

TERMS AND CONDITIONS

The following agreement is a general agreement for individuals signing up for independent study abroad through Travel & Education. For group programs the following agreement is superseded by any contractual agreement between your home institution and Travel & Education. If you are unsure of the terms that apply to you or would like a copy please contact Travel & Education at info@traveleducation.org to make your request.

GENERAL PROGRAM DETAILS and Payment Guidelines

Program inclusions are outlined on the Travel & Education (T&E) website at www.traveleducation.org. Please reference the specific program in which you are enrolled for details. If you are enrolled in a customized or faculty-led program, the benefits may differ from those outlined on the T&E website. Please contact your home institution's faculty group leader or the department responsible for your group program for details or call T&E at 1-866-559-0235.

Invoices are sent to Applicants shortly after signing up to the program. In order to ensure a place in the chosen program and timely preparations prior to arrival at your program destination, Applicants must adhere to specified payment schedule and deadlines which can be found on your T&E invoice. Please contact T&E if you do not receive an invoice within 7-10 days of your sign-up date. A general payment schedule is also available through your personal inscription link under the "Make a Payment" tab. Your personal Welcome Email, received upon registration, will contain your profile link. Please retain the email for future access.

MANDATORY COMPREHENSIVE INSURANCE BENEFIT

All Applicants receive a general medical and accident insurance policy while on foreign soil as part of the program fee however T&E requires all Applicants to be enrolled in a comprehensive Emergency medical Insurance Benefit package that includes Trip Cancellation and Interruption benefits provided by a major medical insurance provider here in the US. This policy includes Accident and Sickness insurance benefits, Emergency medical Evacuation benefits, repatriation of remains benefits, Emergency reunion benefits, Accidental Death and Dismemberment benefits, and 24 hour International Emergency Assistance. It also includes Trip Cancellation and Interruption benefits that will help in the instance that you are unable to take part or continue in the program and all fees have already been paid. Some exclusion applies.

T&E provides this comprehensive insurance coverage for accompanying faculty running group programs who reach proposed minimum group participation. Please refer to T&E contract with your institution for details. In some cases, partnering institutions who agree to run group programs may opt out of this mandatory insurance benefit if they can provide proof of a similar coverage provided by their institution for the group.

All enrolled Applicants will receive insurance cards and detailed information on the policy. An updated policy and any additional information regarding this insurance as well as important contact numbers can be found in the "Safety and Medical" link of the T&E website at www.travelandeducation.org.

IMPORTANT INFORMATION ON TRANSPORTATION

A NOTE ON PROVIDED TRANSFERS: T&E included airport transfer are arranged after review of participant arrival data provided by all Applicants during the pre-departure communications process. T&E coordinates transportation based on group size and prior arrangements. On the arrival day your assigned T&E Coordinator will be at the airport to greet you at the arrival gate to help direct you.

**Unless T&E has arranged your group flight, it is important to provide your flight details when requested by T&E in the appropriate section of your inscription form once you have booked your flight so that T&E can make appropriate arrangements for your transfer. The T&E Philadelphia office will provide you with detailed instructions about your particular situation with regards to transfers generally 2 weeks before your program start date. You should make a copy of those directions to take with you on the date of departure.

AN IMPORTANT NOTE ON BOOKING FLIGHTS:

T&E reserves the right to make changes to program start and end dates based on changes made by the partnering institutes in the country you are visiting. Transfer arrangements are made based on specific dates and travel guidelines provided by T&E as part of the pre-departure communications program.

DO NOT BOOK ANY FLIGHTS BEFORE RECEIVING NOTIFICATION FROM T&E ON TRAVEL DATES AND GUIDELINES. IF YOU HAVE NOT RECEIVED NOTIFICATION AND YOU WISH TO BOOK A FLIGHT PLEASE CHECK WITH T&E BEFORE BOOKING TO ENSURE THE GUIDELINES ARE BEING MET.

If the dates and guidelines are not followed you will run the risk of incurring additional costs and inconveniences associated with missed transfers. Those who have chosen a homestay will also be inconveniencing the families to which they have been assigned. Please contact us if you are uncertain as to the particular travel dates associated with your program of choice.

