

HOW TO REGISTER FOR A PROGRAM

To register, please call us toll free at **(877) 426-8056**, Monday through Friday, 8 a.m. to 9 p.m. ET. You may also register online at www.roadsscholar.org.

Road Scholar is a not-for-profit 501 (c)(3) organization that spends more than \$2 million annually on credit card fees.

Please help us reduce expenses by paying for your program with a check. Please consider our new paperless check option when paying on the phone or over the Internet. Our Advisors are happy to explain this payment option to you.

ADDITIONAL PROGRAM INFORMATION

Specialty Programs: Programs noted as “Specialty Programs” in our publications have different cancel and transfer fees to help us cover financial commitments made on your behalf. These policies allow Road Scholar — as a not-for-profit organization — to continue to offer exceptional learning opportunities at excellent value.

Getting to Your Program: Please note that programs in the U.S. and Canada generally require independent arrivals and departures, meaning that you must make your own travel arrangements to the program site.

Airline Fees: Please note that many airlines assess stringent penalties for changes or cancellations — up to 100 percent of the ticket price in certain cases — for which you will be personally responsible. Before purchasing your airfare, please wait until you receive and carefully read your program preparatory materials packet.

Medical and Physical Needs: Road Scholar is committed to providing reasonable accommodations to enable individuals with disabilities to participate in our programs. If you have any impairments or medical needs requiring accommodation, we ask that you communicate your needs to Road Scholar’s Participant Services team at the time of enrollment. Please contact us by calling toll free at (877) 426-8056 to discuss your needs.

The Road Scholar Assurance Plan: The Road Scholar Assurance Plan is purchased on behalf of every participant and paid for by Road Scholar. The plan provides 24-hour assistance in the event of an emergency during your program and insurance for emergency medical evacuation. This plan includes insurance benefits underwritten by Arch Insurance Company and emergency assistance services provided by On Call International. To learn more about this plan please visit: www.roadsscholar.org/about/assurance-plan.

Tax-Deductible Donations: As a not-for-profit organization, we appreciate and rely on charitable donations to help us develop and maintain high-quality educational programs with exceptional value. Donations from U.S. citizens are tax-deductible as provided by law. Gifts from Canadian citizens to U.S. not-for-profit organizations are not tax-deductible as per Revenue Canada.

Financial Assistance: Road Scholar offers two kinds of assistance: Scholarships, for those with desire but not the financial means to participate in our U.S.- or Canada-based learning adventures; and Caregiver Grants, designed to provide a unique respite opportunity for unpaid family caregivers to participate in a U.S.- or Canada-based Road Scholar program. Visit www.roadsscholar.org/financial-assistance, email us at scholarships@roadsscholar.org, or call us toll free at (877) 426-8056.

Activity Level Ratings: Each Road Scholar program is assigned an Activity Level rating, ranging from easy to challenging, that is found under each program title. If you have special needs, please call Participants Services toll free at (877) 426-8056.

Service Learning: Our Service Learning programs bring participants together to work as a team to serve worthy projects. Road Scholar and sponsoring service institutions are not-for-profit

organizations and are tax-exempt under Section 501 (c)(3) of the Internal Revenue Code. The program price may qualify as a tax-deductible gift. However, since individual circumstances vary, we suggest that participants contact their tax advisors.

PROGRAM POLICIES

If Road Scholar Cancels a Program: Road Scholar reserves the right to cancel programs either prior to departure or while in progress and to take action as needed on an individual or group basis when, in Road Scholar’s sole opinion, the health, safety or well-being of participants requires such action. Additionally, due to low enrollment or other unforeseen circumstances, Road Scholar must occasionally cancel or revise the dates of a program. When that occurs we will notify you as far in advance as possible and will assist you in transferring into another program or refunding your full program payment. If you have made transportation arrangements, such as an airline ticket purchase, Road Scholar will give you a voucher to help cover the cost of transferring your travel arrangements for use on a replacement program. The maximum value of the voucher will be \$300 and documentation of your paid fees is required before issuance of the voucher.

Program Pricing: As a not-for-profit organization, we are dedicated to providing exceptional educational opportunities at a remarkable value. We do everything in our power to ensure that the published program price is the price you pay. On occasion, costs we can’t anticipate and that are beyond our control arise and may be passed along to you. If this occurs, we will let you know as soon as possible.

About Program Details and Itineraries: We do all we can to finalize all aspects of our programs — including itineraries — well in advance, but logistics occasionally must be altered. Our website reflects the most recent information, and we are committed to providing you with final program details no later than three weeks before the start of programs within the U.S.

Accuracy of Information: While every effort is made to provide accurate information on our website and in our catalogs, Road Scholar is not responsible for typographical errors, inaccuracies or omissions that may relate to program descriptions, pricing, and availability. Road Scholar reserves the right to correct any errors, inaccuracies or omissions that may appear in our publications, and to change or update information at any time without prior notice. If you discover an error on our website or catalog, please let us know.

