able to partake in all the activities planned for the group and enter all establishments for activities/accommodation/meals/etc. If any traveler must be excluded from any activity, this will affect the entire group.

Furthermore, we continue to see surges in covid cases around the world. Therefore, the basic vaccination order is in order to decrease the risk of symptomatic or serious infection and the effect this may have on the whole group. Medical exemptions will be considered if official documentation can be provided from a healthcare provider.

3. What happens if a student contracts COVID during their trip?

There are many different scenarios that may occur with students testing positive for COVID during or at the end of their trip. In general, if a student is believed to have contracted COVID, the group leader must notify Forum and have the student take a test at a clinic **immediately** to obtain the viral positive result (antigen or PCR) needed for insurance coverage to apply. If a traveler must get tested prior to the already scheduled test for return to the US, Forum will help find a clinic for the testing but any cost associated with the additional testing is the responsibility of the traveler.

After a student receives the positive test result, Forum will help find quarantine accommodation for them and for a chaperone/guide and will help provide any information needed regarding local resources. If a student recovers and tests negative for COVID at least 5 days after their initial positive test result, they are able to rejoin the group or return home to the US. Forum will help book the transportation for them to rejoin the group or their flight back home at a later date.

If a student continues to test positive even after the required 7 days of quarantine but have no symptoms or their symptoms are improving, they are able to obtain a recovery certificate from a US doctor which will allow them to re-enter the country. Usually, a primary care physician can do this after a telehealth call. Otherwise, they will need to continue quarantining until they are considered recovered and cleared for travel. Please consult the [CDC's website](#) for relevant information.

4. Who will pay the upfront costs if a student contracts COVID during their trip?

If any traveler tests positive and needs additional accommodation, meals, or transportation during the trip, they must be prepared to pay the upfront costs on site and they must save all receipts for the insurance claim which Forum will help with. Forum cannot be responsible for providing upfront costs as the travelers must pay and then claim the amounts back from the insurance company. For flight fare differences due to postponing flights, the traveler or parents must also be prepared to pay immediately and then claim the amount back from the insurance company.

Chaperones who remain with the students testing positive must also be prepared to pay any additional costs on site. However, if necessary, Forum can pay on behalf of chaperones as they will not be covered by insurance if they do not test positive themselves and Forum will be providing coverage for them based on the limits listed above.

We recommend that all travelers have a valid card with them in case it is necessary to pay for additional services on site.

Student Protection Plan

Note: For residents of AK, IN, KS, MA, MT, NH, NY, OR, TX and WA, this is not Your Certificate of Insurance. To obtain Your state specific Policy please contact Travel Insured at 1-844-440-8113.

Worldwide Non-Insurance Assistance Services

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical Evacuation • Medically Necessary Repatriation
 - Repatriation of Remains • Medical or Legal Referral
- Inoculation Information • Hospital Admission Guarantee
 - Translation Service • Lost Baggage Retrieval
- Passport/Visa Information • Emergency Cash Advance
 - Bail Bond • Prescription Drug/Eyeglass Replacement
 - ID Theft Resolution Service • Concierge Service • Business Concierge • Non-Medical Emergency Evacuation

Payment reimbursement to the Assistance Company is Your responsibility.

24/7 Worldwide Non-Insurance Assistance Services

Travel Assistance, Medical Emergency, Concierge Service, Business Concierge, Non-Medical Emergency Evacuation Service, and ID Theft Resolution Service

FOR EMERGENCY ASSISTANCE DURING YOUR TRIP

CALL:

888-268-2824

OR CALL COLLECT:

603-328-1725

(From all other locations)

Travel assistance services are provided by an independent organization and not by United States Fire Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help You resolve Your emergency situation.

Administered by



**TRAVEL INSURED
INTERNATIONAL**

A GRUM & FORSTER COMPANY

Quality Protection Worldwide

For questions or to report a claim, contact:

Travel Insured International, Inc.

855 Winding Brook Drive

Glastonbury, CT 06033

1-844-440-8113

AVAILABILITY OF SERVICES

You are eligible for information and concierge services at any time after You purchase this plan. The Emergency Assistance Services become available when You actually start Your Covered Trip. Emergency Assistance, Concierge and Informational Services end the earliest of: midnight on the day the program expires; when You reach Your return destination; or when You complete Your Covered Trip. The Identity Theft Resolution Services become available on Your scheduled departure date for Your Covered Trip. Services are provided only for an Identity Theft event which occurs while on Your Covered Trip. Identity Theft Resolution does not guarantee that its intervention on behalf of You will result in a particular outcome or that its efforts on behalf of You will lead to a result satisfactory to You. Identity Theft Resolution does not include and shall not assist You for thefts involving non-US bank accounts.

IDENTITY THEFT RESOLUTION SERVICES

In the event of an Identify Theft event while on Your Covered Trip, Travel Insured's designated provider will provide you with the support and tools needed for You to restore Your identity to pre-event status. Assistance includes contacting Your creditors to notify them of the event and to request replacement cards; connecting you with a friend or family member at home and providing them with the assistance to set up a transfer or wire of funds; information on how to contact the three major credit bureaus; guidance on how to obtain a police report; and providing You with a guide on how to restore Your credit.

CONCIERGE SERVICES

Concierge Services are provided by Travel Insured's designated provider. There is no charge for the services provided by the provider. You are responsible for the cost of services provided and charged for by third parties and for the actual cost of merchandise, entertainment, sports, tickets, food and beverages and other disbursement items. Services offered include: • Destination Profiles • Epicurean Needs • Event Ticketing • Floral Services • Tee Time Reservations • Hotel Accommodations • Meet-And-Greet Services • Shopping Assistance Services • Pre-Trip Assistance • Procurement of Hard-To-Find Items • Restaurant Referrals and Reservations • Rental Car Reservations • Airline Reservations

NON-MEDICAL EMERGENCY EVACUATION

If you require **Non-Medical Emergency Evacuation**, the Assistance Service will arrange and pay for evacuation from a safe departure point to the nearest safe location. You must contact the Assistance Service as soon as possible after Your Host Country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure Your safety. If evacuation becomes impractical due to hostile or dangerous conditions, the Assistance Service will maintain contact with and advise You until evacuation becomes viable or the natural disaster situation or the political or social upheaval has been resolved. Benefit is subject to the terms and conditions of the plan and as determined by the Assistance Service's security personnel, in accordance with local and U.S. authorities. Services rendered without the Assistance Service's coordination and approvals are not covered. No claims for reimbursement will be accepted. If You are able to leave the Your host country by normal means, the Assistance Service will assist you in rebooking flights or other transportation. Expenses for non-emergency transportation are Your responsibility.

BUSINESS CONCIERGE SERVICES

Concierge Services are provided by Travel Insured's designated provider. There is no charge for the services provided by the provider. You are responsible for the cost of services provided and charged for by third parties. Services offered include: • Emergency Correspondence And Business Communication Assistance • Assistance With Locating Available Business Services Such As:

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Express/Overnight Delivery Sites, Internet Cafes, Print/Copy Services • Assistance With Or Arrangements For Telephone And Web Conferencing • Emergency Messaging To Customers, Associates, And Others (Phone, Fax, E-mail, Text, etc.) • Real Time Weather, Travel Delay And Flight Status Information • Worldwide Business Directory Service For Equipment Repair/Replacement, Warranty Service, etc. • Emergency Travel Arrangements

Claims Procedures

To facilitate prompt claims settlement:

TRIP CANCELLATION/TRIP INTERRUPTION:

IMMEDIATELY Call Your Travel Supplier and Travel Insured International to report Your cancellation and avoid non-Covered Expenses due to late reporting. Travel Insured International will then advise You on how to obtain the appropriate form to be completed by You and the attending Physician. If You are prevented from taking Your trip due to Sickness or Injury, You should obtain medical care immediately. We require a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions prevented Your participation in the Trip. Provide all unused transportation tickets, official receipts, etc.

TRIP DELAY: Obtain any specific dated documentation, which provides proof of the reason for delay (airline or Cruise line forms, medical statements, etc).

Submit this documentation along with Your Trip itinerary and all receipts from additional expenses incurred.

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment.

BAGGAGE: Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

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TRAVEL PROTECTION INSURANCE

Certificate of Insurance

This Certificate Plan of Insurance describes the insurance benefits underwritten by United States Fire Insurance Company, herein referred to as the Company and also referred to as We, Us and Our. Please refer to the accompanying Schedule of Benefits, which provides the Insured, also referred to as You or Your, with specific information about the program You purchased. You should contact the Company immediately if You believe that the Schedule of Benefits is incorrect.

Signed for **United States Fire Insurance Company** By:



Marc J. Adee
Chairman and CEO

James Kraus
Secretary

Insurance provided by this Certificate is subject to all of the terms and conditions of the Group Policy. If there is a conflict between the Policy and this Certificate, the Policy will govern.

If You are not satisfied for any reason, You may return Your Certificate to the Company within 14 days after receipt. Your premium will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Certificate is void from the beginning.

Renewal: Coverage under this Certificate is not renewable.

SHORT TERM COVERAGE

NON-RENEWABLE

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SCHEDULE OF BENEFITS

Benefit Per Trip Maximum Benefit Amount

Travel Arrangement Protection

Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost*
Missed Connection (3 hours)	\$500
Travel Delay (6 hours)	\$750 (\$150/day)

**Up to the trip cost protected, up to the maximum of \$10,000*

***For a \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 Return Air only*

Baggage and Personal Effects	\$1,500
Per Article Limit	\$300
Combined Articles Limit	\$500
Baggage Delay (24 hours)	\$300
Non-Medical Emergency Evacuation	\$150,000

Medical Protection

Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation	\$100,000
Medically Necessary Repatriation/	
Repatriation of Remains	

Optional Coverage

Applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

Cancel For Any Reason

*Up To 75% of Non-Refundable Trip Cost****

****The lesser of 75% of the amount prepaid for the Trip or up to the maximum of \$10,000*

SECTION I. COVERAGES COVERAGE A TRIPCANCELLATION

Benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, to reimburse You for the amount of the Published Penalties and unused non-refundable Prepaid Payments You paid for Travel Arrangements when You are prevented from taking Your Trip due to:

1. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
2. Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which:
 - a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
3. For the **Other Covered Reasons** listed below; provided such circumstances occur while coverage is in effect.

"Other Covered Reasons" means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by

fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;

- c. a documented theft of passports or visas
- d. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- e. Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the

Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;

- f. unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- g. Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- h. felonious assault of You or Your Traveling

Companion within 10 days of the Scheduled Departure Date;

- i. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- j. Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

If Your Travel Supplier cancels Your Trip, a benefit will be paid for the reissue fee charged by the airline for the tickets. The maximum payable under this Trip Cancellation Benefit is the lesser of the total amount of coverage You purchased or the Maximum Benefit Amount shown in the Schedule of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for Prepaid Travel Arrangements if a Traveling Companion's or Family Member's Trip is canceled for a covered reason and You do not cancel Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE B TRIP INTERRUPTION

Benefits will be paid, up to a) the Maximum Benefit Amount shown in the Schedule of Benefits ; or b) 150% of the total amount of coverage You purchased, to reimburse You for or unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid:

1. to join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements by the most direct route possible to reach Your Trip destination; or
2. to rejoin Your Trip or transport You to Your originally scheduled return destination, if You must interrupt Your Trip after departure , each by the most direct route possible.

Trip Interruption must be due to:

1. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs while You are on Your Trip;
2. Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury which: a) occurs while You are on Your Trip, b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) prevents Your continued participation on Your Trip;
3. For the **Other Covered reasons** listed below; provided such circumstances occur while coverage is in effect.

"Other Covered reasons" means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
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- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- c. a documented theft of passports or visas;
- d. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- e. Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- f. unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- g. Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- h. felonious assault of You or Your

- i. Traveling Companion within 10 days of the Scheduled Departure Date; a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- j. Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;

Additional Trip Interruption Benefits:

If Your Traveling Companion must remain hospitalized, benefits will also be paid for reasonable accommodation, telephone call and local transportation expenses incurred by You to remain with Your Traveling Companion up to \$200 per day, limited to 10 days.

The maximum payable under this Trip Interruption Benefit is the lesser of 150% of the total amount of coverage You purchased or 150% of the Maximum Benefit Amount shown in the Schedule of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for Prepaid Travel Arrangements if a Traveling Companion's or Family Member's Trip is interrupted for a Covered Reason and You do not interrupt Your Trip.

These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Certificate.

