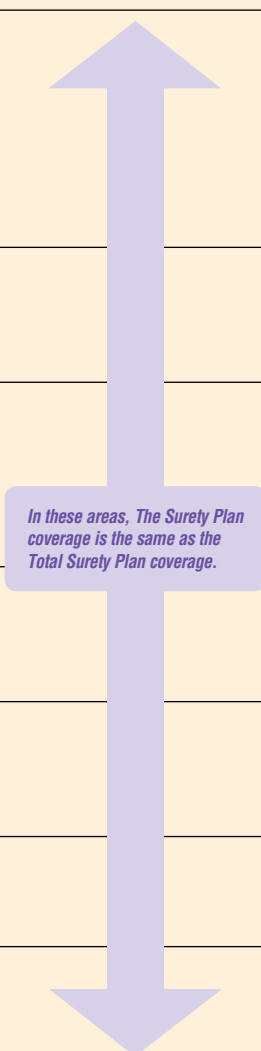
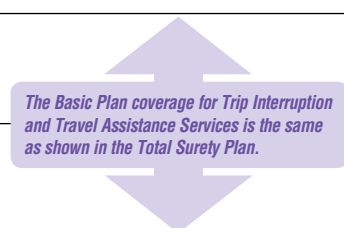


## Recommended Protection Plans

	<b>Total Surety Plan</b> \$25 per day	<b>Surety Plan</b> \$20 per day	<b>Basic Insurance</b> <small>Included in your Registration Fee.</small>
<b>Cancellations for Non-Covered Reasons</b>	<b>NO CANCELLATION FEES.</b> 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).	<b>No Coverage</b> is included. Cancellation fees apply.	<b>No Coverage</b> is included. Cancellation fees apply.
<b>Job Loss Protection</b>	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 <a href="http://www.EducationalTravel.com/WorryFreeTravel">www.EducationalTravel.com/WorryFreeTravel</a> .	<b>No Coverage</b>	<b>No Coverage</b>
<b>Cancellations for Covered Reasons</b>	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 <b>FULL REFUND</b> 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 <b>FULL REFUND</b> 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 <b>PARTIAL REFUND</b> 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".
<b>Health Protection</b>	If you become sick or injured for a covered reason, you can receive up to <b>\$4,000</b> 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 <b>\$1,000</b> for hospital and medical expenses. There is a \$300 deductible. Benefits are payable in excess of amount paid by other health insurance plans.
<b>Parent Emergency Flight</b>	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 <b>\$5,000</b> .		<b>No Coverage</b>
<b>Teacher Emergency Expenses</b>	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 <b>\$500</b> for hotels, meals, and reasonable telephone calls, as well as the cost of rejoining the group.		<b>No Coverage</b>
<b>Travel Delay Protection</b>	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.		<b>No Coverage</b>
<b>Trip Interruption Protection</b>	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>
<b>Travel Assistance Services</b>	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.

# AGREEMENT: Your Program Fee and Cancellations

## What's included in your program fee

### Accommodations in three and four-star quality hotels.

Two, three and occasionally four participants share a room. (To guarantee two participants to a room, a fee of \$45 will be charged per person, per hotel night, or \$70 per cruise night, for participants under the age of 24. Double rooms are not available on overnight trains or ferries.) Participants may, on occasion, be required to room with participants of the same sex from another Institution on the same NETC program. All rooms have private bathroom facilities. (In Russia, two rooms may share a bathroom.) Hotel information and finalized program details will be available 30 days prior to departure.

### Dinner and Continental breakfast daily

either in the hotel or in local restaurants, to which transfers are not included. Occasionally, NETC will substitute lunch for dinner for operational reasons.

### Inclusive sightseeing

in select cities with professional local guides, entrance fees, transportation, and other activities as described in the itinerary.

