

EF's Booking Conditions: Payments, Insurance and Peace of Mind

How do I pay for my tour?

EF'S MONTHLY PAYMENT PLAN

All travelers are enrolled in EF's Monthly Payment Plan. Our automated payment plan divides your tour costs over time so you can pay in small, manageable increments deducted monthly directly from your checking account. (Alternatively, you can provide a credit/debit card.) Calculate your monthly payment by visiting eftours.com/paymentplan.

- Convenient monthly payments deducted from your checking account or charged to your credit or debit card
- Flexibility to choose one of four monthly charge dates (7th, 14th, 21st or 26th)
- Control costs by choosing the monthly amount based on your initial down payment
- Full tour balance deadline is up to 25 days prior to departure
- 24-hour access to your account and payment information through our secure website
- No late fees

Please note: A minimum of three automated payments is required.

How can I protect my investment?

ALL-INCLUSIVE INSURANCE PLAN

All travelers are encouraged to enroll in the All-Inclusive Insurance Plan. Insurance may already be included in your tour (please check with your Group Leader). Limitations and exclusions apply. Your non-refundable \$145 insurance fee includes:

MEDICAL AND ACCIDENT INSURANCE COVERS:

- Hospital bills, doctors' fees, prescriptions and medical transportation for illnesses and/or injury contracted during the traveler's tour
- Transportation, food and lodging expenses for two of the traveler's relatives to be at his or her side in the event of a life-threatening illness that requires hospitalization
- Combined limit coverage of up to \$35,000 for the above situations

FLIGHT DELAY INSURANCE COVERS:

- Up to \$200 per 24-hour period (\$400 maximum) for expenses due to flight delays (lodging, food and other reasonable expenses)
- A refund for every full land day missed of your tour (two days maximum) due to flight delays

24-HOUR EMERGENCY ASSISTANCE COVERS:

- Assistance during the traveler's tour

BAGGAGE AND PROPERTY INSURANCE COVERS:

- Up to \$2,000 in case of theft of personal property, including \$1,000 for theft-prone property
- Theft of cash up to \$300
- Theft of airline tickets and other valuable documents up to \$500
- Traveler's extra costs up to \$150 (\$50 per 24-hour period) if baggage is delayed more than 24 hours (except on the way home)

TOUR CANCELLATION AND INTERRUPTION INSURANCE COVERS:

- A refund of the program fee if a traveler needs to cancel from or interrupt the tour due to serious injury or grave illness leading to hospitalization. Valid reasons for cancellation are also financial hardship due to unexpected/involuntary job loss, jury duty, military call to active duty or severe damage to the traveler's home

Some insurances may be purchased separately. Please call 800-665-5364 for prices. These insurances are underwritten by Efecta Insurance International Ltd., Bermudiana Arcade, 3rd floor, 27 Queens Street, HM 11, Hamilton, Bermuda, through a Master Policy issued to EF Cultural Travel Ltd. For complete terms, conditions and exclusions, please refer to the Master Policy, which may be obtained by visiting eftours.com/insurance or by calling 800-665-5364. The Efecta Travel Insurance policy shall always be secondary to all other policies of insurance.

What if my group has to change plans?

PEACE OF MIND PROGRAM

We understand that plans sometimes change due to unforeseen circumstances. That's why we provide EF's exclusive Peace of Mind Program, which allows your entire group to change your tour or departure date. Your group can feel secure planning your trip, knowing that your plans are flexible.

• FREEDOM TO CHANGE YOUR TRAVEL PLANS*

EF's Peace of Mind Program allows groups to change their tours and/or departure dates until 35 days prior to departure.

• EF FUTURE TRAVEL VOUCHER*

EF's Peace of Mind Program allows travelers to receive an EF future travel voucher for all monies paid, less the \$95 enrollment fee and any non-refundable fees, if the entire group decides not to travel at least 35 days prior to departure.

• TRAVEL WARNING CANCELLATION

If a formal travel warning is issued for any country you are traveling to, you could be eligible to receive a refund. Continue to next page for full Terms and Conditions.

* The Peace of Mind Program and its ability to transfer monies paid is a benefit of making all payments by dates due. Travelers missing any payment deadlines must pay any late fees to qualify. The future travel voucher is not a merchandise credit or a gift certificate and may not be redeemed for cash. Benefits of the Peace of Mind Program are only available to the entire group and not to individual travelers. If EF cannot accommodate the revised tour request and travelers decide not to travel on the original tour, EF's standard cancellation policy applies. If there are additional fees resulting from the tour/date change, travelers will be responsible for the increase. Travelers canceling from a revised tour will be charged a cancellation fee based on the date that the original tour was changed or the current tour's cancellation fee, whichever is higher. The revised tour must depart within the date range that these Booking Conditions are valid. EF will make every effort to accommodate the revised tour request.