COVERAGE C MISSED CONNECTION

If You miss Your cruise or tour departure because Your arrival at Your Trip destination is delayed for 3 or more hours, due to:

- a) any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b) documented weather condition preventing You from getting to the point of departure;

- c) quarantine, hijacking, Strike, Natural Disaster, terrorism or riot.

We will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for:

- a) Your Additional Transportation Cost to join Your Trip; and
- b) Your Prepaid expenses for the unused land or water Travel Arrangements ; and
- c) reasonable accommodation, telephone and meal expenses necessarily incurred by You for which You have proof of purchase and which were not paid for or provided by any other source.

These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Certificate.

COVERAGE D TRAVEL DELAY

Benefits will be paid up to \$150 per day for: 1) the non-refundable, unused portion of the Prepaid expenses for Your Trip as long as the expenses are supported by proof of purchase and are not reimbursable by any other source; and 2) reasonable accommodation, meal, telephone call and local transportation expenses incurred by You , up to the Maximum Benefit Amount shown in the Schedule of Benefits, if You are delayed for 6 hours or more while en route to or from, or during Your Trip, due to:

- a) any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b) a traffic accident in which You or Your Traveling Companion is not directly involved (must be substantiated by a police report);
- c) lost or stolen passports, travel documents or money (must be substantiated by a police report);
- d) quarantine, hijacking, Strike, Natural Disaster, terrorism or riot;
- e) a documented weather condition preventing You from getting to the point of departure. Benefits will not be paid for any expenses, which have been reimbursed, or for any services that have been provided by the

Common Carrier.

These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Certificate.

COVERAGE E BAGGAGE AND PERSONAL EFFECTS

Benefits will be provided to You, up to the Maximum Benefit Amount shown in the Schedule of Benefits:

- a) against all risks of permanent loss, theft or damage to Your Baggage and Personal Effects;
- b) subject to all General Exclusions and the Additional Limitations and Exclusions Specific to Baggage and Personal Effects in the Certificate; and
- c) occurring while coverage is in effect.

“Baggage and Personal Effects” means goods being used by You during Your Trip.

Valuation and Payment of Loss:

The lesser of the following amounts will be paid:

- 1) the Actual Cash Value at the time of loss, theft or damage, except as provided below;
- 2) the cost to repair or replace the article with material of a like kind and quality; or
- 3) \$300 per article.

A combined maximum of \$500 will be paid for jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment.

A maximum of \$100 will be paid for the cost of replacing a passport or visa.

A maximum of \$100 will be paid for the cost associated with the unauthorized use or replacement of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

Baggage and Personal Effects does not include:

- 1) animals;
- 2) automobiles and automobile equipment;
- 3) boats or other vehicles or conveyances;
- 4) trailers;

- 5) motors;
- 6) aircraft;
- 7) bicycles, except when checked as baggage with a Common Carrier;
- 8) household effects and furnishings;
- 9) antiques and collector's items;
- 10) sunglasses, contact lenses, artificial teeth, dentures, dental bridges, or hearing aids;
- 11) artificial limbs or other prosthetic devices;
- 12) prescribed medications;
- 13) keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- 14) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- 15) telephones or PDA devices, computer hardware or software;

Baggage Delay: If, while on a Trip, Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from Your time of arrival at a destination other than Your return destination, benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the actual expenditure for necessary personal effects. You must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from:

- a) breakage of brittle or fragile articles;
- b) wear and tear or gradual deterioration;
- c) confiscation or appropriation by order of any government or custom's rule;
- d) theft or pilferage while left in any unlocked or unattended vehicle;
- e) property illegally acquired, kept, stored or transported;
- f) Your negligent acts or omissions; or
- g) property shipped as freight or shipped prior to the Scheduled Departure Date;
- h) electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Additional Provisions applicable to Baggage and Personal Effects and Baggage Delay:

Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Travel Supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

Additional Claims Provisions Specific to Baggage:

Your Duties After Loss of or Damage to Property or Delay of Baggage: In case of loss, theft, damage or delay of baggage or personal effects, and You must:

- a) take all reasonable steps to protect, save or recover the property;
- b) promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of Your property at the time of loss;
- c) produce records needed to verify the claim and its amount ,and permit copies to be made;
- d) send proof of loss as soon as reasonably possible after date of loss, providing date, time, and cause of loss, and a complete list of damaged/lost items : and
- e) allow the company to examine baggage or personal effects, if requested.

These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Certificate.

COVERAGE F

NON-MEDICAL EMERGENCY EVACUATION

This Non-Medical Emergency Evacuation Benefit is not available if a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department is issued for a country preceding Your arrival into that country on Your Trip, or if a country is an Excluded Country preceding Your arrival into that country on Your Trip.

You are eligible for benefits, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for all reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Trip for a Non-Medical Emergency Evacuation Covered reason, as defined below.

Non-Medical Emergency Evacuation must occur within 14 days of any covered event. Arrangements will be by the most appropriate and economical means available and consistent with Your health and safety. Benefits are only payable for arrangements made by authorized travel assistance provider”.

Non-Medical Emergency Evacuation Covered reasons:

We will pay for the Non-Medical Emergency Evacuation Benefits listed above if, while on Your Trip, a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department, is issued for You to leave a country You are visiting on Your Trip due to:

- 1) a Natural Disaster;
- 2) civil, military or political unrest; or
- 3) Your being expelled or declared a persona non-grata by a country You are visiting on Your Trip.

Non-Medical Emergency Evacuation Exclusions: We do not cover:

- 1) loss or expense for a Non-Medical Emergency Evacuation Covered reason which took place in an Excluded Country;
- 2) loss or expense recoverable under any other insurance or through an employer;
- 3) loss or expense arising from or attributable to:
 - (a) fraudulent or criminal acts committed or attempted by You ;
 - (b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent, or
 - (c) failure to maintain required documents or visas;
- 4) loss or expense arising from or attributable to:
 - (a) debt, insolvency, business or commercial failure;
 - (b) the repossession of any property; or
 - (c) Your non-compliance with a contract, license or permit;
- 5) loss or expense arising from or due to liability assumed by You under any contract.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE G

ACCIDENT & SICKNESS MEDICAL EXPENSE

Benefits will be paid for the Covered Expense incurred, up to the Maximum Benefit Amount shown in the Schedule of Benefits shown on the Schedule of Benefits, as a result of

a Covered Accidental Injury or covered Sickness, which first occurs during Your Trip (of a duration of 90 days or less for Sickness). Only Covered Expenses incurred during Your Trip (of duration of 90 days or less for Sickness) will be reimbursed. Expenses incurred after Your Trip are not covered.

Benefits will include up to \$750 for expenses for emergency dental treatment due to Injury to natural teeth. Only expenses for emergency dental treatment to natural teeth incurred during Your Trip will be reimbursed. Expenses incurred after Your Trip are not covered.

Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed to secure Your admission to a Hospital, because of a Covered Accidental Injury or covered Sickness. The authorized travel assistance company will coordinate advance payment to the Hospital.

For the purpose of this benefit:

“Covered Expense” means expense incurred only for the following:

- 1. The medical services, prescription drugs, prosthetics, therapeutic services and supplies ordered or prescribed by a Legally Qualified Physician as Medically Necessary for treatment;
- 2. Hospital or ambulatory medical-surgical center services (including expenses for a cruise ship cabin or hotel room, not already included in the cost of the Your Trip, if recommended as a substitute for a hospital room for recovery from a Covered Accidental Injury or covered Sickness);
- 3. Transportation furnished by a professional ambulance company to and/or from a Hospital.

These benefits will not duplicate any benefits payable under the Certificate or any coverage(s) attached to the Certificate.

COVERAGE H
EMERGENCY MEDICAL EVACUATION, MEDICAL
REPATRIATION AND RETURN OF REMAINS

When You suffer loss of life for any reason or incur a Sickness or Injury during the course of Your Trip, the following benefits are payable, up to the Maximum Benefit Amount shown in the Schedule of Benefits.

1. Emergency Medical Evacuation: If the local attending Legally Qualified Physician and the authorized travel assistance company determine that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the Usual and Customary Charges for transportation to the closest Hospital or medical facility capable of providing that treatment.

If You are traveling alone and will be hospitalized for more than 7 consecutive days and Emergency Evacuation is not imminent, benefits will be paid to transport one person, chosen by You, by Economy Transportation, for a single visit to and from Your bedside.

If You are in the Hospital for more than 7 consecutive days and Your dependent children who are under 18 years of age and accompanying You on Your Trip are left unattended, Economy Transportation will be paid to return the dependents to their home (with an attendant, if considered necessary by the authorized travel assistance company).

2. Medical Repatriation: If the local attending Legally Qualified Physician and the authorized travel assistance company determine that it is Medically Necessary for You to return to Your primary place of residence because of an unforeseen Sickness or Injury which is acute or life-threatening, the Transportation Expense incurred will be paid for Your return to Your primary place of residence or to a Hospital or medical facility closest to Your primary place of residence capable of providing continued treatment via one of the following methods of transportation, as approved, in writing, by the authorized travel assistance company:

- i) one-way Economy Transportation;
- ii) commercial air upgrade (to Business or First Class), based on Your condition as recommended by the local attending Legally Qualified Physician and verified in writing

and considered necessary by the authorized travel assistance company; or
iii) other covered land or air transportation including, but not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized travel assistance company. Transportation must be via the most direct and economical route.

3. Return of Remains: In the event of Your death during a Trip, the expense incurred will be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your primary place of residence in the United States of America or to the place of burial.

Benefits are paid less the value of Your original unused return travel ticket.

These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Certificate.

COVERAGE I
OPTIONAL CANCEL FOR ANY REASON

Not applicable for \$0 Trip Costs

Optional Coverage: Applicable only when purchased within at the time of original plan purchase and if the appropriate additional premium has been paid.

If You cancel Your Trip for any reason not otherwise covered by this plan, benefits will be paid for up to 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided:

- a) Your Payment or Deposit for this plan is received with or before the final Payment for Your Trip; and
- b) You have paid the Travel Supplier for the full cost for all non-refundable Trip costs for Your Trip prior to Your cancellation of Your Trip; and
- c) You cancel Your Trip 48 hours or more before Your Scheduled Departure.

SECTION II.
DEFINITIONS

Accident means a sudden, unexpected unusual specific event that occurs at an identifiable time and place, and shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Additional Transportation Cost means the actual cost incurred for one-way Economy Transportation by Common Carrier reduced by the value of an unused travel ticket.

Baggage and Personal Effects means luggage, personal possessions and travel documents taken by You on Your Trip.

Bankruptcy or Default means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by an airline or cruise line, tour operator or other travel provider provided the Bankruptcy or Default occurs more than 14 days following Your Effective Date for the Trip Cancellation Benefits. There is no coverage for the Bankruptcy or Default of any person, organization, agency or firm from whom You purchased Travel Arrangements supplied by others.

Business Partner means an individual who (a) is involved in a legal general partnership with You and (b) is actively involved in the day to day management of Your business.

Common Carrier means any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

“Complications of Pregnancy” means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy

not constituting a nosologically distinct complication of pregnancy.

Company means United States Fire Insurance

Covered Trip means scheduled trips, tours or Cruises for which (a) coverage is requested; and (b) the required premium is submitted prior to the Scheduled Departure Date.

Cruise means any prepaid sea arrangements.

Default means a material failure or inability to provide contracted services.

Dependent Child(ren) means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance. **Domestic Partner** means an opposite or same sex partner who, for at least 12 consecutive months, has resided with You and shared financial assets/obligations with You. Both You and the Domestic Partner must:

(1) intend to be life partners;

(2) be at least the age of consent in the state in which You both reside; and (3) be mentally competent to contract. Neither You nor the Domestic Partner can be related by blood to a degree of closeness that would prohibit a legal marriage, be married to anyone else, or have any other Domestic Partner. The Company may require proof of the Domestic Partner relationship in the form of a signed and completed affidavit of domestic partnership.

Economy Transportation means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for Your Trip.

Excluded Country means one of the following countries from which Non-Medical Emergency Evacuations are not available such as Afghanistan, Chechnya, Democratic Republic of the Congo, Iran, Iraq, Israel West Bank, Israel Gaza Strip, Ivory Coast, North Korea, Somalia, Sudan, Syria, or any country subject to the administration and enforcement of U.S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSET CONTROLS (OFAC).

Family Member means any of the following: Your or Your Traveling Companion's legal spouse (or common-law spouse where legal), legal guardian or ward, son or

daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Domestic Partner.

