Explorica terms & conditions

The following terms & conditions are valid until August 31, 2020, and for travel between October 1, 2019, and September 30, 2022 for Explorica Canada Inc. (operating as Explorica, Keating & WorldStrides) hereafter referred to as "Explorica".

What does the tour fee include?

- > Round-trip transportation from your departure city
- > Accommodations that sleep 3 to 4 per room, always with private bathrooms (unless otherwise noted); participants may be roomed with other same gender participants from the entire bus group
- > Local transportation to all scheduled itinerary activities
- > Breakfast daily, unless otherwise noted
- > Dinner daily at your destination, unless otherwise noted
- > Beverages at dinner
- > All excursions, led by professional local guides, as specified in the itinerary
- > City walks led by an Explorica Tour Director, as specified in the itinerary
- > Theatre tickets and visits to local attractions as specified in the itinerary
- > Full-time services of a professional Tour Director
- > 24-hour emergency service
- > Overnight security in selected cities

If we fail to deliver any of the above services, we will promptly refund you its value.

What does the tour fee not include?

- > Lunch, unless specified in the itinerary
- > Optional excursions and/or extensions
- > Explorica's Travel Protection Plan
- > Local transportation to unscheduled activities
- > Tips to Tour Director, bus drivers, local guides
- > Any applicable private group fee or small group supplement
- > Passport, visa, reciprocity fees, and any required travel insurance (if applicable)

What is group enrolment?

Group enrolment is when a school (rather than an individual) enrols a group of participants on the participants' behalf. In this case, the school assumes responsibility for all enrolment and payment deadlines on behalf of the participants. Explorica will send group invoices to the school, and the school then submits all payments to Explorica on behalf of the group. We cannot accept individual enrolments for a group that has chosen to enrol in this manner.

What are my responsibilities as a Group Leader?

The Group Leader is Explorica's main point of contact for coordinating and organizing a tour for a particular group of participants. As a Group Leader, you assume responsibility for the following key communications and tasks:

- > Communicating tour information and logistics to students, parents, and school contacts as required
- > Ensuring payment of invoices is made subject to Explorica's payment schedule and process (see section below)
- > Providing your Program Consultant with a complete group participant form and updating them on any changes to group size
 > Responding to emails and providing any required documentation,
- > Responding to emails and providing any required documentation, such as rooming lists, allergy lists, and other such information on behalf of the group

How do I enrol my group?

We will provide you with an electronic spreadsheet form to complete for all participants in the group. Alternatively, you can provide us with your own list of participants, including the following information for each participant: full name, gender, date of birth, Travel Protection Plan selection, and the amount to allocate to each participant. We require each student name no later than 60 days prior to departure. You will not need to provide email addresses for each participant.

To enrol by email:

Please contact your Program Consultant and they will provide you with an electronic spreadsheet form for you to complete. Once you have completed the form, please return it to your Program Consultant by email.

To enrol by fax:

Complete the registration form in the Participant Registration Booklet and fax toll-free to 1.888.375.6177. Faxes received after 5 PM EST will be entered the following business day.

To enrol by mail:

Fill in the registration form in the Participant Registration Booklet and mail it to:

Explorica Canada Inc. Attn: Admissions 3080 Yonge St., Suite 5052 Toronto, ON M4N 3N1

Enrolment deadlines

Our tours fill up fast; enrol as early as possible. Participants can be added up to 60 days prior to departure. Please notify your Program Consultant of any increases or decreases in group size, particularly if by 5 or more participants, as additional fees may apply.

All enrolments, including chaperones', received less than 60 days prior to departure will be subject to a \$25 late enrolment fee and must immediately be paid in full, including the service fee, by credit card, certified cheque, online banking, or money order. After late enrolment applications have been received, additional charges (for last-minute reservations, increased Tour Fees, etc.) may apply. Late applicants will be placed on a waiting list; if no space becomes available we'll refund the full payment, minus any reinstatement or previous cancellation fees that may apply. For the complete terms governing late enrolments, please contact Explorica or visit explorica.ca/faq.

What is the payment schedule and process?

Explorica makes it as easy as possible to manage the group payment process.

Promotional deposit invoice

Explorica offers promotions and incentives to encourage easy sign-up for a tour. If a school takes advantage of this promotion, an initial promotional deposit invoice will be issued. These promotional deposit invoices are generally issues in the Spring or Fall.