### Full-time Tour Director

who accompanies the group throughout the program. **LEAP™** experiential learning activities as described in the itinerary. **Round-trip flights** on scheduled airlines. NETC does not guarantee single-plane service, or any particular carrier or schedule. Alternative aircraft of any carrier may be substituted at any time and aircraft may make multiple stops or connections. The airlines are not responsible for any act, omission, or event during the time that you are not on board their aircraft. NETC is not responsible for missed time, services, or additional expenses resulting from flight schedules or the late arrival or departure of aircraft for any reason whatsoever. Your group flight itinerary will be available on My

NETC 45 days prior to departure. Electronic ticket numbers and itineraries will be emailed, or where applicable paper tickets will be mailed, approximately one week prior to departure provided all travelers have paid in full. NETC sends flight and program information to the Head Teacher/Group Leader, and directly to individuals who are departing from alternate gateways.

### Transportation and more

such as transfers as described in the itinerary; tips to local bus drivers, hotels, restaurants, and local guides (except in Peru); application processing fee; and luggage tags.

### 24-Hour assistance at home and abroad.

NETC has a 24-hour emergency number, which is in operation whenever programs are abroad.

### Travel Insurance and Assistance.

All passengers are enrolled with Europ Assistance, which provides travelers with multilingual assistance in locating medical assistance, arranging emergency transportation, liaising between family and physicians at home and overseas, and much more. NETC reserves the right to increase program fees if currency exchange rates change. Any such change shall not exceed \$100 per person per departure.

### What's not included in your program fee

The non-refundable \$115 Registration Fee for first time NETC travelers. Departure Fees, which are subject to change without notice, and include US customs fees, US taxes, foreign city and government taxes, airport security fees, customs fees, ticket handling and processing fees and any other fees or surcharges. (In the event that airlines alter their fee structure to include fees or surcharges as part of the base fee rather than as an add-on cost, NETC reserves the right to adjust program fees accordingly.)

Weekend airfare supplement of \$45 for a flight departing and/or

arriving on a Friday, Saturday, or Sunday between November 1 and April 30, and \$55 for a weekend flight between May 1 and October 31. Passport and visa fees. Non-U.S. citizens are responsible for making their own arrangements for any visas they may require, including those that may be required simply to make flight connections in a foreign airport without actually leaving the airport. Cancellation Insurance provided by the Total Surety and Surety Plans. Other Charges Not Included: Optional excursions. Beverages with meals. Transportation to and from dinners. Meals on flights unless included in the ticket price. Shore excursions and tips on cruises. Porterage. Airline baggage charges. Government Taxes collected in cash on arrival and/or departure in certain foreign countries. The adult supplement. Double and single-room supplements. Expenses of a personal nature. Expenses (including transportation and entrance fees) incurred during free time and on walking tours. Transportation from your home to the origination point of the NETC program and back. Tips to Tour Director and long-distance bus driver. Overnight lodging and meals in the United States prior to departure or upon return of an international flight. Flights to/from Alaska, Hawaii, Bermuda, Athens or Russia may require an additional overnight stay in order to make flight connections. When this is necessary, \$125 will be added to the program fee.

### Baggage Allowance and Fees

Passengers are responsible for paying any baggage related fees collected by the airlines at check in. Check with your airline carrier/s to see what your baggage allowance is. On tour, NETC allows one medium-sized suitcase (20" x 28") and one piece of carry-on baggage. Tour buses cannot accommodate additional baggage. Baggage in excess of the allowance may be left behind or forwarded at the passenger's expense via other means. The airline's responsibility for checked baggage is limited to \$9.07 per pound for checked baggage, and a maximum of \$400 for unchecked baggage. NETC cannot take responsibility for finding and repatriating lost, stolen, or forgotten personal items, including lost luggage.

## Cancellations

**Cancellation penalties:** If you cancel you will lose: a) all the **non-refundable fees:** the Registration Fee, the optional Total Surety Plan fee, the optional Surety Plan fee, visa fees, Departure Fees, credit card convenience fees, late fees, returned check fees, payments for optional excursions, extensions, and services and b) a cancellation fee as described in the chart below.