Hospital means (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; (d) other than a residence, a place where treatment in a Hyperbaric chamber can be received. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

Inclement Weather means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

Injury or Injuries means bodily harm and/or decompression illness caused by an Accident which: 1) occurs while Your coverage is in effect under the Policy; and 2) requires examination and treatment by a Legally Qualified Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Insured means a person(s) who is booked to travel on a Trip, completes the enrollment form and for whom the required premium is paid, also referred to as You and Your.

Intoxicated mean a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

Legally Qualified Physician means a physician: (a) other than You, a Traveling Companion or a Family Member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

Maximum Benefit Amount means the maximum amount payable for coverage provided to You as shown in the Schedule of Benefits.

Medical Treatment means examination and treatment by a Legally Qualified Physician for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted reasonable

person to seek diagnosis, care or treatment.

Medically Necessary means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

Natural Disaster means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.

Payments or Deposits means the cash, check, or credit card amounts actually paid or used for Your Trip. Certificates, vouchers, discounts, credits, frequent traveler or frequent flyer rewards, miles or points applied (in part or in full) towards the cost of Your Travel Arrangements are not Payments or Deposits as defined herein.

Pre-existing Condition means any Injury, Sickness or condition (including any condition from which death ensues) of You, or Traveling Companion, or Your and/or Traveling Companion's Family Member or Your Business Partner for which within the 180 day period prior to the Effective Date of Your Trip Cancellation coverage under the policy which (a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required Medical Treatment or treatment was recommended by a Legally Qualified Physician.

Prepaid means Payments or Deposits paid by You to a Travel Supplier for Travel Arrangements for Your Trip prior to Your actual or Scheduled Departure Date. Payments or Deposits for shore excursions, theater, concert or event tickets or fees, or sightseeing, if such arrangements are made during Your Trip and are to be used prior to the Scheduled Return Date of Your Trip, are not considered Prepaid as defined herein.

Published Penalties means any additional published cancellation penalties levied by Your travel agency or travel supplier that apply to all clients of the travel agency or travel supplier and can be documented at time of Your purchase of Travel Arrangements from Your travel agency.

Scheduled Departure Date means the date on which You are originally scheduled to leave on Your Trip.

Scheduled Return Date means the date on which You are originally scheduled to return to the point of origin or the

original final destination of Your Trip.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Legally Qualified Physician, and 2) commences while Your coverage is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the Effective Date of Your coverage is not a Sickness and is considered a Pre-Existing Condition as defined herein and is not covered by the Policy.

Strike means any labor disagreement resulting in a stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

Terrorist Incident means an act of violence, that is deemed terrorism by the United States Government other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or in association with other persons on behalf of or in connection with any organization of foreign government which is generally recognized as having the intent to overthrow or influence the control of any other foreign government. The Terrorist Incident must be documented in a Travel Warning issued by the United States' Department of State advising Americans to avoid that certain country.

Third Party means a person or entity other than You or the Company.

Transportation Expense means the cost of Medically Necessary conveyance, personnel, and services or supplies.

Traveling Companion means a person or persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You.

Travel Supplier means any entity or organization that coordinates or supplies travel services for You.

Trip means a scheduled trip for which coverage for Travel Arrangements is requested and the premium is paid prior to Your actual or Scheduled Departure Date of Your Trip.

Us, We, Our means United States Fire Insurance Company.

Usual and Customary Charges means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.

SECTION III. INSURING PROVISIONS

Who Is Eligible For Coverage:

A citizen or resident of the United States of America who is booked to travel on Your Trip, completes the enrollment form and for whom the required premium is paid.

Eligibility for purchase will be determined at time of claim. If it is determined that a person or Trip is not eligible for coverage, any claim for benefits will be denied and premium will be refunded.

When Coverage Begins – Coverage Effective Date:

Trip Cancellation: Coverage begins on the date and time at 12:01 a.m. on the day after the date the appropriate premium for this Certificate for Your Trip is received by the company. This is Your "Effective Date" and time for Trip Cancellation.

Travel Delay: Coverage begins after You have traveled 50 miles or more from home en route to join Your Trip. This is Your "Effective Date" and time for Travel Delay.

All Other Coverages: Coverage begins when You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Trip destination) for Your Trip. This is Your "Effective Date" and time for all other coverages, except Trip Cancellation and Travel Delay.

When Coverage Ends – Coverage Termination Date:

Trip Cancellation: Your coverage automatically ends on the earlier of: 1) 72 hours prior to the scheduled departure time on the Scheduled Departure Date of Your Trip or 2) on or before the final payment due date for Your Trip; or 3) the date and time You cancel Your Trip.

All Other Coverages: Your coverage automatically ends on the earlier of: 1) the date Your Trip is completed; 2) the Scheduled Return Date; 3) Your arrival at Your return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of Your Trip covered by the Certificate. Termination of the Certificate will not affect a claim for loss that occurs after premium has been paid.

All coverages under the Certificate will be extended if Your entire Trip is covered by the Certificate and Your return is delayed due to unavoidable circumstances beyond Your control. If coverage is extended for the above reasons, coverage will end on the earlier of the date You reach Your originally scheduled return destination or 7 days after the Scheduled Return Date.

SECTION IV. GENERAL EXCLUSIONS

Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating in skydiving or parachuting, hang gliding or bungee cord jumping;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
9. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided herein);
11. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
12. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage;
13. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
14. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You;
15. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from

the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

PRE-EXISTING CONDITION EXCLUSION:

The Company will not pay for any expense as a result of any illness, disease, or other condition during the 180 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You: 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180 day period before coverage is effective under this Certificate.

Waiver of the Pre-Existing Condition Exclusion

The exclusion for Pre-Existing Condition will be waived provided:

- a) Your Payment or Deposit for this Certificate and enrollment form are received at or before the final Payment due date for Your Trip; and
- b) You insure all Prepaid Trip costs that are subject to cancellation penalties or restrictions; and
- c) You are not disabled from travel at the time Your premium is paid.

SECTION V. GENERAL PROVISIONS

Notice of Claim: Notice of claim must be reported within 20 days after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our designated representative and should include sufficient information to identify You.

Claim Forms: When notice of claim is received by Us or Our designated representative, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by You sending Us a written statement of what happened. This statement must be received within the time given for filing proof of loss.

Proof of Loss: Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Proof must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

Time Payment of Claims: We, or Our designated representative, will pay the claim after receipt of acceptable proof of loss.

Payment of Claims: Benefits for loss of life will be paid to Your designated beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:

- a) Yoursouse;
- b) Your child or children jointly;
- c) Your parents jointly if both are living or the surviving parent if only one survives;
- d) Your brothers and sisters jointly; or
- e) Your estate.

All other Benefits will be paid directly to You, unless otherwise directed. Any accrued benefits unpaid at Your death will be paid to Your estate. If You have assigned Your benefits, We will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment. All or a portion of all benefits provided by the Certificate may, at Our option, be paid directly to the provider of the service(s) to You. All benefits not paid to the provider will be paid to You.

Subrogation: If the Company has made a payment for a loss under this Certificate, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company's rights: and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recover for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss.

Physician Examination and Autopsy: The Company, at the expense of the Company, may have You examined when and as often as is reasonable while the claim is pending. The Company may have an autopsy done (at the expense of the Company) where it is not forbidden by law.

Legal Actions: All Certificate terms will be interpreted under the laws of the state in which the Policy was issued. No legal action may be brought to recover on the Certificate within 60 days after written Proof of Loss has been furnished. No legal action for a claim may be brought against Us after 3 years from the time written Proof of Loss is required to be furnished.

Concealment and Misrepresentation: The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this insurance or claim has been concealed or misrepresented.

Other Insurance with the Company: You may be covered under only one travel Certificate with the Company for each Trip. If You are covered under more than one such Certificate, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

Reductions in the Amount of Insurance: The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid for any loss or damage under this Certificate for Your Trip.

SECTION VI. STATE ENDORSEMENTS

These Amendatory Endorsements are attached to and made a part of the Policy issued to the Group and Blanket Accident and Health Trust (the Policyholder).

The Amendatory Endorsements are attached to and made a part of the Certificate issued to the Insured. The provisions of the Amendatory Endorsements are effective on the Effective Date and will expire concurrently with the Certificate, unless otherwise terminated.

ARKANSAS

The Policy/Certificate are hereby amended for Arkansas as follows:

1. The **Legal Actions** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Legal Actions: All policy terms will be interpreted under the laws of the state in which the policy was issued. Legal action or suit for a claim may be brought against Us within the time allowed by law.

2. The **Subrogation** provision appearing in **SECTION V General Provisions** is amended to include this sentence which will appear as follows at the end of the provision:

The Company is entitled to recovery only after You have the Insured has been fully compensated for the loss sustained.

If there is a conflict between the Policy/Certificate and this Rider, the terms of this Endorsement will govern. T210-AE AR

CALIFORNIA

The Policy/Certificate are hereby amended for **California** as follows:

1. The **Trip Cancellation** benefit on the **SCHEDULE OF BENEFITS** is replaced with the following:
Trip Cancellation.....Amount Purchased

2. The **Non-Medical Emergency Evacuation Exclusions** provision appearing in **NON-MEDICAL EMERGENCY EVACUATION** is deleted and replaced as follows:

Non-Medical Emergency Evacuation Exclusions: We do not cover:

1) loss or expense for a Non-Medical Emergency Evacuation

Covered Reason which took place in an Excluded Country;
2) loss or expense recoverable under any other insurance or through an employer;
3) loss or expense arising from or attributable to:
(a) fraudulent or felony criminal acts committed or attempted by You;
(b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent, or
(c) failure to maintain required documents or visas;
4) loss or expense arising from or attributable to:
(a) debt, insolvency, business or commercial failure; (b) the repossession of any property; or
(c) Your non-compliance with a contract, license or permit;
5) loss or expense arising from or due to liability assumed by You under any contract.

3. The **Injury** definition appearing in **TRIP CANCELLATION AND INTERRUPTION DUE TO YOUR INABILITY TO DIVE** is deleted and replaced as follows:

Injury means accidental bodily injury to You:

1. for which the proximate cause is an accident;
2. that occurs while the coverage is in force;
3. that is not otherwise excluded under the Policy; and
4. that in the opinion of a Legally Qualified Physician would prevent You from diving while on Your scheduled Trip. Such Legally Qualified Physician must not be related to You by blood or marriage.

4. The **Injury** definition appearing in **LOST DIVING DAYS** is deleted and replaced as follows:

Injury means accidental bodily injury and/or decompression illness to You:

1. for which the proximate cause is an accident;
2. that occurs while the coverage in force;
3. that is not otherwise excluded under the Policy; and
4. that in the opinion of a Legally Qualified Physician would prevent You from Diving while on Your scheduled Trip.

5. The **Benefits are not payable under Search and Rescue** provision appearing in **SEARCH AND RESCUE** is deleted and replaced as follows:

Benefits are not payable under Search and Rescue for any

loss resulting from:

1. Heli-skiing;
2. Extreme skiing;
3. Payment in any way for fines, damages, penalties, or litigation that may be imposed against You, as a result of Your activities or actions;
4. A person's decision to voluntarily leave a recreational activity without the intent of returning to the recreational activity or lodging.

6. The **Who is Eligible for Coverage** provision appearing in **SECTION III. INSURING PROVISIONS** of the Certificate is deleted and replaced with the following:

Who is Eligible for Coverage:

A citizen or resident of the United States of America who is booked to travel on Your Trip completes the enrollment form and for whom the required premium is paid.

7. The **Time of Payment of Claims** provision appearing in **Section V. GENERAL PROVISIONS** is deleted and replaced as follows:

Time of Payment of Claims: Subject to due written proof of loss, all indemnities for loss for which this policy provides payment will be paid as they accrue and any balance remaining unpaid at termination of the period of liability will be paid immediately upon receipt of due written proof.

8. The **Entire Contract** provision is added to in **Section V. GENERAL PROVISIONS:**

Entire Contract: The entire contract is made up of the Policy, the Application, the Certificates of Insurance, and the individual enrollment forms of the Insureds. Any statement made by the insured shall, in the absence of fraud, be deemed a representation and not a warranty. No statement made by any insured whose eligibility has been accepted by the insurer shall be used in defense to a claim hereunder. No agent may change the Policy or Certificate of Insurance in any way. Only an officer of the Company can approve a change. Any such change must be shown in the Policy or its attachments

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Amendatory Endorsement will govern. T210-AE CA

COLORADO

This Amendatory Endorsement is attached to and made a part of the Policy and or Certificate issued to the Insured. The provisions of this Amendatory Endorsement are effective on the Effective Date and will expire concurrently with the Policy, unless otherwise terminated.