Manual payment plan

A Tour Estimate will be sent out with the Booking Agreement for your tour. The Tour Estimate will outline any promotional deposits that may have been made to date. It will also highlight that enrolment deposits for your group participants are due 30 days after the parent evening presentation (if applicable) or approximately 6 months prior to your departure (whichever of the two is sooner). The enrolment deposit is comprised of \$100 non-refundable deposit per participant and any Travel Protection Plan payments. A final invoice will be sent to you at 75 days prior to departure to collect the remaining balances. Explorica may send revised invoices if there are changes made to the account of if the Group Leader requests an updated invoice. Final payment is due 60 days prior to departure. Balance must be paid in full by 60 days prior to departure.

Full payment

Explorica will issue one invoice outline the full amount owing for the group. This would normally apply for group enroling less than 75 days prior to departure.

Payment bonus

If your group's balance has been received in full by 60 days prior to departure, you will receive a \$500 credit towards your next tour. Credit must be redeemed within 2 years of receipt, and is nontransferable between schools.

General payment information

For group enrolments, payment can be made either by the school directly or by the group participants via the school.

If a school is making the payment directly, payment can be made by school cheque, credit card, online banking, or money order. The school's board can also make the payment on the school's behalf, and issue the cheque subject to Explorica's standard payment schedule and process.

If payment is being made by the group participants via the school, the school is responsible for collecting cheques or money orders for all participants and sending them to Explorica by the scheduled payment deadlines

Payments from Quebec residents are held in a trust account until tour departure.

Cheques and money orders should be made out to 'Explorica Canada Inc.' and sent to:

Explorica Canada Inc Attn: Accounts Payable 3080 Yonge St., Suite 5052 Toronto, ON M4N 3N1

Please note that personal cheques are only accepted until 60 days prior to departure.

Late payments and other fees

Payments that are late are subject to a \$25 fee per participant. The date of payment is determined by the date of receipt at Explorica. If your group is not paid in full by 60 days prior to departure, then your tour reservation will be cancelled (subject to standard cancellation policy).

A non-refundable \$35 processing fee per participant will be charged for any payment rejected due to insufficient funds, disputed by your credit card company, returned to us by the drawer's bank, or returned due to a stop-payment order. We reserve the right to cancel reservations for any participant who does not meet his or her contractually obligated payment schedule.

Late fees and processing fees will be reflected in the group invoices.

What is the cancellation policy?

Before the tour begins, Explorica reserves space for each enroled traveller and thus incurs costs. For this reason, we must charge cancellation fees. In order to protect your travel investment in the event you, the school, or school board needs to cancel your tour, Explorica strongly recommends purchasing its travel protection plan. The following cancellation policies apply:

If you withdraw this many days prior to departure	You will receive a full refund minus the following amounts
More than 60 Days	\$100 non-refundable fee
60-31 days	50% of All Fees + \$100 non- refundable fee
30 days or less	No refund

All cancellation requests must be submitted in writing by mail, fax, or email to cancellations@explorica.ca.

If a participant within the group cancels, a new participant can join the tour without cancellation fees being applied up to 15 days prior to departure. Regrettably, we cannot refund late fees, bank fees, transfer fees, tickets and deposits for pre-booked events, or Travel Protection Plan cost, and we cannot transfer any payments between participants. Most participants will receive their refund within six weeks.

Travel Protection Plans are non-transferable and non-refundable

All cancellation fees, late fees, bank fees, and transfer fees will be reflected in the group invoices.

Reinstating enrolment

Participants who have cancelled and then want to rejoin the tour must pay any difference between the old and new Tour Fees and travellers must also re-purchase insurance (if applicable). In addition, any reinstatement after 60 days prior to departure are subject to any applicable late fees, and their enrolment is subject to availability and to all conditions governing late applications (if applicable). If no space becomes available, all original cancellation fees apply.

All reinstatement fees will be reflected in the group invoices.

What about a travel protection plan?

Through TripMate, our third-party travel protection plan provider, four out of five Explorica travellers protect their tours with our travel protection plans.

Explorica offers two great plans that help protect your educational travel investment.