Any applicable refund will be mailed approximately 45 days from receipt of cancellation.

If you are canceling for a covered reason, you will be reimbursed for some or all of the cancellation penalty depending on the protection plan you have selected. NETC strongly recommends that you enroll in the Total Surety Plan to secure total protection against cancellation fees. Details of insurance coverage and cancellation protection are in "Protection Plans and Insurance". The non-

refundable fees are not covered by insurance or the protection plans.

**How to cancel:** You (or your Parent/Guardian if you are under 21 years of age) must cancel your program in writing or by signed fax. Cancellations cannot be accepted by telephone or e-mail. The effective date of cancellation will be the postmark on your letter of notification or the date of receipt of a signed fax.

### Mail cancellation to:

NETC, Attn: Trip Cancellation, 50 Franklin Street, 2nd Floor, Boston, MA 02110 or fax cancellations to: (617) 725-8896

When canceling your program in writing, please state whether or not it is for a medical reason. If you cancel for a medical reason, complete documentation to substantiate a medical cancellation will be required. Please contact NETC for more information at ParticipantServices@EducationalTravel.com.

If you have received a paper airline ticket, you must return it to NETC (certified mail, return receipt) to receive any refund due.

**Finding a replacement:** If you cancel and have a suitable replacement whose application and payment arrives in the same envelope as your cancellation notice, and who is not already on an NETC waitlist, you will receive a refund as follows providing NETC is able to accept the new application:

- More than 95 days before departure: a full refund less \$250 fee and nonrefundable payments
- Between 76 and 95 days before departure: a full refund less \$350 fee and nonrefundable payments
- Within 75 days of departure, no replacements are permitted

**Reinstatement:** If you wish to seek reinstatement after canceling, you may do so (subject to availability) up to 75 days prior to departure. A reinstatement fee of \$200 will be charged.

## Canceling for a reason not covered by insurance

Avoid cancellation fees by enrolling in the **Total Surety Plan**. If you cancel for a covered reason, you receive a full refund of your payments towards the program fee in cash (less any non-refundable fees as described above). If you cancel for a non-covered reason, your refund will be made up of a voucher up to the value outlined in the chart below, plus a cash refund of the balance, if any, of your program fee payments. Non-refundable fees will not be included in the voucher or the cash refund. **PLUS**, the **Total Surety Plan** also provides the upgraded protection described in "Protection Plans and Insurance". Include the \$25-per-day payment for the **Total Surety Plan** with your Registration Fee and application.

### Total Surety Plan

Postmarked date of cancellation:	0-75 Days Prior to Departure	76-120 Days Prior to Departure	121-179 Days Prior to Departure	180+ Days Prior to Departure
Transferable <b>NETC TRAVEL VOUCHER*</b> :	<b>\$900 voucher</b> plus balance of refundable payments in cash	<b>\$600 voucher</b> plus balance of refundable payments in cash	<b>\$400 voucher</b> plus balance of refundable payments in cash	<b>\$200 voucher</b> plus balance of refundable payments in cash

\*A voucher cannot be used in the same travel year in which it was issued. A voucher will only be issued if you have made all scheduled payments. NETC vouchers are fully transferable credits that can be applied to NETC trips in the following two travel years. Some restrictions apply.

### Basic and Surety Plans

**Cancellation Fees:** If you cancel for a non-covered reason, you will receive a refund of your program fee, less the penalty described in the chart below and the non-refundable fees described in "Cancellations."

Postmarked date of cancellation:	0-44 Days Prior to Departure	45-75 Days Prior to Departure	76-120 Days Prior to Departure	121-179 Days Prior to Departure	180+ Days Prior to Departure
<b>Cancellation Fee:</b>	<b>No Refund</b>	<b>\$900 fee</b> plus nonrefundable fees	<b>\$600 fee</b> plus nonrefundable fees	<b>\$400 fee</b> plus nonrefundable fees	<b>\$200 fee</b> plus nonrefundable fees