The DEFINITIONS section of the policy is amended to include the following:

Dependent means a spouse, a partner in a civil union, and unmarried child under nineteen years of age, an unmarried child who is a full-time student under twenty-four years of age and who is financially dependent upon the parent, and an unmarried child of any age who is medically certified as disabled and dependent upon the parent. "Dependent" shall include a designated beneficiary, as defined in section 15-22-103 (1), C.R.S., if an employer elects to cover a designated beneficiary as a dependent.

If there is a conflict between the Policy and this

Endorsement, the terms of this Endorsement will govern. All other terms and conditions of the policy remain unchanged.

T210-AE-CO

CONNECTICUT

The Certificate is hereby amended for **Connecticut Residents** as follows:

1. The following is added to the **Face Page** of the Certificate:

Upon request by an Insured, the Master Group Policy, situated in Illinois, is available for examination.

2. The following Exclusion 4. in **SECTION IV GENERAL EXCLUSIONS** is deleted and replaced as follows:

4. no indemnity will be paid for loss caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the Insured's Legally Qualified Physician;

3. Exclusion 19. in **SECTION IV GENERAL EXCLUSIONS** referencing chemical, biological, radiological or similar agents is deleted in its entirety and will not appear.

4. The **Excess Insurance** provision in **SECTION V GENERAL PROVISIONS** is deleted and will not appear.

5. The **Subrogation** provision in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:

Subrogation: If the Company has made a payment for a loss under this coverage, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right as permitted by law. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company's rights: and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recover for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss, as permitted by law.

6. The following is added to **SECTION V GENERAL PROVISIONS:**

Required Connecticut Statement regarding termination of Participating Organization or Master Group Policy: In the event of termination of the Participating Organization or the Master Group Policy, coverage issued under this Certificate for which the required premium payment has been paid prior to that termination date will continue until the end of Your Trip.

7. **SECTION VI COORDINATION OF BENEFITS** is deleted in its entirety and will not appear.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.

T210-AE CT

DISTRICT OF COLUMBIA

The Certificate is hereby amended for **District of Columbia** as follows:

1. The following will appear at the bottom of the Cover Page, directly above the **TABLE OF CONTENTS:**
LIMITED BENEFIT COVERAGE

2. **SECTION V GENERAL PROVISIONS** is amended to include the following provisions:

Fraud Warning as required for District of Columbia Residents: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may

deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Required District of Columbia Statement regarding termination of Participating Organization or Master Group Policy: In the event of termination of the Participating Organization or the Master Group Policy, coverage issued under this Certificate for which the required premium payment has been paid prior to that termination date will continue until the end of Your Trip.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.

T210-AE DC

FLORIDA

The Policy/Certificate are hereby amended for **Florida Residents** as follows:

The **Legal Actions** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Legal Actions: No legal action may be brought to recover on the Policy until 60 days after the Company receives Proof of Loss. No legal action for a claim may be brought against Us more than 5 years after the time required by law for giving Proof of Loss. This 5 year time period is extended from the date Proof of Loss is furnished and the date the claim is denied in whole or in part.

If there is a conflict between the Policy/Certificate and this Rider, the terms of this Endorsement will govern. T210-AE FL RESIDENTS ONLY

GEORGIA

The Policy/Certificate are hereby amended for **Georgia Residents** as follows:

The **Concealment and Misrepresentation** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Concealment and Misrepresentation: The entire coverage will be cancelled, if before, during or after a loss, any material fact or circumstance relating to this insurance has been concealed or misrepresented.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this **Georgia** Amendatory

Endorsement will govern. T210-AE-GA

HAWAII

The Certificate is hereby amended for **Hawaii Residents** as follows:

The following is added to **SECTION V GENERAL PROVISIONS** as follows:

Representations: All statements made by the Insured are deemed representations and not warranties. No statement made by the Insured shall be used in any contest unless a copy of the instrument containing the statement is or has been furnished to the Insured or to the Insured's beneficiary, if any. A misrepresentation, unless it is made with actual intent to deceive or unless it materially affects the acceptance of the risk assumed by the Company, shall not prevent a recovery under the Certificate.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern. T210-AE-HI

IDAHO

The Policy/Certificate are hereby amended for **Idaho** as follows:

1. The following is added at the bottom of **SECTION V General Provisions: Contact Information for the Idaho Department of Insurance:**
Idaho Department of Insurance
Consumer Affairs
700 W. State Street, 3rd Floor
PO Box 83720
Boise, ID 83720-0043

1-800-721-3272 or 208-334-4250 or www.DOI.Idaho.gov

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern. T210-AE-ID

ILLINOIS

The Policy/Certificate are hereby amended for **Illinois** as follows:

A. Item b.(i) under "**Other Covered Reasons**" in both **TRIP CANCELLATION** and **TRIP INTERRUPTION**

appearing in **SECTION I COVERAGES** is deleted and replaced as follows:

(i) the building structure itself is unstable and there is a risk of collapse;

B. Item 1. in the **Injury** definition in both **TRIP CANCELLATION AND INTERRUPTION DUE TO YOUR INABILITY TO DIVE** and **LOST DIVING DAYS** appearing in **SECTION I COVERAGES** is deleted and replaced as follows:
1. is direct and independent of disease or bodily infirmity;

C. Item B. in the Exclusions in **TRIP CANCELLATION AND INTERRUPTION DUE TO YOUR INABILITY TO DIVE** is deleted and replaced as follows:
B. The Company will not be liable for claims, under the Coverage Part B, directly arising from any hazardous pursuit or occupation or flying except while flying as a passenger in a fully-licensed multi-engine passenger-carrying aircraft.

D. The last sentence in the definition of "**Injury**" or "**Injuries**" appearing in **SECTION II DEFINITIONS** is deleted and replaced as follows:
The Injury must be the direct cause of loss and must be independent of disease or bodily infirmity and must not be caused by, or result from, Sickness.

E. The definition of "**Complications of Pregnancy**" appearing in **SECTION II DEFINITIONS** is deleted and replaced as follows:
"**Complications of Pregnancy**" means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, hyperemesis gravidarum, preeclampsia, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include nonelective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness and similar conditions associated with the management of a difficult

pregnancy not constituting a nosologically distinct complication of pregnancy.

F. Item 1) in the definition of "**Pre-Existing Condition**" appearing in **SECTION II DEFINITIONS** is deleted and replaced as follows:
1) received or received a recommendation for a test, examination, or medical treatment for a condition which manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment;

G. Item 1) in the Pre-Existing Condition Exclusion appearing in **SECTION IV General Exclusions** is deleted and replaced as follows:
1) received or received a recommendation for a test, examination, or medical treatment for a condition which manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment;

H. The **Time of Payment of Claims** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Time of Payment of Claims: We, or Our designated representative, will pay the claim within 30 days after receipt of acceptable proof of loss. Failure to pay within such period shall entitle the Insured to interest at the rate of 9% per annum from the 30th day after receipt of acceptable proof of loss to the date of late payment, provided that interest amounting to less than one dollar need not be paid. T210-AE IL

LOUISIANA

The Policy/Certificate are hereby amended for **Louisiana** as follows:

1. The **Time of Payment of Claims** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Time of Payment of Claims: We, or Our designated representative, will pay the claim within 30 days after receipt of acceptable proof of loss.

2. The **Legal Actions** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Legal Actions: No legal action for a claim can be brought against the Company until 45 days after the Company receives proof of loss. No legal action for a claim can be brought against the Company more than 3 years after the time required for giving proof of loss. This 3-year time period is extended from the date proof of loss is filed and the date the claim is denied in whole or in part.

3. The **Concealment and Misrepresentation** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Concealment and Misrepresentation: The entire coverage will be void, if when applying for coverage, You the Insured made a fraudulent statement or misrepresentation with the intent to deceive. Fraud or misrepresentation with the intent to deceive after coverage is in force is grounds for cancellation and grounds to deny coverage for benefits related to such fraud, concealment, or misrepresentation. Coverage for other benefits will continue until the cancellation is effective.

4. The **Subrogation** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:

Subrogation: If the Company make any payment under this coverage and the person to or for whom payment is made has a right to recover damaged from another, the Company shall be subrogated to that right. However, the Company's right to recover is subordinate to Your the Insured's right to be fully compensated.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE LA

MARYLAND

The Policy/Certificate are hereby amended for **Maryland** as follows:

1. On the **Cover Page**, the last sentence in the third paragraph indicating "When so returned, the coverage under this Certificate is void from the beginning" is deleted and will not appear.
2. The **Concealment and Misrepresentation** provision appearing in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:
Concealment and Misrepresentation: The entire coverage will be cancelled, if before, during or after

a loss, any material fact or circumstance relating to this insurance has been concealed or misrepresented.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this **Maryland** Amendatory Endorsement will govern. T210-AE MD

MAINE

The Certificate is hereby amended for **Maine Residents** as follows:

1. The references to \$1,000 within the Maximum Benefit Amount/Principal Sum ranges in the **SCHEDULE OF BENEFITS** for Accidental Death and Dismemberment, 24-Hour (Other than Air Flight), 24-Hour (Other than Common Carrier), Air Flight Only and Common Carrier Only are deleted and replaced with \$2,000.
2. The bottom three Types of Losses in **24-HOUR ACCIDENTAL DEATH AND DISMEMBERMENT** are deleted and replaced as follows:
Loss of thumb and index finger of the same hand
100% of Principal Sum
Loss of Speech
100% of Principal Sum
Loss of Hearing One Ear Both Ears One Ear
50% of Principal Sum
100% of Principal Sum
3. The definition of **Actual Cash Value** appearing in **SECTION II DEFINITIONS** is deleted and replaced as follows:
"Actual Cash Value" means the replacement cost of an insured item of property at the time of loss, less the value of Physical Depreciation as to the item damaged. As used in this definition, Physical Depreciation means a value as determined according to standard business practices.
4. The **Concealment and Misrepresentation** provision in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:
Concealment and Misrepresentation: The entire coverage will be cancelled, if before, during or after a loss, any material fact or circumstance relating to this insurance has been fraudulent or materially misrepresented. Notice of cancellation of the entire coverage will be delivered to the Insured at the Insured's

last known address, and cancellation shall become effective 10 days after receipt by the Insured.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE ME

MINNESOTA

The Certificate is hereby amended for **Minnesota Residents** as follows:

1. The third paragraph of the **Face Page** is deleted and replaced as follows:
Insurance is provided by a Group Policy situated in a state other than Minnesota. Certificates delivered to residents of Minnesota are subject to the terms of the Certificate and this Minnesota Amendatory Endorsement and not the Group Policy.
2. All references to "**Confirmation of Benefits**" are hereby deleted and will not apply.
3. The following is added to appear as General Exclusion 31. or will appear as the last numbered Exclusion in **SECTION IV GENERAL EXCLUSIONS:**
31. Air, water or other pollution, or threat of a pollutant release;
4. The **Time of Payment of Claims** and **Concealment and Misrepresentation** provisions in **SECTION V GENERAL PROVISIONS** are deleted and replaced as follows:
Time of Payment of Claims: We, or Our designated representative, will pay the claim within five business days after receipt of acceptable proof of loss.
Concealment and Misrepresentation: The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this insurance was orally misrepresented or misrepresented in writing with intent to deceive and defraud, or the misrepresentation increases the risk of loss.
5. The following is added as the last sentence in the **Subrogation** provision in **SECTION V GENERAL PROVISIONS:**
The Company may not subrogate itself to the rights of an Insured to proceed against another person if that other person is an Insured by the Company for the same loss.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE MN

NEBRASKA

The Policy/Certificate are hereby amended for **Nebraska** as follows:

A. Item 1. in the definition of **Pre-Existing Condition** appearing in **SECTION II DEFINITIONS** is deleted and replaced as follows:

1) received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or exhibited a subjective indication of a disease or a change in condition as perceived by You which would have prompted a reasonable person to seek diagnosis, care or treatment;

B. In Exclusion 4. appearing in **SECTION IV GENERAL EXCLUSIONS**, the reference to "races" is changed to "organized races".

C. In Exclusion 7. appearing in **SECTION IV GENERAL EXCLUSIONS**, the reference to "any race" is changed to "any organized race".