Explorica's travel protection plan

TripMate's standard travel protection plan may cover you for the following events:

- > Theft of passport or visas
- > Flight cancellations due to strike or bad weather
- > Loss of luggage and personal effects
- > Trip cancellation or trip interruption due to covered reasons such as a covered sickness, illness, injury or death
- > Trip cancellation or trip interruption due to terrorist acts, as defined

Explorica's travel protection plan plus

Along with providing you the same benefits as our standard Travel Protection Plan, the Explorica Travel Protection Plan Plus also includes a Cancel For Any Reason Waiver.

With our Cancel For Any Reason Waiver, if you cancel your trip for any reason not otherwise covered by this policy, we will reimburse you for 75% of the non-refundable cancellation fees which apply to your trip, provided:

1) Payment for this plan is received by Explorica within 14 days of your initial deposit/payment for your trip; and

2) you cancel your trip thirty (30) days or more before your scheduled trip departure date.

This Cancel For Any Reason Waiver does not cover: 1) penalties associated with any air or other travel arrangements not provided by Explorica; or 2) the failure of Explorica to provide the bargained-for travel arrangements due to cessation of operations for any reason. The Cancel For Any Reason Waiver is provided by Explorica and is not an insurance benefit underwritten by Old Republic Insurance Company of Canada and must be purchased within 14 days of your initial payment for your trip.

Travel protection plan benefits

The following benefits apply to both of Explorica's high-quality travel protection plans:

Trip Cancellation or Interruption. If you have to cancel or interrupt your Explorica trip after departure due to a covered injury, sickness or death (your own or that of a travelling companion or a family member) or for other covered reasons such as: cancellation or interruption of your trip due to: inclement weather, unannounced strike, or mechanical breakdown that causes complete cessation of services of your common carrier for at least 12 consecutive hours; a documented traffic accident while en route to departure; being hijacked or guarantined; jury duty; destruction of your primary residence or destination by fire, flood, burglary or natural disaste being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment of 250 miles or more; a terrorist incident which occurs in a city listed in the itinerary of your trip provided the terrorist incident occurs within 30 days prior to the scheduled departure date for your trip; or revocation of military leave due to war; or the cancellation of your trip by the school board due to a teacher's labour strike or the school board determines there is a risk of harm to you during your trip when you are scheduled to visit a destination listed on the itinerary of your insured trip. Applicable to elementary or high schools only, the school board cancels your trip due to a union-directed work-to-rule job action.

Travel delay. Reimburses up to \$100 per day (maximum of \$500) for reasonable accommodation and travelling expenses until travel becomes possible if you are delayed for 12 hours or more due to a covered reason such as a common carrier delay; injury, sickness, or death of you or your travelling companion; quarantine; loss of passport, travel documents, or money; or natural disaster.

Medical expense/emergency evacuation. Provides reimbursement up to \$1,000,000* for reasonable and customary medical expenses incurred while on your trip; emergency dental treatment received during your trip not to exceed \$750; up to \$50,000 for the cost of emergency evacuation to home or an appropriate hospital, including escort expense (both, if deemed necessary by the attending physician), for a covered injury or sickness which occurs while on your trip; or the cost of homeward carriage if deceased.

*The accident and sickness medical expense benefits of this plan are subject to a maximum benefit limit of \$25,000 for those persons who at the time of a covered injury or sickness do not have valid hospital and medical insurance under a Government Health Insurance Plan of a province or territory of Canada.

Baggage & personal effects. Coverage up to \$2,000 for direct physical loss or damage to your baggage, passports, or visas while on your trip. A \$600 maximum limit applies to jewelry, gems, watches, cameras and camera equipment, and furs; a \$300 per article limit applies to all other items. If, while on your trip, your baggage is delayed for more than 24 hours, we will reimburse you up to \$100 for the purchase of necessary additional clothing and personal articles.

Pre-existing conditions waiver. The plan exclusion for pre-existing conditions is waived if you purchase the plan within 14 days of your initial deposit/payment for your trip; the booking for the trip is your first and only booking for this travel period and destination; and you are not disabled from travel at the time you make your payment for this plan.

INFORMATION YOU NEED TO KNOW: Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. Full plan details are available by searching our website for "Travel Protection Plan," or at any time by request. Or, go online to: www.tripmate.com/wpOR433C.

View TripMate's complete Travel Protection Plan details and current Travel Insurance Certificate at www.tripmate.com/wpOR433C.

For inquiries regarding the Explorica Travel Protection Plan: TripMate, Inc. (In CA & UT, dba TripMate Insurance Agency), 9225 Ward Parkway, Suite 200, Kansas City, Missouri 64114; tel. 1.800.888.7292.