T&E CODE OF CONDUCT

Applicants are expected to conduct themselves appropriately and respectfully, and will abide by the rules established by any of the following: T&E Study Abroad office, program directors, program staff, housing hosts (apartment, homestay, residence). In addition, ***Applicants act as representatives of the United States of America and, as such, would be expected to conduct themselves as good law-abiding citizens even while abroad. This is accomplished by respecting the spoken and non-spoken laws of conduct set forth by the host country and any organization providing services as part of the program in which you will be participating.*** Any Applicant who would engage in disrespectful, hostile, dishonest, or violent behavior that threatens not just him/herself but more importantly any other person, or the program itself will immediately be subject to disciplinary action and could be expelled from the program, and thereby sent home at his/her expense with no refund at all.

Applicants are expected to take full responsibility for their own actions at all times during their stay abroad. Applicants are expected to abide by foreign rules, laws and regulations since they will be legally subject to the same laws and regulations that govern the rest of local foreign citizens. There are a number of situations under which the resident director or T&E staff have the authority to immediately dismiss the Applicant from his/her study abroad program. Some of those situations or behaviors are the following, which will end up with the Applicant dismissal from the program: 1) Violation of the laws, rules and regulations, or customs of the host country, community, institution and program; 2) Continued bad behavior for which the Applicant has been already advised; 3) Irresponsible behavior that could put in danger the rest of the study abroad group academically and physically; 4) Damages or endanger of the housing rules and regulations within the organization facilities as well as family houses; 5) Alcohol misuse or abuse or possession; 6) Physical assault; 7) Sexual harassment; 8) Possession or use of illegal substances; 9) Theft.

DRUG AND ALCOHOL REGULATIONS

Within Travel and Education there is a zero-tolerance policy regarding anything that has to do with the possession, use, exchange or distribution of illegal drugs by Applicants participating in any T&E Study Abroad program. Applicants that are of drinking age that take part in alcohol consumption during their free time will do so at their own discretion, however, should T&E become aware of abuse of alcohol consumption the Applicant runs the risk of expulsion from their program. All Applicants under the age of 18 will have an imposed curfew of 12am. No alcohol consumption will be tolerated for under-aged Applicants. Violation of local laws in regard to drugs or alcohol will result in immediate dismissal from the Travel and Education program.

HOUSING REGULATIONS

Applicants will be informed of rules regarding provided accommodations during the orientation process (this information can also be found on our website). Applicants are expected to abide by those rules at all times. If at any time during the stay, the Applicant is not comfortable with his housing option, he/she should address the situation with the T&E resident Director. Moving into a different housing would only be allowed once during any given summer, semester or year long program only during the first 7 days into the program for whatever reason. After this time no changes will be allowed unless there are extenuating circumstances that warrant a change. Applicants are prohibited to change housing without notifying the program resident Director even if the move to another homestay is permissible by the new homestay family. If causing a severe infraction of housing regulations, T&E directors, in consultation with the rest of the staff, will determine whether or not the Applicant has to be dismissed from the housing facility and/or face other penalty, which could go up to expulsion from the Study Abroad program.

Finally, if an Applicant is expelled from his/her housing but permitted to remain participating in the program, the Applicant will be responsible for finding and paying for the alternative housing on his/her own. In the case that housing could not be found, the Applicant would be required to go back to the US and so be deprived of academic credit and any financial refund.

ACADEMICS (if applicable)

Travel and Education requires that Applicants enrolled in its programs meet a certain academic standards ensuring academic progress toward successful completion of the program of study while studying abroad in the country you are visiting.

Applicants must maintain full time status, have a satisfactory academic evolution and meet the attendance regulations set forth by the host institution (15% absenteeism/85% attendance rate required in order to receive certification/transcript). Also, T&E Applicants must at all times maintain a minimum grade point average of 2.0. Applicants who do not maintain these standards will receive a warning right away. If the Applicant continues his/her poor academic behavior after receiving the first warning the Applicant will be put on probation and will face possible dismissal from the program. This will result in losing any possibility to receive a transcript or academic credit from the Foreign host institution. Certain actions will result in immediate expulsion from the program: Plagiarism and cheating.

INDEPENDENT TRAVEL

Prior to embarking on any independent travel (e.g., on free weekends), the Applicant must inform the on-site director or program administrator of the travel destination(s) and the dates of independent travel.