D. Item 1. in the **PRE-EXISTING CONDITION EXCLUSION** provision appearing in **SECTION IV GENERAL EXCLUSIONS** is deleted and replaced as follows:

1) received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or exhibited a subjective indication of a disease or a change in condition as perceived by You which would have prompted a reasonable person to seek diagnosis, care or treatment;

E. The **Time of Payment of Claims** provision appearing in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:

Time of Payment of Claims: We, or Our designated representative, will pay the claim immediately (or within 30 days) after receipt of acceptable proof of loss.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE NE

NEVADA

The Policy is hereby amended for **Nevada** as follows:

1. **SECTION V TERMINATION OF MASTER POLICY** is deleted and replaced as follows:

If the Policy has been in effect for less than 70 days, the Policyholder or the Company may terminate the Master Policy by giving 31 days advance written notice to the other party. Termination is without prejudice to any claims that exist on such date.

If the Policy has been in effect for 70 days or more, the Company may terminate the Master Policy before the expiration of the agreed term for any one of the following grounds:

- (a) failure to pay premium when due;
- (b) conviction of the Insured of a crime arising out of acts increasing the hazard insured against;
- (c) discovery of fraud or material misrepresentation in the obtaining of the Master Policy or in the presentation of a claim thereunder;
- (d) discovery of an act of omission or a violation of any condition of the Master Policy.

If there is a conflict between the Policy and this Endorsement, the terms of this Endorsement will govern.
T210-AE NV

OHIO

The Certificate is hereby amended for **Ohio** as follows:

A. The following statement is added to the **Face Page** of the Certificate:

WARNING: Any person who knowingly, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

B. The **Who is Eligible For Coverage** provision appearing **SECTION III INSURING PROVISIONS** is deleted and replaced as follows:

Who Is Eligible For Coverage:

A citizen or resident of the United States of America who is booked for travel on Your Trip, completes the enrollment form and for whom the required premium payment is paid.

C. The **Excess Insurance** provision appearing in **SECTION V GENERAL PROVISIONS** is deleted and will not appear.

D. **SECTION V GENERAL PROVISIONS** is amended to include the following provision at the end:

Required Ohio Statement regarding termination of Participating Organization or Master Group Policy:

In the event of termination of the Participating Organization or the Master Group Policy, coverage issued under this Certificate for which the required premium payment has been paid prior to that termination date will continue until the end of Your Trip.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE OH

OKLAHOMA

The Policy/Certificate are hereby amended for **Oklahoma** as follows:

1. The third paragraph on the **Face Page** is deleted and replaced as follows:

Insurance provided by this Certificate is subject to all the terms and conditions of the Group Policy, situated in a state other than Oklahoma. Certificates delivered to residents of Oklahoma are subject to the terms of this Certificate and not the Group Policy.

2. The following statement is added to the **Face Page** of the Certificate:

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information, is guilty of a felony.

3. Exclusion 2. pertaining to war appearing in **SECTION IV General Exclusions** is deleted and replaced as follows:

2. war or any act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer.

4. The last sentence in the **Medically Fit to Travel Exclusion** provision appearing in **SECTION IV**

General Exclusions is deleted and replaced as follows:

If Coverage for a Trip is purchased and it is later determined that You, Family Member booked to travel with You were not Medically Fit to Travel, as defined in this Certificate Plan, at the time of purchase of Coverage for a Trip, the Coverage is cancelled and premium paid will be returned.

5. The **Payment of Claims** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:
If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) the Insured's estate, We may pay up to \$1,000 to the Insured's beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.
6. The **Concealment and Misrepresentation** provision appearing in **SECTION V General Provisions** is deleted and replaced as follows:
Concealment and Misrepresentation: The entire coverage will be cancelled, if before, during or after a loss, any material fact or circumstance relating to this insurance has been concealed or misrepresented.
7. **SECTION V General Provisions** is amended to include the following provisions:
Conformity with Oklahoma statutes: The provisions of this Certificate conform to the requirements of Oklahoma law and this Certificate controls over any conflicting statutes of any state in which You reside on or after the effective date of this Certificate.
Required Oklahoma Statement regarding premium: The exact amount of premium will be determined upon purchase of the coverage under this Certificate, and the basis and rates upon which the premium will be the determined are the plan design, Trip cost and age of the Insured. The average per Trip premium is \$39.49 USD.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Oklahoma Endorsement will govern. T210-AE OK

RHODE ISLAND

The Certificate is hereby amended for **Rhode Island** as follows:

1. The definition of **Family Member** in **SECTION II DEFINITIONS** is deleted and replaced as follows:
"Family Member" means any of the following: Your legal spouse (or common-law spouse where legal), legal guardian or ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, a person who is a party to a civil union with You as Your dependent and spouse.
2. The **Time of Payment of Claims** provision in **SECTION V GENERAL PROVISIONS** are deleted and replaced as follows:
Time of Payment of Claims: We, or Our designated representative, will pay the claim within 60 days after receipt of acceptable proof of loss.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern. T210-AE RI

SOUTH CAROLINA

The Certificate is hereby amended for **South Carolina** as follows:

1. The **Payment of Claims, Physical Examination and Autopsy and Legal Actions** provisions in **SECTION V GENERAL PROVISIONS** are deleted and replaced as follows:
Payment of Claims: Benefits will be paid to the Insured. Loss of Life benefits are payable in accordance with the beneficiary designation in effect at the time of payment. If none is then in effect, the benefits will be paid to the Insured's estate. Any other benefits unpaid at death may be paid, at the Company's option, either to the Insured's beneficiary or estate.
Physical Examination and Autopsy: The Company at its own expense may have the Insured examined as often as reasonably necessary while a claim is pending and in cases of death of the Insured the Company at its own expense also may have an autopsy performed during the period of contestability unless prohibited by law. The autopsy must be performed in South Carolina.
Legal Actions: No legal action may be brought to

recover on this Certificate within sixty days after written proof of loss has been given as required by this Certificate. No such action may be brought after six years from the time written proof of loss is required to be given.

2. The following provision is added as the last provision in **SECTION V GENERAL PROVISIONS:**

Change of Beneficiary: The Insured can change the beneficiary at any time by giving the Company written notice. The beneficiary's consent is not required for this or any other change in the Certificate, unless the designation of the beneficiary is irrevocable.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern. T210-AE SC

SOUTH DAKOTA

The Policy/Certificate are hereby amended for **South Dakota** as follows:

1. The following Exclusion 4. appearing in **SECTION IV GENERAL EXCLUSIONS** is deleted in its entirety:
4. being intoxicated as defined herein, or under the influence of any controlled substance unless administered or prescribed by a Legally Qualified Physician";
2. Exclusion 10. appearing in **SECTION IV GENERAL EXCLUSIONS** is deleted and replaced as follows:
10. any amount paid under any Worker's Compensation, Disability Benefit or similar law;
3. The last sentence of the **Legal Actions** provision appearing in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:
No legal action for a claim may be brought against Us after 6 years from the time written Proof of Loss is required to be furnished.

If there is a conflict between the Policy/Certificate and this Rider, the terms of this Endorsement will govern. T210-AE SD

UTAH

The Policy/Certificate are hereby amended for Utah as follows:

1. The third paragraph of the **Exposure and Disappearance** provision in **[[24-HOUR] [24-HOUR OTHER THAN AIR FLIGHT] [24-HOUR OTHER THAN COMMON CARRIER] ACCIDENTAL DEATH AND DISMEMBERMENT]** and **[AIR FLIGHT ONLY][ACCIDENTAL DEATH AND DISMEMBERMENT]** and the second paragraph of the **Exposure and Disappearance** provision in **[[COMMON CARRIER] ACCIDENTAL DEATH AND DISMEMBERMENT]** appearing in **SECTION I COVERAGES** is deleted and replaced as follows:

If, while insured under this Coverage, You are in an Accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this Coverage, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.]

2. The definition of **Family Member** appearing in **SECTION [II] DEFINITIONS** is amended to include a child placed for adoption with the Insured.

3. The definition of **Complications of Pregnancy** appearing **SECTION [II] DEFINITIONS** is deleted and replaced as follows:

["Complications of Pregnancy" means diseases or conditions the diagnoses of which are distinct from pregnancy but are adversely affected or caused by pregnancy and not associated with a normal pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, ectopic pregnancy which is terminated, a spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible, puerperal infection, eclampsia, pre-eclampsia and toxemia.

Complications of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness and similar conditions associated with the management of a difficult pregnancy.]

4. The **Proof of Loss** provision appearing in **SECTION [V] GENERAL PROVISIONS** is amended to include the following sentence at the end of the provision:

Failure to give notice or file proof of loss does not bar recovery under the Certificate if the Company fails to show that it was prejudiced by the failure to provide proof in a timely manner.

5. The **Time of Payment of Claims** provision appearing in **SECTION [V] GENERAL PROVISIONS** is deleted and replaced as follows:
Time of Payment of Claims: We, or Our designated representative, will pay the claim within 30 days after receipt of acceptable proof of loss.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern. T210-AE UT

The Policy/Certificate are hereby amended for Utah as follows:

1. The definition of **Hospital** appearing in **SECTION [II] DEFINITIONS** is deleted and replaced as follows:
[**"Hospital"** means (a facility that is licensed and operating within the scope of such license. This definition may not preclude the requirement of medical necessity of hospital confinement or other treatment.)]
2. The **Excess Insurance** provision appearing in **SECTION [V] GENERAL PROVISIONS** is deleted.
3. The **SECTION [VI] COORDINATION OF BENEFITS** is deleted.

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern. T210-AE UT3

VERMONT AMENDATORY ENDORSEMENT

The Policy/Certificate are hereby amended for **Vermont** as follows:

- A. The references to "Usual and Customary" are replaced by "**Reasonable and Necessary**".
- B. The definition of "**Usual and Customary**" appearing in **SECTION II DEFINITIONS** will now appear as the definition of "**Reasonable and Necessary**".
- C. The following exclusions appearing in **SECTION IV**

GENERAL EXCLUSIONS are deleted and/or deleted and replaced as follows:

4. riding or driving in races, or speed or endurance competitions or events, when racing in a professional capacity;
5. deleted in its entirety (relating to mountaineering);
7. participating in [bodily contact sports] [parachuting [except parasailing]] [extreme skiing, skiing outside marked trails or heli-skiing] [any race in a professional capacity] [speed contests [not including any of the regatta races]] [spelunking or caving];
25. deleted in its entirety (relating to device, weapon, material employing chemical, biological, radiological).

D. The **Time of Payment of Claims** provision appearing in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:

Time of Payment of Claims: We, or Our designated representative, after settlement has been agreed upon, will pay the claim in the agreed amount within 10 working days.

E. The last sentence in the **Physician Examination and Autopsy** provision appearing in **SECTION V GENERAL PROVISIONS** is deleted and replaced as follows:

The Company may have an autopsy done (at the expense of the Company) unless the law or Your religion forbids it.

F. The following is added as the last sentence in the **Legal Actions** provision appearing in **SECTION V GENERAL PROVISIONS**:

However, Your right to bring legal action against Us is not conditioned upon Your compliance with the provisions of any appraisal condition.

G. **SECTION V GENERAL PROVISIONS** is amended to include the following provision at the end of that section:

Vermont law regarding civil unions: Vermont law requires that insurance policies and certificates offered to married persons and their families be made available to parties to a civil union and their families. In order to receive benefits in accordance with Vermont law regarding civil unions, the civil union must be established in the state of Vermont according to Vermont law. It is understood that definitions and

provisions within this Certificate designating Insured, Eligible Person, Family Member, You/and or Your and another other certificate definitions and provisions designating an Insured under this Certificate are amended, whenever appearing, where terms denoting a marital relationship or family relationship arising out of a marriage are used to indicate parties to a civil union and their families under Vermont law. If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE VT

WYOMING

The Certificate is hereby amended for Wyoming as follows:

1. In the definition of **Pre-Existing Condition** appearing in **SECTION II DEFINITIONS**, Item 1) is deleted and replaced as follows:
 - 1) received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute, resulting in actual diagnosis, care or treatment received;
2. In the **Pre-Existing Condition Exclusion** provision appearing in **SECTION IV GENERAL EXCLUSIONS**, Item 1) is deleted and replaced as follows:
 - 1) received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute, resulting in actual diagnosis, care or treatment received;

If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.
T210-AE WY

Signed for **United States Fire Insurance Company** By:



Marc J. Adee
Chairman and CEO



James Kraus
Secretary

When used throughout this document "The Company", "Our", "We", or "Us" means:

United States Fire Insurance Company

GRIEVANCE PROCEDURES

When you submit a claim and that claim is denied, we will provide a written statement containing the reasons for the Adverse Determination. You have the right to request a review of any Company decision or action pertaining to our contractual relationship and to appeal any adverse claim determination we've made by filing a Grievance. These procedures have been developed to ensure a full investigation of a Grievance through a formal process.