Explorica's Insurance Benefits are underwritten by: Old Republic Insurance Company of Canada, 100 King Street West, Hamilton, Ontario, Canada L8P 1A2.

The cost for Explorica's Travel Protection Plan is CAD \$15 per day of your tour, maximum \$225. This plan should be purchased at the time of enrolment, and cannot be refunded (after the Province-required free look period).

The cost for Explorica's Travel Protection Plan Plus is \$20 per day of your tour, maximum \$300. This plan should be purchased at the time of enrolment, and cannot be refunded (after the Province-required free look period).

POLICY LIMITATIONS AND EXCLUSIONS

Benefits are not payable for any loss due to, arising or resulting from: due to a Pre-Existing Condition, as defined in the plan. This Pre-Existing Condition exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage; suicide, attempted suicide or any intentionally self-inflicted injury of You, a Travelling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; war, invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war; participating in maneuvers or training exercises of an armed service or police force of any country; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a professional in a stunt, athletic or sporting event or competition, hang participating in skydiving or parachluring (except parasalling), hang

gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race or speed contests (not including any regatta races), scuba diving if the depth exceeds 130 feet or if You are not PADI or NAUI certified to dive and a dive master is not present during the dive, and spelunking; piloting or learning to pilot or acting as a member of the crew of any aircraft; being intoxicated or under the influence of any controlled substance unless taken as administered or prescribed by a Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal pregnancy (except complications of pregnancy) and/or resulting childbirth, except as otherwise covered under Trip Cancellation or Trip Interruption, or voluntarily induced abortion; any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; a loss or damage caused by detention, confiscation or destruction by customs official; any non-emergent treatment or surgery, routine physical examinations, hearing aids, eye glasses, contacts or any Elective Treatment and Procedures; any loss occurring during a Trip booked or taken for the purpose or intent of securing medical treatment; failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default; business, contractual or educational obligations of You, a Family Member, Business Partner, or Travelling Companion; a mental, or nervous or psychological disorder, unless Hospitalized for that condition while the plan is in effect for You; a loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the plan is not in effect for You; Bankruptcy or Default or failure to supply services by a Travel Supplier; directly or indirectly. the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination; travelling against the advice of a Physician and any loss occurring during such a Trip; expenses resulting from a motor vehicle accident, unless You are properly licensed to operate the vehicle at the place and time of the Accident; treatment, services or expenses related to or resulting from travel in a specific country, region or city for which Foreign Affairs and International Trade Canada has issued a formal Travel Warning, before your departure date, advising Canadians to avoid all travel to that specific country, region or city; or Sickness or Injury resulting from a motor vehicle accident where You are entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance

When will I receive the final itinerary?

Explorica will send you the final itinerary for your tour approximately 30 days prior to departure. To ensure that all details of your tour are fully managed and coordinated, no changes will be allowed to the itinerary less than 30 days prior to departure.

Are there optional extras for individual participants?

Accommodations. All participants aged 22 and younger at time of departure room together in same gender triples or quads from the entire group (unless otherwise noted). Hotel rooms are furnished with either single or double beds; single beds sleep just one person and double beds may be shared. Participants aged 22 and younger at time of departure may choose to upgrade to stay in a double/twin room for an additional \$40 per night. Participants aged 23 or older at time of departure are required to stay in a double/twin room and are therefore automatically charged the additional \$40 per night. Participants aged 23 or older at time of departure may choose to upgrade to stay in a single room for an additional \$80 per night. The deadline for requests for double/twin or single room upgrades is 60 days before departure. For more information on accommodations, visit explorica.ca/get-ready.aspx.

Are there optional tour enhancements for the group?

Explorica offers various options to your Group Leader to enhance your travel experience. Those additions and alternatives must be reserved for the entire group when the Group Leader creates a Tour Centre.

Adults and children under 6

Our programs are primarily developed for youths, but adults are welcome to participate. As our prices are based on youth rates, we charge a flat rate adult supplement of \$45 per adult (23 years of age or older at time of departure). Adults are automatically placed in twin rooms unless a single room is requested. The double/twin or single room supplement will apply in addition to the \$45 adult supplement, and will be charged even if the adult requests a triple room. We do not accept applications for travellers under the age of 6 at time of departure.