EF's Booking Conditions: Cancellations and refunds

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

EF's standard cancellation policy

150 days or more prior to departure

Full refund less the \$95 enrollment fee and \$300 cancellation fee.*

149 to 110 days prior to departure

Full refund less the \$95 enrollment fee and a \$500 cancellation fee.*

109 to 30 days prior to departure

Full refund less the \$95 enrollment fee and 50% of the program fee.*

29 days or less prior to departure

No refund will be issued.

Cancellation with replacement

150 days or more prior to departure

Full refund less the non-refundable \$95 enrollment fee.*

149 to 110 days prior to departure

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

109 days or less prior to departure

Replacements can no longer be accepted.
EF's standard cancellation policy will apply.

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

*Non-refundable fees are also deducted from refunds.

Please make all payments on time to qualify for refunds in accordance with EF's standard cancellation policy.

Group Leader cancellation

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

Travel warning cancellation

EF is pleased to offer additional travel security to our customers to cover cancellations due to an act of terrorism or the threat of an act of terrorism. Travelers will receive a full refund (less the \$95 enrollment fee and any other non-refundable fees) should all of the following conditions be met: (a) a terrorist act, or threats of terrorist acts occur(s), which is directed against U.S. interests on U.S. soil or in U.S. airspace or directed against U.S. interests in any other country or in international airspace; and (b) as a result of these events, a formal travel warning is issued by the U.S. Department of State, stating that Americans should not travel to any country or countries that are included in the traveler's tour itinerary; and (c) the formal travel warning by the U.S. Department of State is issued within 30 days of the traveler's departure. Travelers missing any payment deadlines will need to pay late fees to qualify.

Refunds

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

EF's Booking Conditions: Manual payment plan and late enrollments

Manual payment plan

If you choose to opt out of EF's Monthly Payment Plan, the following payment schedule and late fees apply. Keep in mind that your tour balance payment will be due two months earlier than with EF's Monthly Payment Plan.

1. \$95 enrollment fee plus any unpaid insurance

Due: Upon enrollment

2. \$500 payment*

Due: 30 days after enrollment | **Late fee: \$95**

3. Tour balance (all fees excluding departure fees)

Due: 110 days prior to departure | **Late fee: \$145**

4. Remaining balance (including departure fees)

Due: 30 days prior to departure

*If you are traveling on an EF Tours for Girl Scouts tour:

- \$150 will be due 60 days after enrollment

- \$150 will be due at 14 months prior to departure

- \$200 will be due at 9 months prior to departure

Late fee: The first two payments are each subject to a \$35 late fee and the third payment is subject to a \$75 late fee.

Please note: If any payment due dates overlap, then the cumulative amounts, late fees and due dates will apply.

All payment due dates refer to the dates by which each payment must be received by EF. For those on the manual payment plan, EF will cancel your reservation in accordance with EF's standard cancellation policy if:

- **Any payment is past due by 30 days or more**
- **Your tour balance payment is not received by 95 days prior to departure**
- **Your remaining balance payment is not received by 30 days prior to departure**

Please indicate the traveler's name and account number on all check payments. EF cannot resubmit checks; if a stop-payment order is put on a check, or if a check is returned to us by the drawer's bank, a non-refundable \$35 processing fee will be charged. A \$30 decline fee will be charged for each declined credit card payment.

Late enrollments (109 days or fewer prior to departure)

If you enroll 109 days or fewer prior to departure, then you are considered a late enrollment. Once we have received your tour balance (all fees excluding departure fees) by cashier's check, credit card, or money order only, including a non-refundable **\$145 late enrollment fee**, you will be placed on a waiting list while we check bus and flight availability. Your remaining balance (including departure fees) will be due by 30 days prior to departure. If we are unable to place you on a tour or offer you an alternate flight to meet up with your tour, you will receive a full refund. We may also offer you the option of arranging your own flight and buying the land-only portion of your tour. We cannot accept Enrollment Forms 14 days or fewer prior to departure.



Enroll in paperless billing on your Enrollment Form to receive your statement updates by email instead of in your mailbox. It's easy, and it's better for the environment.