DEFINITIONS

A "Grievance" is a written complaint requesting a change to a previous claim decision, claims payment, the handling or reimbursement of health care services, or other matters pertaining to your coverage and our contractual relationship.

An "Adverse Determination" is a determination by the Company or its designated utilization review organization that (i) a service, treatment, drug, or device, is experimental, investigational, specifically limited or excluded by your coverage; or (ii) a facility admission, the availability of care, continued stay or other health care services proposed or furnished have been reviewed and, based upon the information provided, does not meet the contractual requirements for medical necessity, appropriateness, health care setting, level of care or effectiveness and therefore, the benefit coverage is denied, reduced or terminated in whole or in part.

INFORMAL GRIEVANCE PROCEDURE

You, your authorized representative, or a provider acting on your behalf may submit an oral complaint to us within 60- days after an event that causes a dispute. Telephoning allows you to discuss your complaint or concerns and gives us the opportunity to immediately resolve the problem.

If we don't have all the information necessary to review

your complaint, we will request any additional information within 5 business days of receiving your complaint. After we receive all the necessary information, we will provide you, your authorized representative, or a provider acting on your behalf with our written decision within 30-days after receiving the complaint and all necessary information. If the problem cannot be resolved in this manner, you still have the right to submit a written request for the complaint to be reviewed through the Formal Grievance Procedure, as outlined below.

FORMAL GRIEVANCE PROCEDURE

A formal Grievance may be submitted by you, your authorized representative, or in the event of an Adverse Determination, by a provider acting on your behalf.

If you file a formal Grievance, you will have the opportunity to submit written comments, documents, records and other information you feel are relevant to the Grievance, regardless of whether those materials were considered in the initial Adverse Determination.

First Level Review

Within 3 working business days after receiving the Grievance, we must acknowledge the Grievance and provide you, your authorized representative or a provider with the name, address, and telephone number of the coordinator handling the Grievance and information on how to submit written material. The person(s) who reviews the Grievance will not be the same person(s) who made the initial Adverse Determination. During the review, all information, documents, and other materials submitted relating to the claim will be considered, regardless of whether they were considered in making the previous claim decision. The Insured will not be allowed to attend, or have a representative attend, a First Level Review. The Insured may, however, submit written material for consideration by the reviewer(s).

GRIEVANCE

When the Grievance is based in whole or in part on a medical judgment, the review will be conducted by, or in consultation with, a medical doctor with appropriate

training and expertise to evaluate the matter.

Following our review of your Grievance, we must issue a written decision to you and, if applicable, to your representative or provider, within 20-days after receiving the Grievance. The written decision must include:

- (1) The name(s), title(s) and professional qualifications of any person(s) participating in the First Level Review process.
- (2) A statement of the reviewer's understanding of the Grievance.
- (3) The specific reason(s) for the reviewer's decision in clear terms and the contractual basis or medical rationale used as the basis for the decision in sufficient detail for the Insured to respond further to our position.
- (4) A reference to the evidence or documentation used as the basis for the decision.
- (5) If the claim denial is based on medical necessity, experimental treatment or similar exclusion, instructions for requesting an explanation of the scientific or clinical rationale used to make the determination.
- (6) A statement advising you of your right to request a Second Level Review, if applicable, and a description of the procedure and timeframes for requesting a Second Level Review.

Second Level Review

The Second Level Review process is available if you are not satisfied with the outcome of the First level Review for an Adverse Determination. Within ten business days after receiving a request for a Second Level Review, we will advise you of the following:

- (1) the name, address, and telephone number of a person designated to coordinate the Grievance review for the Company;
- (2) a statement of your rights, including the right to:
 - ❖ attend the Second Level Review
 - ❖ present his/her case to the review panel;
 - ❖ submit supporting materials before and at the review meeting;
 - ❖ ask questions of any member of the review panel;
 - ❖ be assisted or represented by a person of

his/her choice, including a provider, family member, employer representative, or attorney.

- ❖ request and receive from us free of charge, copies of all relevant documents, records and other information that is not confidential or privileged that were considered in making the Adverse Determination.

We must convene a review panel and hold a review meeting within 45-days after receiving a request for a Second Level Review. We will notify you in writing of the meeting date at least 15-days prior to the date. The review meeting will be held during regular business hours at a location reasonable accessible to you. In cases where a face-to-face meeting is not practical for geographic reasons, we will offer you the opportunity to communicate with the review panel at our expense by conference call or other appropriate technology. Your right to a full review may not be conditioned on whether or not you appear at the meeting.

If you choose to be represented by an attorney, we may also be represented by an attorney. If we choose to have an attorney present to represent our interests, we will notify you at least 15 working days in advance of the review that an attorney will be present and that you may wish to obtain legal representation of your own.

The panel must be comprised of persons who:

- (1) were not previously involved in any matter giving rise to the Second Level Review;
- (2) are not employees of the Company or Utilization Review Organization; and
- (3) do not have a financial interest in the outcome of the review.

A person previously involved in the Grievance may appear before the panel to present information or answer questions.

All persons reviewing a Second Level Grievance involving a Utilization Review non-certification or a clinical issue will be providers who have appropriate expertise, including at least one clinical peer. If we use a clinical peer on an appeal of a Utilization Review non-certification or on a First Level Review, we may use one of our employees on the Second Level Review panel if the panel is comprised

of 3 or more persons.

GRIEVANCE

We must issue a written decision to you and, if applicable, to your representative or provider, within 10 business days after completing the review meeting. The decision must include:

- (1) the name(s), title(s) and qualifying credentials of the members of the review panel;
- (2) a statement of the review panel's understanding of the nature of the Grievance and all pertinent facts;
- (3) the review panel's recommendation to the Company and the rationale behind the recommendation;
- (4) a description of, or reference to, the evidence or documentation considered by the review panel in making the recommendation;
- (5) in the review of a Utilization Review non-certification or other clinical matter, a written statement of the clinical rationale, including the clinical review criteria, that was used by the review panel to make the determination;
- (6) the rationale for the Company's decision if it differs from the review panel's recommendation;
- (7) a statement that the decision is the Company's final determination in the matter;
- (8) notice of the availability of the Commissioner's office for assistance, including the telephone number and address of the Commissioner's office.

EXPEDITED REVIEW

You are eligible for an expedited review when the timeframes for an Informal, formal First Level review or Second Level review would reasonably appear to seriously jeopardize your life or health, or your ability to regain maximum function. An expedited review is also available for all Grievances concerning an admission, availability of care, continued stay or health care service for a person who has received emergency services, but who has not been discharged from a facility.

A request for an expedited review may be submitted orally or in writing. An expedited review must be evaluated by an

appropriate clinical peer in the same or similar specialty as would typically manage the case being reviewed. If we don't have the information necessary to decide an appeal, we will send you notification of precisely what is required within 24- hours of our receipt of your Grievance. All necessary information, including our decision, will be transmitted by telephone, facsimile, or the most expeditious method available. Provided we have enough information to make a decision, you, your authorized representative, or a provider acting on your behalf will be notified of the determination as

expeditiously as the medical condition requires, but in no event more than 72-hours after the review has commenced. Written confirmation of our decision will be provided within 2 working business days of the decision and will contain the same items described in the written decision requirements for First Level reviews.

If the expedited review does not resolve the situation, you, your representative or a provider acting on your behalf may submit a written Grievance.

We will not provide an expedited review for retrospective reviews of Adverse Determinations

When used throughout this document "The Company", "Our", "We", or "Us" means: **United States Fire Insurance Company**

PRIVACY POLICY AND PRACTICES

The Company values your business and your trust. In order to administer insurance policies and provide you with effective customer service, we must collect certain information about our customers. We want you to know that we are committed to protecting your private information and we will comply with all federal and state privacy laws. Below is a Privacy Notice describing our policy regarding the collection and disclosure of personal information. Please review this Notice and keep a copy of it with your records.

Your Privacy is Our Concern

When you apply to The Company for insurance or make a claim against a policy written by The Company, you disclose information about yourself to us. There are legal requirements governing the collection, use, and disclosure of such information. The Company maintains physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information. The Company instructs our employees as to the importance of the confidentiality of personal information, and takes measures to enforce employee privacy responsibilities.

What kind of information do we collect about you and from whom?

We obtain most of our information from you. The application or claim form you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information. We may use information about you from other transactions with us, our affiliates, or others. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. We may obtain the additional information we need from third parties, such as other insurance companies or agents, government agencies, medical personnel, the state motor vehicle department, information clearinghouses, credit reporting agencies, courts, or public records. A report from a

consumer reporting agency may contain information as to creditworthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics, or mode of living.

What do we do with the information collected about you?

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will inform you, as required by state law or the federal Fair Credit Reporting Act. We will also give you the name and address of the consumer reporting agency making the report. We may retain information about our former customers and may disclose that information to affiliates and non-affiliates only as described in this notice.

To whom do we disclose information about you?

We may disclose all the information that we collect about you, as described above. We may disclose such information about you to our affiliated companies, such as:

- Insurance companies;
- Insurance agencies;
- Third party administrators;
- Medical bill review companies; and
- Reinsurance companies.

We may also disclose nonpublic personal information about you to affiliated and nonaffiliated third parties as permitted by law. You have a right to access and correct the personal information we collect, maintain and disclose about you.

How to contact Us

You may obtain a more detailed description of the information practices prescribed by law by contacting us at the address below. Remember to include your name, address, policy number, and daytime phone number.

Privacy Policy Coordinator
Crum & Forster
5 Christopher Way, 2nd Floor
Eatontown, New Jersey 07724



TERMS AND CONDITIONS

REGISTRATION, PRICE, AND PAYMENT

Registration

When you register for a trip with Forum, you accept our Terms and Conditions. Your payments and participation in the trip is your continuing acceptance of our Terms and Conditions. Your registration will be confirmed once you submit the online registration form and pay your deposit.

Price Guarantee

All prices are quoted in your local currency unless stated otherwise. Prices are calculated using exchange rates and tariffs in place on the date of your quote. Once Forum has confirmed your group's registration, the land-portion price is guaranteed. Forum reserves the right to adjust the trip price and apply surcharges up to 15 days prior to departure in the event of:

- Exchange rate modification
- Itinerary modifications or changes in group size
- Increases in transportation costs due to fuel surcharge and/or any domestic/international departure or arrival taxes, security charges, or any other types of charges imposed by airlines, airports, governments, etc.

Adult Supplement

The pricing of our trips is based on student rates for reservations. Therefore, a flat rate supplement of \$12 per activity day will be charged per paying adult (over the age of 18) enrolling in a trip.

Rooming Guarantee Supplements

The pricing for our trips is based on "standard" multiple occupancy for students (3-4 per room). Therefore, the additional supplements below are required to guarantee either a double room (for only 2 travelers) or a single room (for only 1 traveler). For adults (over 18) registering for trips, one of these supplements must always be selected. These supplements only cover hotel nights; they do not cover night accommodation on trains, cruise ships, or ferries.

ROOMING	SUPPLEMENT
Double Occupancy (2 per room)	\$50 per hotel night
Single Occupancy (1 per room)	\$100 per hotel night

Payment

- We accept all major credit cards, personal checks, and money orders. A deposit is payable at the time of enrollment in order to guarantee the reservation. Your payment is not deemed made until Forum receives it. Participants that do not make a deposit within seven days of enrollment may be moved to the cancelled list and their spot will no longer be guaranteed.
- Payments must be paid based on the schedule of payments required and the full balance must be paid prior to departure. Forum reserves the right to contact travelers in regards to overdue balances and unpaid fees, and the right to remove a traveler from a trip in case of severely delinquent accounts. If a traveler is removed from a trip due to nonpayment, cancellation fees will apply per the schedules below.
- A non-sufficient fund fee of a minimum of \$50 will be charged to the participant if any payment is denied by the participant's bank.

TYPE OF TRIP	INITIAL DEPOSIT	FULL BALANCE DEADLINE
Land-based trip (bus or train)	\$300	45 days prior to departure
Flight-based trip*	\$500	60 days prior to departure

* For groups with less than 10 participants, the full price of individual flight tickets must be paid to guarantee a traveler's spot.
 ** A late registration made after the final balance deadline is payable in full at the time of registration.