General information

Any requested changes to itinerary, travel date, package type, group size or other aspects of your tour made after your tour has been chosen may be subject to additional fees.

Please note that once a Group Leader or school board chooses a new itinerary, new departure date, or small group supplement, that decision is binding for the group. Participants wishing to cancel their enrolments at that point must pay any applicable cancellation fees. Additionally, once a Group Leader or school board cancels a tour on behalf of the group, standard cancellation fees apply.

Private & Custom tours. Your group may elect to have its own bus and Tour Director rather than travelling with one or more other groups. A minimum group size is required for this option, and the group leader is responsible for ensuring that the minimum is met. A private tour will follow the published itinerary (including any tour upgrades or options your group has selected). Your initial price quote includes a private group fee based on your estimated group size, and

that fee is variable based on the final group size and tour length. If your final group size is less than the initial quoted group size, participants will be required to pay an increased private group fee. If individuals or the group chooses to cancel, or the minimum group size is not met, all applicable cancellation fees would apply.

Changes in itineraries. Explorica reserves the right to make changes in the itinerary when deemed necessary. These changes might include shifting the order of cities visited, reversal of the tour, or changes in bus lines, or modes of transportation. On certain days some attractions might be closed, so we will offer a similar activity or refund you the cost of the cancelled event. If your group's bus arrives late on the scheduled arrival day, we will attempt to reschedule any activities you miss on that day or provide an adequate substitute activity on another day of your tour. All itinerary changes requested by the Group Leader must be made through Explorica and may incur additional fees

Passports and visas. When applicable, it is each traveller's responsibility to obtain a valid passport, visa, transit visa and any required travel insurance coverage, and notarized parental consent form. We suggest that this process be completed well in advance of departure. Please note that customs officials may not allow you to enter a country unless your passport is valid for at least six months after your return date. All travellers must contact the appropriate embassies and consulates to inquire about and obtain any necessary visas for all countries to be visited.

Passengers with Disabilities. Any disability or allergy requiring special attention should be reported to Explorica at the time you make your reservation. We will make reasonable attempts to accommodate special needs, but we are not responsible for any denial of services by carriers, hotels, restaurants, and other independent suppliers. Travellers requiring extraordinary assistance must be accompanied by a companion who is capable of and totally responsible for providing the necessary assistance. Please refer to the Special Needs and Disabilities section of our FAQ at www.explorica.ca/faq for more information.

Additional information. Each Explorica tour begins when your bus departs and ends upon completion of the return trip to your city of departure.

Explorica reserves the right to cancel a tour at its discretion and in any such case all monies paid to Explorica for the trip will be refunded. Decisions to cancel a tour may be based on advisories to avoid travel to a destination city on that tour issued by the Government of Canada. No additional compensation, for example, pre-trip preparation expenses. Will be made.

Providers of certain tour activities or inclusions may require that additional waivers or terms & conditions are signed by the Group Leader, chaperone, or traveller prior to participation in that activity or inclusion. Those documents are not governed by Explorica, and it is the Group Leader, chaperone, or participant's responsibility to read and understand them prior to signing. Failure to complete these documents may result in delays or modification/cancellation of the tour inclusion, and no refund from Explorica will be provided.

Without limitation, Explorica is not responsible for any injury, loss, or damage to person or property, death, delay, or inconvenience in connection with the provision of any goods or services whether occasioned by or resulting from, but not limited to, acts of force majeure, war, civil unrest, insurrection, strikes or other labour activities, criminal or terrorist activities of any kind, lost or stolen belongings, overbooking or downgrading of accommodations, mechanical or other failure of airplanes or other means of transportation or for any failure of any transportation mechanism to arrive or depart timely, dangers associated with animals, sanitation problems, food poisoning, lack of or quality of medical care, illness or disease, difficulty in evacuation in case of a medical or other emergency, actual, perceived or threatened epidemics, or for any other cause beyond the direct control of Explorica. For further information regarding travel to your specific destination(s), please visit the Government of Canada and Health Canada's website (www. travel.gc.ca and www.hc-sc.gc.ca). I hereby acknowledge and understand the risks associated while travelling and voluntarily assume these risks in order to participate in the event sponsored by

Please note that a participant will not be allowed to travel on an Explorica tour if his/her name does not appear on the travel roster on the day of departure or if he/she has not agreed to Explorica's terms and conditions.

Travel Registration Number: 50012536 OPC Number: 702916

CAKTBUS