AGREEMENT AND RELEASE FORM

I, ("the applicant), understand that by applying for a program through Travel & Education ("the institute") and completing the online application form, I acknowledge that I have read, agree with and accept the terms and conditions outlined below. This agreement is a legally binding contract. PLEASE CAREFULLY READ THROUGH THE TERMS AND CONDITIONS AS SET FORTH BELOW:

GENERAL AGREEMENT

I will comply with the Institute's rules, standards and instruction, If the Institute, in its sole discretion, determines that my conduct is incompatible with the interests, harmony, comfort or welfare of the other Applicants I understand that I will be removed from the program with immediate termination of all provided services. I agree to indemnify the Institute if I do anything that causes the Institute to sustain financial loss or liability.

I acknowledge and accept the terms of the refund policy which can be found on the Institute's website at www.travelandeducation.org (See Cancellation Policy).

I unconditionally release the Institute from any claims for damage, injury, loss, or expense of any nature resulting from events beyond its control, including without limitation: Acts of god, war, strikes, crime, terrorism, sickness or quarantine, government restrictions or regulations. This release also applies to any losses arising from the use of any vehicle or from the selection of, or from any act or omission by any host family, bus or car rental agency, steamship, airline, railroad, taxi or tour service/organizer, hotel service, hotel, restaurant, school, university/college, or other firm, agency, company or individual, unless caused by the gross negligence of the Institute.

I understand that I am responsible for exercising caution and common sense at all times to avoid injuries, and that the Institute cannot provide supervision or support during the periods of independent travel.

I agree that if I become ill or incapacitated, the Institute or its emergency assistance company may take such actions as it considers necessary under the circumstances, including securing medical treatment for me and transporting me to the United States. I release the Institute from any liability relating to this medical care. I also authorize the Institute to take whatever action it deems to be necessary and in my best interest (including transporting me out of the host country or back to the United States) in the event of political unrest or any other unforeseen event or condition. If the Institute incurs, on my behalf, any costs not covered by its general liability insurance or the mandatory comprehensive insurance policy required by the Institute for all participants, I agree to make the immediate repayment upon my return.

I understand that the Institute provides insurance coverage for my benefit while in the program, including limited health and accident insurance while on Foreign soil and a comprehensive US emergency medical coverage and trip cancellation and interruption policy that must be purchased separately. I acknowledge that it is my responsibility to understand the limitations of this coverage and agree that the Institute is not responsible for any uninsured losses.

I understand that the Institute reserves the right to make changes, cancellations or substitutions in cases of changed conditions or emergency, or based upon the interest of the group. I understand if I am terminated from the program, there will be no refund of T&E fees.

I understand that obtaining a passport and any other required documents for participation in the program and to indemnify the Institute for any costs that result from my failure to obtain the required documentation.

I understand that if I am not a U.S. citizen, a visa may be required for entry to the countries I plan to visit (or transit through) while a participant on this program. I further understand that it is my sole responsibility to determine my visa requirements and obtain the appropriate visa(s), and I agree to hold the Institute harmless in the event that I am unable to obtain the necessary documents and visas for participation in the program and to indemnify the Institute for any costs to it that result from my failure to obtain the required documentation.

I understand that from time to time the Institute's promotional material may include statements by its participants and/or their photographs and I consent to such use of my comments and photographic likeness.

This agreement will be effective when my application is accepted by the Institute and shall be governed by the laws of the State of Pennsylvania. This agreement cannot be modified except in writing by the Institute.

I agree that any dispute with the Institute that is not settled informally will be submitted to binding arbitration, to be conducted in substantial accordance with the

rules of the American Arbitration Association.

The location of the arbitration and identity of the arbitrator will be decided by mutual agreement, with the costs to be shared equally between parties, and the decision of the arbitrator shall be final.

By enrolling in a program offered by the Institute, I am agreeing to all of the aforementioned terms. I understand that I am giving up my right to have any claim against the Institute decided in court before a judge or jury. References in this agreement to "the Institute" shall include Travel and Education Corporation and all of its agents, employees, affiliated companies as well as host campus directors, group leaders, coordinators, host school and host school officials and employees.

If the "applicant" is underage, the term "applicant" shall include the legal guardian or other adult who is responsible for, and authorized by law or court order to make legal decisions and to enter into binding contracts on behalf of the applicant.