Refunds

No refund will be made for any unused travel services or any portion thereof, nor is the price or value of unused travel services exchangeable for alternative services.

Payment Protection Coverage

Forum is registered with the State of California Seller of Travel Program, registration number 2061627, and its contact information is at the end of these Terms and Conditions.



CANCELLATION AND FEES

Participant Cancellation

Participants wishing to cancel their trip must inform Forum immediately. The Group Leader is also authorized to cancel participants from a trip and give notice of cancellation on behalf of participants. Lastly, Forum may cancel participants from a trip due to unpaid balances and severely delinquent accounts. In all cases, notice of cancellation must be made in writing and the cancellation date will reflect the date the written notification is received. Additionally, in all cases, Forum reserves the right to charge cancellation fees per the schedules below and to update the tour cost for the remaining participants based on the pricing brackets in the itinerary.

Group Cancellation by Group Leader or School District

A Group Leader or School District may also choose to cancel the trip for all participants. Notice of cancellation must be made in writing and the cancellation date will reflect the date the written notice is received. In this case, Forum is not liable to participants and will apply cancellation fees per participant per the schedules below.

Group Cancellation by Forum

We reserve the right to cancel a trip. In such case, our liability will be limited to the purchase price of the travel services only, and we shall not be liable for any claims, demands, losses or damages you may have by reason of our cancellation of the travel services. Cancellation for country instability will be based on a "Travel Warning" issued by the US Department of State for the destination country(s) of your trip. Forum will not cancel a trip for any other cautions or alerts issued by any other government or agency. Forum is not responsible if the Group Leader, chaperones, or participants choose to cancel or not participate in a trip. Forum will apply cancellation fees as listed below.

Insurance

Forum offers a standard travel protection plan that is included in the tour cost for most trips, as well as an additional upgrade for "Cancellation for Any Reason" (CFAR) for participants who wish to purchase it (CFAR is not available for residents of New York). Group Leaders and participants may also wish to purchase their own travel insurance policy from a private insurer. In the case of cancellations with cancellation fees, the cost of the additional CFAR upgrade will be added to the cancellation fees if it was purchased.

Cancellation fees for trips with flights, train, or ferry

DATE OF CANCELLATION	FEES	
181 days (or more) prior to departure	No fee*	
Beginning 180 days prior to departure	\$300	+ CFAR cost
Beginning 120 days prior to departure	\$600	+ CFAR cost
Beginning 90 days prior to departure	50% of trip cost	+ CFAR cost
Beginning 45 days prior to departure	100% of trip cost	+ CFAR cost

* For cancellations with no fees, a credit processing charge of up to \$50 may apply.
 ** For groups with individual flight tickets purchased, the cost is non-refundable and will be added to the cancellation fees.

Cancellation fees for trips without flights, train, or ferry

DATE OF CANCELLATION	FEES	
121 days (or more) prior to departure	No fee*	
Beginning 120 days prior to departure	\$100	+ CFAR cost
Beginning 90 days prior to departure	\$200	+ CFAR cost
Beginning 60 days prior to departure	50% of trip cost	+ CFAR cost
Beginning 30 days prior to departure	100% of trip cost	+ CFAR cost

* For cancellations with no fees, a credit processing charge of up to \$50 may apply.

Reimbursement Process & Timing

Forum will reimburse you for the amounts due, less any offsets, within 30 days of:

- The scheduled date of departure.
- The day the cancellation notice is received by either the participant, Group Leader, or Forum.

*Participant agrees that no interest will be paid on refunds.

**Refunds will only be made by check, regardless of the payment method used.

***If participant opens any payment disputes, refunds will be withheld by Forum until the disputes are resolved.

MODIFICATION AND FEES

Trip Modification Made by Participant or by Group Leader

If there is a trip modification, you agree to pay any additional charges as a result of that modification by the deadline provided and before departure. Additional charges resulting from modifications or additions made by a group leader must be paid by all participants.

Trip Modification Made by Forum

We reserve the right to modify a trip by substituting similar services or making other changes as necessary based on availability of accommodations or vendors. Furthermore, suppliers have the right to substitute other suppliers in their place with or without notice. In all cases, you will receive a comparable or superior service. During local festivities, national holidays, strikes, demonstrations, or other events beyond our control, access to certain facilities such as museums, restaurants, sightseeing tours, or shopping may be limited or not available. Weather conditions may cause delays, modification, or cancellation of services. Forum does not accept responsibility in such cases. Alternatives will be offered whenever possible.

RESPONSIBILITIES

Travel Interruption

After commencement of a trip, if you should withdraw or abandon the trip or if you should be prevented from traveling by any of Forum's vendors (e.g. insufficient identification), you relinquish all claims for funds and agree that Forum is entitled to retain the funds. In case of illness or physical limitations, you must obtain a medical certificate or declaration from a health care provider and file an insurance claim. Forum will not reimburse you for any payments but will provide you with the information to submit your claim to the insurer. Forum makes no representation or guarantees concerning reimbursements of funds paid under any insurance claim.

Health and Capabilities

- The pace of a trip varies, but in general, they require participants to be in good physical and mental health. Please inform your Tour Consultant of any physical disabilities or limitations. We recommend that participants seek medical advice before departure.
- Passengers requiring food complying with special diets should make a request at the time of registration. Forum will do its best to meet these requests, however some of Forum's vendors may not be able to accommodate all requests.

Passport, Visas & Administration

The participant is responsible for obtaining all visas, passports, entry documents, health requirements and any documents required by laws, regulations, orders and/or requirements of the countries to be visited. We suggest that this process be completed well in advance of departure. Non-US or non-Canadian citizens must consult appropriate consulates to determine if any visas are needed; failure to do so may result in refusal of travel.

All passengers traveling internationally are required to have a passport. Most countries require that the passport be valid for at least six (6) months beyond the conclusion of your trip. In addition to appropriate travel documents for your destinations, minors (travelers under 18 years old) traveling to any foreign destination when not accompanied by both parents, must have a "Travel Consent Form" stating that the child is traveling to a foreign country with the permission of the parents/legal guardian, under someone else's care.

The "Travel Consent Form" must be signed by both parents (or the sole, documented custodial parent) and must be notarized for some destinations (e.g. Mexico, Costa Rica). If a minor is living with only one parent, the affidavit must be signed by that parent and be accompanied by a copy of their legal custody agreement.

It is the sole responsibility of the participant to provide proper documentation. Names on airline tickets must be identical to the passenger's passport. No refunds will be made for improper documentation resulting in denied boarding or entry.

Travel Insurance Coverage

All groups traveling by plane are covered by Forum's complete cancellation, travel protection and emergency medical insurance package. All land-based international trips include Forum's emergency medical insurance package. These programs are **not** optional and can only be revoked for a group with a signed insurance waiver.

Conduct and Behavior

The Group Leader and their authorized chaperones are responsible for the supervision and general well-being of their group. In the event of student misconduct, it is the responsibility of the Group Leader and chaperones to discipline the students involved and take the steps necessary to resolve the situation such as contacting the students' parents. If the Forum Tour Manager witnesses any issues with student behavior, they will inform the Group Leader immediately.

If a Group Leader decides that a student is no longer able to participate in the trip due to behavior issues, cancellation fees will be applied following Forum Language Experience Terms and Conditions without exceptions. Should the Group Leader decide to send a student home for behavioral issues during the trip, all expenses related to the early trip termination must be paid for by the parent(s)/legal guardian of the child.



Liability

Forum takes pride in selecting quality travel partners (i.e. airlines, hotels, ground transport companies, etc.). Your Forum program begins when you leave from your program's established departure city and ends upon completion of the program's services. Forum's travel partners are independent parties over which Forum has no direct control. Forum, its affiliates, directors, officers, employees, teacher/group leader, and school cannot be held responsible for events beyond their control, including but not limited to: war, civil unrest, politically motivated acts of violence, acts of God, terrorist activities, strikes, or government restrictions. Forum is not responsible for personal injury, death, property damage, baggage and personal effect loss or theft, in the absence of Forum's gross negligence. This includes any injury, death or damage arising from either an act or omission related to the use of any vehicle, host family, school, airline, hotel, tour operator, transportation company, sightseeing contractor or other firm, company, agency or individual. As part of your agreement to travel with Forum, you have agreed to arbitrate any disputes related to injury, death or damage. Forum is not responsible for the behavior of participants on a trip - this is the sole responsibility of the group leader, participants and chaperones.

Airlines and Airports

Participant(s) are subject to the terms and conditions of the airline, which constitute the sole contract between airline and passenger. Flight delays and schedule changes are the sole responsibility of the airline. Any domestic and international departure or arrival taxes, security charges, fuel surcharges, baggage fees or any other charges imposed by airlines, airports, governments etc. are subject to change without notice due to legislation beyond our control. Forum reserves the right to pass on said changes to each passenger. Additional tickets may be requested up to a maximum of 45 days prior to departure and may incur additional fees. Alternate return-date requests are limited to 10% of the total group size. It is not possible to alter your return/departure point or flight route. The deadline to submit a request for an alternate return is 90 days prior to departure. A \$150 Forum Service Fee will be applied for processing your request, and will be upheld if you choose not to take the option we offer. You will be informed of the final cost including any applicable airline supplements before changes are made. Any additional changes will incur fees as previously mentioned.

Governing Law

California law, without regard to its conflict of laws principles, shall govern and enforce this Agreement, regardless of where the services are performed, or parties reside.

Claims and Statute of Limitations

Either Party may initiate dispute resolution proceedings by emailing or mailing a written notice to the other party within six months of the occurrence or six months of when the Party first had knowledge of the dispute issues. Both parties agree to waive all disputes where written notification was not provided within six months of when that claim arose.

Negotiation.

As a condition precedent to arbitration or any other dispute resolution, the Parties agree to enter into negotiation to resolve any dispute. After a party receives a notice of a claim, both Parties agree to submit a written statement of their position and then negotiate in good faith to reach a mutually agreeable settlement within sixty days or another reasonable amount of time as agreed by the Parties.

Insurance

If any claim is covered by insurance, as a condition precedent to filing arbitration, that Party agrees to file its insurance claim directly with the insurer prior to filing arbitration.

Arbitration

If negotiations are unsuccessful in resolving a dispute, the dispute, except those within the exclusive jurisdiction of the Small Claims Court, shall be submitted to binding Arbitration with Judicate West applying the American Arbitration Association Rules, unless the parties mutually agree otherwise in writing. Any claim whether in the Small Claims Court or arbitration must be filed within 150 days from the date when notice was first sent to the opposing party. The Parties intend this paragraph to be a self-executing arbitration clause. The arbitration shall take place within 120 days after filing for arbitration, unless the parties stipulate otherwise. The Parties agree that all claims, whether in court or arbitration shall be filed in San Diego County.

Mediation

A condition precedent to any arbitration decision is that within 60 days after the initial filing arbitration, a person from each Party with sufficient authority to resolve the case, and their legal representative, agrees to meet in-person to mediate the dispute. The place of the meeting shall be within San Diego County, and if the parties cannot agree on a location, it shall take place at the office of Forum. Each party agrees to pay one-half the costs of the Mediation. No less than 10 days prior to the mediation, each party agrees to submit a brief written statement of its position to the opposing Party. If either party fails to appear in person, that party must pay all the mediation costs as a condition precedent to further dispute resolution.

Settlement Offer

Either Party may offer a written settlement proposal to the opposing party at any time that is valid for 15 days. The Prevailing Party is the Party who makes a Settlement Offer, and obtains an arbitration award or a later Settlement Offer from the opposing Party that is equal to or exceeds its earlier Settlement Offer. A Party who files a claim in Court, instead of according to the terms of this dispute resolution section, shall not be a Prevailing Party, even if it wins substantially all its claims in arbitration and exceeds its Settlement offer.

Attorney's Fees and Costs

Attorney's fees and costs shall be awarded to the Prevailing Party in an arbitration. Costs shall be awarded to the Prevailing Party from the inception of the dispute. Attorney's fees and costs shall be awarded beginning with the date the Prevailing Party made its Settlement Offer.

**Lawsuit**

If either party files suit, other than a Small Claims lawsuit or to enforce arbitration, the Court shall award attorney fees against the party filing the suit, regardless of the outcome of that suit, in an amount of the actual attorney fees paid by the Plaintiff plus the unpaid billings of the current and prior month. The parties agree that the court is not authorized to award an amount less than the fees actually incurred.

