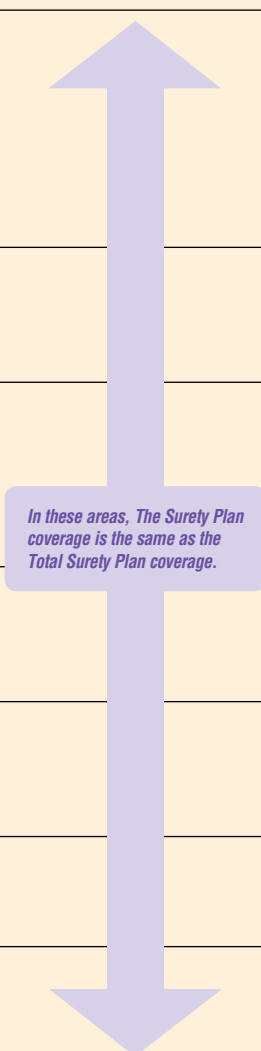
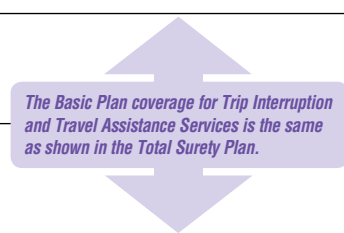


Recommended Protection Plans

	Total Surety Plan \$25 per day	Surety Plan \$20 per day	Basic Insurance <small>Included in your Registration Fee.</small>
Cancellations for Non-Covered Reasons	NO CANCELLATION FEES. Cancel at any time for any reason and receive a refund of the cancellation fee in the form of a fully transferable voucher, as well as the remaining balance in cash (see "Cancellations" for details).	No Coverage is included. Cancellation fees apply.	No Coverage is included. Cancellation fees apply.
Job Loss Protection	Provides a full refund less \$200 and non-refundable fees if a participant or travelling adult is forced to cancel because of a covered job loss. Also enables passengers to put their plans on temporary hold without incurring penalties. Details are as described at www.EducationalTravel.com/WorryFreeTravel .	No Coverage	No Coverage
Cancellations for Covered Reasons	If you are prevented from traveling due to a covered Injury, Sickness or Death of either yourself, your traveling companion, or a member of your immediate family, you will receive a FULL REFUND less the non-refundable fees, as outlined in "Cancellations" (the first \$200 will be sent by the insurer and the remaining balance from NETC). You will receive a FULL REFUND of your cancellation penalty if you cancel due to "terrorism," as defined below, less nonrefundable fees, as defined in "Cancellations".	 <p><i>In these areas, The Surety Plan coverage is the same as the Total Surety Plan coverage.</i></p>	If you are prevented from traveling due to a covered Injury, Sickness, or Death of either yourself, your traveling companion, or a member of your immediate family, then you may receive a PARTIAL REFUND up to \$200. This reimbursement is increased to \$2,000 if you cancel due to "terrorism," as defined below. No coverage is provided for the non-refundable fees as described in "Cancellations".
Health Protection	If you become sick or injured for a covered reason, you can receive up to \$4,000 in reimbursements (\$3,000 from NETC in excess of the insurer's maximum reimbursement of \$1,000) for hospital and medical expenses. There is a \$300 deductible. Benefits are payable in excess of the amounts paid by other health insurance plans.		If you become sick or injured for a covered reason, the insurer will reimburse a maximum of \$1,000 for hospital and medical expenses. There is a \$300 deductible. Benefits are payable in excess of amount paid by other health insurance plans.
Parent Emergency Flight	If you are under 21 years of age and are hospitalized for 48 hours or more (7 days in the case of an adult aged 21 or older) and are unable to continue the NETC trip, NETC will provide an economy-class airline ticket for one parent/guardian or spouse up to a maximum value of \$1,000 to fly from the USA to join you. The total aggregate payments that will be made as the result of a single accident or event will not exceed \$5,000 .		No Coverage
Teacher Emergency Expenses	If you are forced to remain behind to receive medical attention while the tour continues, it is necessary for a teacher or a responsible adult to remain with you. In this case, NETC will reimburse the teacher or another responsible adult up to \$500 for hotels, meals, and reasonable telephone calls, as well as the cost of rejoining the group.		No Coverage
Travel Delay Protection	NETC will reimburse up to \$100 per day (\$200 maximum) for the cost of additional hotel accommodation, meals, and transportation caused by airline delays of at least 24 hours, provided that others (including NETC) have not already substituted alternative services or provided compensation or additional services.		No Coverage
Trip Interruption Protection	If you are prevented from continuing your program due to a covered Injury, Sickness or Death of either yourself or a member of your immediate family, the insurer will reimburse up to \$250 for the extra economy-class fare to return home or to rejoin the trip.		 <p><i>The Basic Plan coverage for Trip Interruption and Travel Assistance Services is the same as shown in the Total Surety Plan.</i></p>
Travel Assistance Services	NETC participants are enrolled with Europ Assistance, a worldwide organization that provides travelers with multilingual assistance in locating medical assistance, arranging emergency transportation, liaising between family and physicians at home and overseas, and much more.		

Insurance Carrier

The Basic Plan insurance is underwritten by ACE American Insurance Company. This summary contains a brief description of the insurance plan. Additional details of the insurance coverage are set forth in the pamphlet, which is available in My NETC, click Tour Documents and download the PDF file "Basic Plan Insurance". The summary and the pamphlet are not a contract of insurance. Complete details of the terms and conditions of coverage, including eligibility requirements, term of coverage, and exclusions and limitations, are included in the policy. Participants canceling for a covered reason (payable trip cancellation claim) will receive their insurance refund from the insurer. (Participants enrolled in the Total Surety Plan and the Surety Plan will receive any additional refund from NETC after the claim has been approved by the insurer). NETC reserves the right to change the insurance carrier and the coverage provided.

Definition of "Terrorism" for Purposes of Trip Cancellation

Any one or more of the following events must take place:

1. An act of violence against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within the country scheduled to travel to and after the effective date of the Insured's Trip Cancellation coverage and within 45 days of the date the Insured is originally scheduled to travel. Or:
2. An act of violence directed at or occurring in an aircraft traveling or scheduled to travel between the United States and Western Europe in either direction, or between the United States and a country where the Insured is originally scheduled to travel that is determined by United States officials to be a terrorist act. The terrorist act must occur after the

effective date of the Insured's Trip Cancellation coverage and within 45 days of the date the Insured is originally scheduled to travel. Or:

3. The issuance of a travel warning, due to a terrorist act, by the United States State Department recommending that travel to a country where the Insured is originally scheduled to travel and during the time the Insured is scheduled to travel, be avoided. The travel warning must be issued after the effective date of the Insured's Trip Cancellation coverage.

Notification of cancellation due to "terrorism" must be received within 21 days of the issuance of a Travel Warning, or within 7 days of a covered event that occurs within 45 days of your scheduled departure. No insurance is provided for declared or undeclared war or any act thereof.