TERMS & CONDITIONS

Responsibility: These Terms govern the relationship between you and Elderhostel, Inc., d/b/a Road Scholar. By enrolling in a program with us, you agree to be bound by these Terms; please be sure to read them carefully and make sure you understand them. Road Scholar’s responsibility is limited. Road Scholar organizes, promotes, and sells educational programs consisting of certain travel services, including land, air, and water transportation, excursions, and cruise/barge/hotel accommodations that Road Scholar purchases or reserves from various suppliers (collectively, “Suppliers”). Road Scholar neither owns nor operates any of these Suppliers; they are independent contractors and are not Road Scholar’s agents. Therefore, Road Scholar is not responsible for any negligent or willful act or failure to act of any Supplier or any other third party. You agree that you will look to such Suppliers, and not to Road Scholar or its agents, for any accident, injury, property damage, or personal loss you may suffer. Without limitation, Road Scholar is not responsible for any injury, loss, or damage to person or property, death, delay, or inconvenience in connection with the provision of, or failure to provide, any goods or services occasioned by or resulting from — but not limited to — acts of God or force majeure, acts of war or civil unrest, insurrection or revolt, strikes

or other labor activities, criminal or terrorist activities of any kind, mechanical or other failure of airplanes or other means of transportation, or the failure of any transportation mechanism to arrive or depart on time, or for any other cause beyond the direct control of Road Scholar.

Safety & Risks: Certain risks — from natural disasters to accidents, outbreaks of illness, insect-borne and other infectious diseases, terrorism and other unforeseen events — are inherent in travel. While such occurrences are beyond our control, we make substantial efforts to be prepared for such possibilities. Participants are encouraged to review the safety and travel information provided by the U.S. Department of State’s travel site at www.travel.state.gov to learn about current security issues, travel alerts and warnings, and other helpful destination-specific information. By enrolling in a program, you agree to assume responsibility for your own health, safety and welfare and acknowledge that Road Scholar cannot guarantee your safety at any time.

Admission & Participation Policy: The granting or denial of admission to a program is within the sole discretion of Road Scholar. Road Scholar may revoke admission or limit or terminate participation at any time if, in the opinion of Road Scholar, a participant’s condition, behavior or actions are problematic, inappropriate or disruptive. Road Scholar reserves the right to take action as needed on an individual or group basis when, in Road Scholar’s sole opinion, the health, safety or well-being of participants requires such action.

Photography: Road Scholar reserves the right to take photographs or videos during the operation of any program or part thereof and to use them, whether taken by a representative of Road Scholar or by other participants, for promotional purposes. By enrolling in a Road Scholar program, participants agree to allow their images to be used in such photography; participants who prefer that their images not be used are asked to identify themselves to program staff and the photographer at the commencement of their program.

Seller of Travel Information: Road Scholar’s Washington Seller of Travel Reg. No. 602244658. CST #2068427-40. Florida Seller of Travel Reg. No. ST35594.

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Road Scholar Trip Protection with “Cancel for Any Reason” Coverage

The optional Road Scholar Trip Protection Plan helps protect your investment if must cancel or interrupt your program for specified, covered reasons, such as illness or injury to you, your traveling companion or an immediate family member of you or your traveling companion. Plus, if you need to cancel your program for any reason not covered by insurance, you will receive a credit good for future travel with Road Scholar for the full amount of the program cancellation fee plus any non-refundable air penalty (up to \$2,000). The plan also provides benefits if you are delayed getting to or returning home from your program and protects your investment should you have an emergency during your program that causes you to miss program days or return home earlier than expected. Your airfare, whether purchased through Road Scholar or independently, is covered at no additional cost — an exceptional benefit and value offered exclusively to Road Scholar participants. You will receive information about this optional travel insurance plan when you enroll in a program. To learn more about this plan please visit: www.roadsscholar.org/about/protection-plan.

Apart from any fees described below, you will also be responsible for any penalties for non-refundable transportation arrangements made on your behalf. Some programs require special Cancel/Transfer fees and deposits not listed in Schedule A or B below. Please call or learn about these fees and deposits during the checkout process when you enroll online. These special fees and deposits are also noted in Road Scholar publications beneath the pricing of such programs.

North America Schedule A (all programs, unless otherwise noted)
 Deposit per person: \$100 | Final Payment Due 59 Days Prior to Program Start Date

CANCEL/TRANSFER SCHEDULE	FEE AMOUNT PER PERSON	
Up to 120 days prior to the program start date	<u>Transfer</u> : No fee	<u>Cancel</u> : \$50 fee
From 119 days to 56 days prior	<u>Transfer</u> : \$50 fee	<u>Cancel</u> : \$100 fee
From 55-14 days prior	<u>Transfer</u> : \$100 fee	<u>Cancel</u> : \$200 fee
Less than 14 days prior	<u>Transfer</u> : 50% of order total	<u>Cancel</u> : 50% of order total
*Non-attendance without prior notification	<u>Transfer</u> : 100% of order total	<u>Cancel</u> : 100% of order total

* Non-attendance fee will be applied if you do not call Participant Services at least one business day prior to the program start date. Business hours are M-F, 8 a.m.-9 p.m. ET.

North America Specialty Programs Schedule B
 (Includes All Programs in Canada, Mexico, Bermuda and Cuba)
 Deposit per person: \$250 | Final Payment Due 77 Days Prior to Program Start Date

CANCEL/TRANSFER SCHEDULE	FEE AMOUNT PER PERSON	
Up to 120 days prior to the program start date	<u>Transfer</u> : No fee	<u>Cancel</u> : \$250 fee
From 119 to 67 days prior	<u>Transfer</u> : \$100 fee	<u>Cancel</u> : \$250 fee
From 66 to 30 days prior	<u>Transfer</u> : 50% of order total	<u>Cancel</u> : 50% of order total
Less than 30 days prior	<u>Transfer</u> : 100% of order total	<u>Cancel</u> : 100% of order total
*Non-attendance without prior notification	<u>Transfer</u> : 100% of order total	<u>Cancel</u> : 100% of order total

* Non-attendance fee will be applied if you do not call Participant Services at least one business day prior to the program start date. Business hours are M-F, 8 a.m.-9 p.m. ET.