Venue

Any lawsuit, mediation or arbitration shall take place in the City of San Diego. Parties waive any objection to personal jurisdiction and venue.

Statutory Notices California Corporations Code § 17550.13

California law requires certain Sellers of Travel to have a trust account or bond. This business has a trust account. Forum is a seller of travel and a participant in the California Travel Consumer Restitution Fund (<https://www.tcrinfo.org/>). A passenger, or the person making payment for the passenger, who was located in California at the time of the sale of air or sea transportation or travel services, has a right to make a claim on that fund. The losses covered include travel services that you paid for, but did not receive. You must file your claim on the forms provided by the California Travel Consumer Restitution Fund. If you file a claim with the California Travel Consumer Restitution Fund, you forfeit your right to file a claim against Forum. The time limit for making a claim is one year from the date of completion of the travel for which you claim a refund. Your claim must exceed \$50 and cannot exceed \$15,000. There is a filing fee to file your claim with California Travel Consumer Restitution Fund. Forum operates only in California and does not participate in any other State's seller of travel program or restitution fund. If a participant is outside the State of California, he/she is not eligible to file a claim to the California Travel Consumer Restitution Fund.

Privacy Notice

When you enroll for a trip with Forum, you will be asked to submit personal information such as your name, address, email address, gender, phone number, date of birth and passport number. We will share your personal information with suppliers (e.g. airline, hotel, insurance and activity providers) only when necessary to fulfill your program requirements and reservations. We will never sell or rent your personal data to third party companies. By enrolling in our programs through our online platform, you are authorizing us to disclose to our suppliers the information required to complete the program requested and fulfill related requirements such as insurance and medical coverage.

Financial Security

We take precautions to protect your information. When you submit sensitive information via the website, such as credit card data, your information is protected and does not remain stored in our system.

Contact

Prométour USA Inc., a California corporation
Dbas "Forum Language Experience" or "Forum by Prométour"
www.forumlanguageexperience.com
2700 Adams Avenue Suite 205, San Diego, CA 92116-1352
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LA BELLA VITA



MARCH 18 – APRIL 1, 2023*

15 DAYS / 13 NIGHTS

**Travel dates to be confirmed upon flight booking*



DAY 1: USA | ITALY (Saturday)

- Fly through the night to **Italy!**

DAY 2: CARPI (Sunday)

- *Benvenuti in Italia!* Upon arrival, board your private motor coach to transfer to Carpi!
- Meet your host family at Liceo M. Fanti High School and begin your exchange.

DAY 3: DAY EXCURSION | EXCHANGE (Monday)

- Morning excursion with your group and your exchange partner to Verona.
- Later return to your host families to enjoy the rest of the afternoon and dinner and night accommodation.

DAY 4: LICEO M. FANTI EXCHANGE (Tuesday)

- Spend the day at school with your exchange partners.

DAY 5: EXCURSION WITH HOSTS (Wednesday)

- This morning, your host school will take you on a nearby excursion.
- Spend the afternoon at school with your exchange partners.
- Dinner and overnight accommodation with your host family.

DAY 6: VENICE (Thursday)

- This morning, board your private bus to **Venice**. Built on more than 100 small islands in a lagoon in the Adriatic Sea, this city has no roads - just canals!
- Meet your **Forum Tour Manager** who will be with your group during your stay in Venice.
- Go on a **Gondola ride** - the primary form of transportation in Venice.
- Tonight, have dinner at **Ristorante Al Vagon** (subject to availability).
- After dinner, enjoy an **opera concert** - Cantanti Lirici at Palazzo delle Prigioni.
- Overnight accommodation in Venice.

DAY 7: VENICE | CARPI (Friday)

- After breakfast at your hotel, meet your local guide and go on a **guided walking tour** of Venice. You will see two of only four bridges in Venice that span the Grand Canal: **Ponte delgi Scalzi**, and the **Rialto Bridge** - the oldest bridge across the canal.





- Then, visit **Antica Vetrerua** - a traditional glass factory and enjoy a tour and demonstration at a **blown glass factory!**
- This evening board your private motor coach and transfer back to Carpi.
- Dinner and accommodation with host families.

DAY 8: GALLERIA FERRARI (Saturday)

- This morning, take your private bus to visit the **Galleria FERRARI** of Maranello. Here you will see cars, trophies, photographs, and other historical objects relating to the Italian motor racing industry.
- Return to Carpi and enjoy the afternoon with your host families.

DAY 9: DAY WITH YOUR HOST FAMILY (Sunday)

- Enjoy the day with your host families in Carpi.

DAY 10: CARPI | FLORENCE (Monday)

- It's time to say a fond "*Arrivederci*" to your host families and board your private bus to **Florence**. Meet your **Forum Tour Manager** who will be with your group the remainder of your stay in Italy.
- Upon arrival, check into your Florence hotel.
- Then have some free time for lunch.
- Later, take a stroll with your Tour Manager around Florence. Visit the **Cupola di Brunelleschi** and walk through the Market of San Lorenzo.
- Dinner with your group in a local restaurant and overnight accommodation in Florence.

DAY 11: FLORENCE | SIENA (Tuesday)

- After breakfast at your hotel, visit the **Uffizi Gallery**.
- Then head to Siena by private bus.
- Upon arrival check-in to your Siena Hotel.
- Free time for lunch.
- Later, meet your local guide for a **guided walking tour** of Siena. During, you will visit the Piazza del Campo and enter the **Torre del Mangia**.
- Overnight accommodation at Hotel Alma Domus (*subject to availability*).

DAY 12: SIENA | MONTEPULCIANO | SIENA (Wednesday)

- Breakfast at your hotel.
- Later, board your private motor coach and head to **Montepulciano**.
- Spend the day discovering Montepulciano with your Tour Manager.
- Free time for lunch.
- Later head to **San Gimignano** and stroll through the city.
- Tonight, enjoy a typical **Tuscan dinner** on the hills of Siena at **Il Piccolo Castello**
- Return to Siena for overnight accommodation at Hotel Alma Domus (*subject to availability*).





DAY 13: SIENA | ORVIETO | ROME (Thursday)

- This morning after breakfast, board your private motor coach and head to **Rome**.
- En route, stop by the famous cliff town of **Orvieto**. Take the cable car to the top and walk around the impressive town.
- Time for lunch in Orvieto.
- Continue on to Rome. *Benvenuti a Roma!* Drop your bags at the hotel and drop off your luggage.
- Head straight to the **Cupola** for a beautiful view of St. Peter's Square and the city of Rome.
- Enter the grand **St. Peter's Basilica** in Vatican City.
- Have dinner at **Trattoria der Pallaro** (subject to availability).
- Overnight accommodation in Rome.



DAY 14: ROME (Friday)

- After breakfast at your hotel, take a stroll around Rome with your Tour Manager. See the Piazza del Popolo, walk through the Tridente, Piazza di Spagna, the Pantheon, and the famous Fontana di Trevi. Follow superstition and throw a coin into the **Trevi Fountain** to ensure that you will return to Rome one day.
- Free time for lunch
- Enjoy a **guided tour** of the **Colosseum**, originally known as the Flavian Amphitheatre.
- After, visit the Museo di villa Burgesa
- Enjoy dinner at **Meo Patacca** (subject to availability).
- Overnight accommodation in Rome.



DAY 15: DEPART (Saturday)

- After breakfast at your hotel, board your private bus to the airport and take your flight(s) back home.



**YOUR EXCHANGE PARTNER:****Liceo M. Fanti High School**

Via Baldassarre Peruzzi, 7, 41012 Carpi MO, Italy

An exchange program is a once-in-a-life time opportunity for students to truly explore, understand, and dive deep into another culture and language. As students fully immerse into the life of their host family and school, they 'll experience a type of personal growth and empowerment that can only happen in this unique setting. Students not only travel but host their exchange partners resulting in a lifelong bond between both students and families.

The conditions and details of the exchange will be agreed upon between the two participating schools. Schools should agree beforehand what hosting arrangements will be made if the final number of students participating in the exchange differs between schools (e.g. additional host families are recruited, families host more than one student, or the number of students traveling is reduced to match the partner school). Forum cannot guarantee that schools will have the same number of participants traveling and, therefore, cannot be held responsible if the number of traveling students from each school differs.

HOSTING A VISITING STUDENT

The primary responsibility of a host family is to create a welcoming and safe environment for their visiting student. We encourage families to get to know their student and spend time together both inside and outside the home. Visiting students look forward to learning about American culture and customs and practicing their English in daily life. Families will receive a profile form with information about their student prior to hosting.

This is your tailor-made travel experience – you will not be combined with another group!

PRICE PER PERSON

40 + participants	\$4,000
35 to 39 participants	\$4,089
30 to 34 participants	\$4,192
25 to 29 participants	\$4,337
20 to 24 participants	\$4,563
15 to 19 participants	\$4,924

PAYMENT SCHEDULE

May 30 th , 2022	\$500
June 30 th , 2022	\$700
July 30 th , 2022	\$700
August 30 th , 2022	\$700
September 30 th , 2022	\$700
October 30 th , 2022	\$700
November 30 th , 2022	Balance

PRICE INCLUDES:

- ✓ Round-trip airfare* from San Francisco to Bologna returning from Rome
- ✓ Departure taxes and airline fuel surcharges
- ✓ Ground transportation while in Europe
- ✓ 6 nights multiple occupancy (3/4 students per room with private bath) in quality three-star hotels
- ✓ 6 Breakfasts / 0 Lunches / 6 Dinners (includes one beverage and a vegetarian option)
- ✓ All cultural and aforementioned visits, activities, tours, and admissions as per itinerary
- ✓ Service of a dynamic professional bilingual Forum Tour Manager with the group on tour

PRICE DOES NOT INCLUDE:

- ✓ Meals not indicated in your itinerary
- ✓ Tips are at your discretion – these are standard guidelines:
 - Forum Tour Manager: 4 Euros per day, per traveler
 - Bus Drivers: 1 Euro per day, per traveler

NOTES

- *Airlines have the legal right to increase fuel surcharges to flight tickets after bookings have been made. In the event of an increase in airline taxes and/or fuel surcharges, Forum reserves the right to update prices accordingly.
- **Forum Language Experience** has purchased the **Student Protection Plan** from Travel Insured International on behalf of all participants. **Cancel For Any Reason** is an available **option** that must be purchased at the time of trip deposit. ***CFAR is not available to residents of NY***
- Forum has quoted this package at an exchange rate of 1 Euro = 1.25 USD. In the event of a significant change in the exchange rate, Forum reserves the right to update prices accordingly.

Date of quote: April 20th, 2021 | Prices are valid until: First payment deadline | Your Forum Tour Consultant: **Santiago Aristizbaal**

Forum Language Experience, Forum by Prométour and Forum are all used interchangeably.
 Forum Language Experience is a member company of Prométour Inc.
 California Seller of Travel License number: 2061627-40

To Enroll go to:

<https://enrollmentbyprometour.com/travel/1248/tk/eV4T4K>



The **enrollment deadline** for this trip is **May 30th**. All interested travelers must register with a **\$500** deposit by this date.

The process will take you about 10-15 minutes. It is as easy as 1,2,3:

- 1. Create an account** with Forum Language Experience
- 2. Verify & activate your account**
- 3. ENROLL** all travelers in your family wishing to participate

Please have the following information at hand:

- **Payment method** (*Forum Language Experience accepts credit / debit card, checks or money orders*)
- **Valid passport*** (*Don't have a passport yet? – Enroll now and enter passport details later*)
**Passports must be valid at least 6 months after your trip return date*
**Passport information must be entered no later than 3 months before departure. If you do not have a passport entered at that time, your trip may be cancelled. Forum cancellation fees will apply.*

If you do not have a passport we advise that you apply for it as soon you finish enrolling for your trip.

Don't forget you can make payments, review your traveler information, and view trip details by logging into your account.

Forum Language Experience has purchased the **Student Protection Plan** with the **Cancel For Any Reason** benefit from Travel Insured International on behalf of all participants. The total cost for this upgrade is **\$100.75** and **will be added to your first trip deposit.**

We look forward to providing you with the travel experience of a lifetime!

Customer Support | Forum Language Experience
2700 Adams Avenue, Suite 205, San Diego, CA 92116
Tel 888-282-0991 / 619-432-0249 - Fax 619-432-0261
Monday-Friday, from 8AM to 4:30PM PST
www.forumlanguageexperience.com